Mikaela Mellin and Satu Lättilä

# Students' Well-Being, Motivation and Financial Situations in Relation to the Student Benefits

Thesis

Helsinki Metropolia University of Applied Sciences

Bachelors Degree

Degree Programme in Social Services

Thesis

02.11.2016

Helsinki

| | |
|---|---|
| Authors<br>Title<br><br>Number of Pages<br>Date | Mikaela Mellin, Satu Lättilä<br>Students' Well-Being, Motivation and Financial Situations in Relation to the Student Benefits<br>42 pages + 2 appendices<br>Autumn 2016 |
| Degree | Bachelor of Social Services |
| Degree Programme | Social Services |
| Specialisation option | Social Services |
| Instructors | Mai Salmenkangas, Senior Lecturer<br>Katja Ihala, Senior Lecturer |

The purpose of this study is to investigate how the Finnish higher education student benefit system, and how Bachelors of Social Services students' current financial situations affect their well-being and motivation to study. The planned changes in the student benefit system made this topic current, which is presented as a recurring theme in this study.

This study was carried out in cooperation with the student union METKA, which advocates for students' rights, and wants to strengthen their well-being alongside their studies. METKA was interested in investigating the possible effects of the changes on the student benefit system from the students' perspective. The student benefit system is planned to be more loan oriented, which means that the student loan would be raised to 250 euros per month, and the student grant would fall by a maximum of 87 euros per month.

This study was executed using quantitative methods. The Bachelors of Social Services students at Metropolia University of Applied Sciences were sent a fully structured e-questionnaire, in which the subjects had the opportunity to open up about their personal opinions and expectations concerning the planned changes in the student benefit system, through an open question at the end of the questionnaire. 46 students answered the questionnaire. The data was analysed using the SPSS program, in which frequencies and cross-tabulations were utilized. Chi-square tests were also done to try to clarify the data, but unfortunately, according to these tests, the results were unreliable, and did not end up in the final analysis.

The results show that students are dissatisfied with both the current and future student benefits. Many students expect to have to give up healthy diets, appropriate clothing for every weather, and from living conditions, due to tight financial situations. Several students also believe that their situation would worsen after the changes in the student benefits have been applied. The subjects think that the changes are demotivating, and could endanger the fast speed that students are progressing at with their studies. Many think that they will have to go to work more in the future alongside their studies.

The questionnaires were answered by Bachelors of Social Services students at Metropolia University of Applied Sciences only, so the results of this study cannot be directly generalized to apply to students from other fields, or schools. However, the results of this study give an idea of students' opinions on their current financial situations. Additionally, the study opened up the students' expectations about the changes.

| | |
|---|---|
| Keywords | student, student benefit, well-being, motivation, financial situation |

| | |
|---|---|
| Tekijät<br>Otsikko<br><br>Sivumäärä<br>Aika | Mikaela Mellin ja Satu Lättilä<br>Opiskelijoiden hyvinvointi, motivaatio sekä taloudellinen tilanne linkitettynä opintotukeen<br><br>42 sivua + 2 liitettä<br>2 Marraskuu 2016 |
| Tutkinto | Sosionomi AMK |
| Koulutusohjelma | Sosiaalialan koulutusohjelma |
| Suuntautumisvaihtoehto | Sosiaalialan koulutusohjelma |
| Ohjaajat | Lehtori Mai Salmenkangas<br>Lehtori Katja Ihamäki |

Tämän opinnäytetyön tarkoituksena on tutkia miten opintotuki, sekä opiskelijoiden taloudellinen tilanne vaikuttavat sosiaalialan opiskelijoiden hyvinvointiin, että motivaatioon. Opintotukeen suunnitteilla olevat muutokset tekivät aiheen ajankohtaiseksi, joka esiintyy opinnäytetyön toistuvana teemana.

Opinnäytetyö on tehty yhteistyössä opiskelijajärjestö METKA:n kanssa, joka ajaa opiskelijoiden oikeuksia ja haluaa vahvistaa hyvinvointia opiskelun ohella. METKA oli kiinnostunut yhteistyöstä kartoittaa opintotukeen tulevien muutoksien mahdollisia vaikutuksia opiskelijoiden näkökulmasta. Opintotuesta on suunniteltu tulevaisuudessa lainapainotteisempi, joka tarkoittaisi opintolainan nostamista 250 eurolla kuukaudessa, sekä opintorahan alentamista maksimissaan 87 eurolla kuukaudessa.

Opinnätetyö toteutettiin kvantitatiivisena tutkimuksena. Metropolian ammattikorkeakoulun sosiaalialan opiskelijoille lähetettiin strukturoitu e-lomake, jossa vastaajilla oli lopussa mahdollisuus avata henkilökohtaisia mielipiteitä opintotuen muutoksista avoimella kysymyksellä. Kyselyyn vastasi 46 opiskelijaa. Data analysoitiin SPSS-tilasto-ohjelmalla, jossa hyödynnettiin frekvenssejä sekä ristiintaulukointia. Khii toiseen-testeillä yritettiin myös selventää dataa, mutta tulokset olivat valitettavasti epäluotettavia, eivätkä päätyneet lopulliseen analysointiin.

Tulokset osoittivat opiskelijoiden olevan epäluuloisia sekä nykyistä, että tulevaa opintotukea kohtaan. Monet kokivat joutuvansa kiristämään terveellisestä ruokavaliosta, säänmukaisesta vaatetuksesta, sekä asumisesta niukan rahallisen tilanteen vuoksi. Usea myös uskoi tilanteen huononevan opintotuen muutoksien jälkeen. Vastaajat kokivat muutokset epämotivoivina, joka saattaa vaarantaa korkeakouluopiskelijoiden opiskelun tahdikkaan etenemisen. Usea ajatteli joutuvansa työskentelemään tulevaisuudessa enemmän opintojen ohella.

Tutkimus suoritettiin ainoastaan Metropolian ammattikorkeakoulun sosiaalialan opiskelijoille, joten tutkimustuloksia ei voi suoraan yleistää eri alojen, tai koulujen, opiskelijoihin. Tutkimustulokset antoivat kuitenkin osviittaa opiskelijoiden mielipiteistä heidän nykyisistä taloudellisista tilanteistaan. Tutkimus avasi myös opiskelijoiden odotuksia opintotuen muutoksien tiimoilta.

| | |
|---|---|
| Avainsanat | opiskelija, opintotuki, hyvinvointi, motivaatio, taloudelinen tilanne |

## Contents

# 1 Introduction

*“These changes make me anxious. My rent is 600 euros and that is cheap in Helsinki. The benefits are not enough as they are right now, what do I do in the future?”* - Anonymous student
*“You take the student loan and work.”* – Another anonymous student

The texts above were writings about the student benefit system. We saw them in a women’s bathroom stall at the University of Helsinki during the summer of 2016. A student wrote their worries on the bathroom door; that student is apparently barely surviving financially, and is expressing their concerns about the changes in the student benefit system. Another student had replied beneath the original text, by writing how students should take more loans and work more. These writings are a great example on the insights of our study; what students think and feel about the student benefits currently, and the changes in them in the future. The frustration that comes across in the first text has been the situation for some of the students living in Helsinki. This is just one perspective; many do survive with the student grant quite successfully, and do not have to work. Some students do not want to take the student loan, while others need to work even after taking the loan. A study carried out by Tilastokeskus in 2009, proved that the three strongest reasons for students extending the lengths of their studies are stress, working while studying and personal life situations (Tilastokeskus, 2011).

The deteriorating state of the Finnish economy has led to a situation where the government is making cutbacks, which have significant effects in the field of education (Vaarne 2016). The idea of this study stemmed from the changes and cutbacks concerning the Finnish higher education program. These changes have raised a lot of controversy, especially amongst students and student unions (Eloranta 2016). One of these student unions is METKA, the working-life partner of this study. In this study, a few of these changes and cutbacks will be introduced.

We ourselves have already experienced some of the previous changes in the Finnish higher education system, for example, by noticing the decreasing amount of contact lessons. We have had to study more independently as the years went by, which we have experienced as unfortunate. In our opinion, we learn more and of better quality whilst we have a teacher, a professional, in front of the class teaching us, rather than trying to search for the information completely independently. This being said, this is our opinion on the previous changes in the Finnish higher education system. This study is based on the current Finnish higher education system and the new planned changes in them. We would also like to emphasize, that this is not advocacy work. This study was carried out with unbiased opinions, and we hope that You, the reader, will use your previous knowledge about this topic and that gained from this study, to create your own opinion on this topic.

This study focuses on the well-being and financial situations of students of the Finnish higher education system. Well-being and financial situations have an effect on other factors including are needs being met, do students have to work while studying, how many students drop out, how quickly students graduate, are the students really learning and internalizing the subjects, etc. The purpose of this study is to gain an understanding on the well-being and financial situations of students. The aims of this study are to gain an understanding on the current well-being and financial situations of students, analyze how the current Finnish higher education system fulfills students' needs and affects their financial situations and to ask students for their opinions and expectations on the possible effects of the changes in the student benefit system, on fulfilling their needs and their financial situations.

The basis for this study is a learning theory on well-being. We decided to use Maslow's theory on human motivation. It is Maslow's first conceptualization of his theory called 'A Theory on Human Motivation', in which a human's needs are descriptively presented (Huitt, 2007). The theory argues that only once an individual has aimed to and met a more primitive or basic need, they seek to meet the next highest need in the hierarchy, which is less primitive or basic (Maslow, 1943, p. 370). These human needs are physiological needs, safety and security, love and belonging, self-esteem and self-actualization (Gawell, 1997). This theory was used as a general guide for simply understanding students' behavior, and how their studies and well-being might be affected by the fulfillment and/ or deprivation of these needs conceptualized and argued by Maslow.

This study explains the current student benefit system and the planned changes in them, in order to differentiate between them and gain a clearer understanding of what the planned changes actually are. Quantitative research methods, and more specifically, survey research, was used to collect data. Students were given a survey in which they were asked how the current student benefit system fulfills their needs, and about their current financial situations. This data was interpreted and analyzed using the computer program SPSS, in order to show how the current student benefit system affected their well-being and financial situations. Additionally, the survey asked students for their opinions and expectations on the possible effects of the planned changes in the student benefit system, including; fulfilling their needs, if their need to work while studying will increase or decrease, if their risk of dropping out will increase or decrease, if the amount of time taken to graduate will increase or decrease, etc. This data was also interpreted and analyzed, in order to show what students think and expect the possible effects on their well-being and financial situations to have towards their studies. We hypothesize that if students expect the changes in the Finnish higher education system to have an effect their well-being and/ or financial situations, it will have direct effects towards their studies.

The target group was narrowed down to Bachelors of Social Services students in Metropolia University of Applied Sciences, from both the Finnish and the English side. We ourselves are Bachelors of Social Services students in Metropolia in the English side. Therefore, the questionnaire was sent to these students in Metropolia's Sofianlehdonkatu campus. In the spring of 2015, there were 624 Bachelors of Social Services students in Metropolia. This target group had the future professionals in the field of social services, and they were receiving the current student benefits from the Finnish government. This may make the target group ideal to evaluate the student benefits from both a future professional's perspective and with current personal experience. We hypothesize that because they were receiving the student benefits, and therefore, would be affected by the planned changes to those student benefits, that they would also have at least some previous knowledge on the changes. The target group was narrowed down because the authors of this study wanted to keep the amount of data possible to process realistically. We believed that the amount of data received from this target group would be realistically manageable, but still sufficient enough to receive reliable results.

The working-life partner of this study is the 'Student Union of Helsinki Metropolia University of Applied Sciences' (METKA). They had the need and motivation to research this topic of analyzing how the current Finnish higher education system fulfills students' needs and affects their financial situations and to ask students for their opinions and expectations on the possible effects of the changes in the student benefit system, on fulfilling their needs and their financial situations. Therefore, the authors decided that METKA would be a relevant working-life partner for studying this specific issue. They are going to benefit from this study by using the results in their own research and communication.

This topic of gaining an understanding on the well-being and financial situations of students is important because the current students are the backbone for the Finnish economy in the future. When they graduate, they will enter the labor market and therefore contribute to building the economy. This includes, for example, paying taxes and providing innovative knowledge which they have gained throughout their studies.

# 2 The Aims and Purposes

## 2.1 Statistics and Background Information on Finnish Students' Motivation

This study focuses on the well-being and financial situations of students of the Finnish higher education system. Well-being and financial situations have an effect on other factors including; are needs being met, do students have to work while studying, how many students drop out, how quickly students graduate, are the students really learning and internalizing the subjects, etc. During the study semesters from 2013 to 2014, 8.3% of university of applied sciences students, and 6.7% of university students dropped out. This is a decrease in dropping out of universities and a constant in dropping out of universities of applied sciences, compared to the previous year. (Suomen virallinen tilasto (SVT), 2014a.)

These percentages include students who changed their sector of study, for example, dropped out of university and applied to a university of applied sciences. If these percentages would not include these students, the percentages of dropping out would decrease. From those students who dropped out of a university of applied sciences, 23% continued studying in another sector of study, and 52% went to work. From those students who dropped out of a university, the correlating percentages are 14% and 58%. (Suomen virallinen tilasto (SVT), 2014a.)

Until the year 2005, students had an unlimited amount of time to graduate. After this particular year, the studying time from the beginning of studies to graduation was cut down to seven years. (Iranto, 2012.) After this change, in 2014, 45% of university of applied sciences students graduated after 4.5 years, and 53% of university students graduated after 5.5 years. This is a decrease in time taken to graduate compared to the previous year. The number of students who graduate increase the longer it has been from the start of the studies. (Suomen virallinen tilasto (SVT), 2014b.)

In 2014, 56% of university students and 54% of university of applied sciences students had a job alongside their studies. This is a decrease compared to the previous year. 59% of social welfare and healthcare students had a job. Going to work alongside studies increase significantly with the age of the student. (Suomen virallinen tilasto (SVT), 2014c.)

These statistics and facts have raised the authors' interests to investigate the possible effects that students expect the changes in the Finnish higher education system to have on these factors, the overall well-being and the financial situations of the students.

## 2.2 The Aims and Purposes

The purpose of this study is to gain an understanding on the well-being and financial situations of students. The planned changes in the student benefit system were a very current issue while this study was carried out and the authors hoped to get students' opinions and expectations on how these changes could have an effect on their current well-being and financial situations. The changes had not yet been applied in practice to the student benefit system when this study was carried out, however, they were planned to be put into practice very soon. Gaining an understanding on the well-being and financial situations of students is important because the current students are the backbone for the Finnish economy in the future. When they graduate, they will enter the labor market and therefore, contribute to building the economy. This includes, for example, paying taxes and providing innovative knowledge which they have gained throughout their studies.

The aims of this study are to; gain an understanding on the current well-being and financial situations of students, analyze how the current Finnish higher education system fulfills students' needs and affects their financial situations and to ask students for their opinions and expectations on the possible effects of the changes in the student benefit system, on fulfilling their needs and their financial situations. This study explains the current student benefit system and the planned changes in them, in order to differentiate between them, and gain a clearer understanding of what the planned changes actually are. Students were given a survey in which they were asked how the current student benefit system fulfills their needs and about their current financial situations. This data was interpreted and analyzed, in order to show how the current student benefit system affected their well-being and financial situations. Additionally, the survey asked students; for their opinions and expectations on the possible effects of the planned changes in the student benefit system, including on fulfilling their needs, if their need to work while studying will increase or decrease, if their risk of dropping out will increase or decrease, if the amount of time taken to graduate will increase or decrease, etc. This data was also interpreted and analyzed, in order to show what students think and expect the possible effects on their well-beings and financial situations to have towards their studies.

The authors hypothesize that if students expect the changes in the Finnish higher education system to have an effect their well-being and/ or financial situations, it will have a direct affects towards their studies.

## 3 The Working-Life Partner

The working-life partner of this study is the Student Union of Helsinki Metropolia University of Applied Sciences (METKA). METKA was founded in the autumn of 2007, but officially the student union started their work in 2008 (Wikipedia 2016). METKA has a legally verified status, which is made up of students from Metropolia. They organize regular sport and free time activities, as well as diverse student happenings, from overall parties to sports events. The student union also coordinates tutoring, organizes international events, cares about the well-being of students and gives advice in problematic situations. (Metka 2016.) METKA's responsibility is to look after the rights of students by bringing into attention their views to the board of the University of Applied Sciences, among other services for the students of Metropolia. The rights can be divided into educational political and socio-political. They represent all the students of Metropolia. METKA looks after the rights of students nationwide through SAMOK ry. (Wikipedia

2016.) Their highest and most important aim is to make studying a pleasant and giving experience (Metka 2016).

METKA had the need and motivation to research this topic of analyzing how the current Finnish higher education system fulfills students' needs and affects their financial situations and to ask students for their opinions and expectations on the possible effects of the changes in the student benefit system, on fulfilling their needs and their financial situations. Therefore, the authors decided that METKA would be a relevant working-life partner for studying this specific issue. They are going to benefit from this study by using the results in their own research and communication. They are going to give the results to their umbrella organization at least to the national SAMOK, which is METKA's closest partner in cooperation concerning the changes in the student benefits, including the concrete effects of the changes. In METKA's own advocacy work, they are going to use the material as background information to open up and communicate about the financial situations of students or a part of them at least. According to METKA, the concrete examples from this study and students' own opinions will bring a lot of added value next to general statistics. They will present the results in their "Viikon Vinkki" (Tip of the Week) series, in which they present current and interesting news or facts that relate to looking after the rights of students on a weekly basis. Additionally, they will use the results in other research and communication too, according to what kind of results they will be and what can be concluded from them. Therefore, the results of this study are a direct tool for METKA for carrying out their advocacy work, when they know how well students' needs are being met, and students' own opinions and expectations on the possible effects of the planned changes in the student benefit system. They stated that the topic is very current in today's society. The authors of this study agreed with the working life partner about the topic in a nutshell: "How have the constrictions of student benefits affected your studies? An example constriction: increased the need to work or increased the need to take the student loan etc.  Open questions are a possibility to open up the topic". From there, the authors carried out this unbiased study, in cooperation with METKA.

## 4 The Specified Study Issue

The idea of this study stemmed from the changes and cuts concerning the Finnish higher education program. These changes have raised a lot of controversy, especially amongst students and student unions (Eloranta 2016). One of these student unions is METKA, the working-life partner of this study. This is a very current issue and is also relevant to the Finnish economy, as well as the future Finland's economy (Liiten 2016). The authors are eager to investigate how social services students expect these changes and cuts to affect their well-being and financial situations. The deteriorating state of the Finnish economy has led to a situation where the government is making cutbacks, which have significant effects in the field of education (Vaarne 2016). Here, a few of these cutbacks will be introduced.

The funding for Universities of Applied Sciences is going to experience a cut of 30 million euros during the year 2016 (Saarinen 2015). This is done, for example, via ending certain degree programs and laying-off of staff. The students are going to face more independent working hours and more group work. (Kokko & Vaarne 2016). The students, whom have accepted a studying place after the year 2014, have less student benefit months than the students who have started their studies earlier. Kela also offers to pay 1/3 of the student loans for these students, if they shall graduate on time; this could either pressure, or motivate, students to graduate on time. (TalousSuomi 2016.) If a student wants to change their field of study or apply to a completely new school, it is going to be harder than before. Applicants who have not accepted a place in a higher education school before have the upper hand of getting into the school. Additionally, when a person is accepted into a school, they do not have the opportunity to postpone their studies, unless in the case of pregnancy, civil service, or illness. (Karas 2013.)

## 4.1 The Financial Situations of Students

According to Hatakka, it is well known that students do not have an ideal financial situation. Students' expenditure was greater in the year 1990, compared to the year 2012. During this time, the expenditure of Finnish households has increased almost 30% on average, while the expenditure of students has decreased. (Hatakka, 2015.) Students spend over a third of their finances on housing. 94% of student households live in rental apartments and their student benefits are often used completely to pay the rent alone. Students spend most of their money on housing, transportation and nutrition. (Hatakka, 2015.)

In 2012, students were the only socio-economical group who spent more than they earned. During this aforementioned mentioned year, the average income in student households was 1030 euros per month, while the expenditure was 1210 euros. Therefore, students' income covered only 85% of their expenditures. Often students cover this over expenditure with savings, or with the student loan. The most common incomes for students are the student benefit and salary; the benefit is usually half of the income and the salary is the other half. 60 % of students also receive aid from other households, for example, from their parents. (Hatakka, 2015.)

## 4.2 The Student Benefit as an Umbrella Term

Student grant, housing benefit, and student loan make up the umbrella term student benefit (Kela, 2015). The year 1969 could be called the year of the birth of the Finnish student benefit system. Before this, students provided for their own lifestyles while studying. At first, the student benefit emphasized the student loan, until the student grant stepped into the picture in 1972, and then the housing benefit in 1977. During the 90's recession, banks denied student loans from everyone. After this, according to Liiten, taking the loan has been somewhat frowned upon. Students tend to work for their finances, rather than live off of the loan. (Liiten, 2016.) Until the year 2005, students had an unlimited time to graduate. After this particular year, the studying time from the beginning until graduation was cut down to seven years. (Iranto, 2012.)

## 4.3 The Economical Situation in Finland

Arguably, the process of completing a Bachelor's degree is going through a change. The fact is that the population is gradually aging in Finland, and this is one drop in the sea of reasons for the deteriorating state of the Finnish economy, which has led to a situation where the government is making cutbacks on the higher education system. One of them includes students having to graduate on time, in order to join the labor market (Findikaattori 2015). The government wants to limit the student benefits for only one higher education degree per student. It also yearns for students to enter the work force as soon as possible and to pay taxes with their full-time jobs (Elonen 2014). Finland's financial situation has been plummeting and it is up to Sipilä's Government to stabilize Finland's budget (Ohisalo, 2015). The authors of this study hypothesize that luring students to join the labor-force would provide Finland with more taxes and lower the costs which are caused by studying.

The financial history of Finland is an excellent example of the accomplishments of a functioning market economy and globalization on an economic level. The structures of production have gone through an ongoing change and the economy has evolved to a more international level. The standard of living rose through the 20th century. Finland became one of the richest and most developed countries in the world. (Elinkeinoelämän keskusliitto, n.d. a.) Recession hit Finland in the 90's, causing a plummet in Finland's economy. The electronics industry, however, made a break-through after the recession with Nokia. There was a long, strong period in the world's economy, which forwarded the export products of various fields of Finland; this also grew tax income. At the same time, the global competition tightened and the focal point of the economy started to shift towards services. (Elinkeinoelämän keskusliitto, n.d. a.)

Currently, the debt of Finland is growing rapidly; every single minute the weight of Finland's debt grows by around 10 000 euros. The amount of debt in February 22nd, 2016 was 101 279 000 000 00 euros. The difference from the summer of 2009 can be seen clearly; Finland's debt was 53 billion euros. (Velkakello, 2015.) The budgetary estimates of 2016 expect the budget to be deficient by 5 billion euros, which is going to turn into debt. The government estimates that the Finnish economy is going to stay deficient until the end of the decade, even with the sufficient budget cuts. (Uusi Suomi, 2015.)

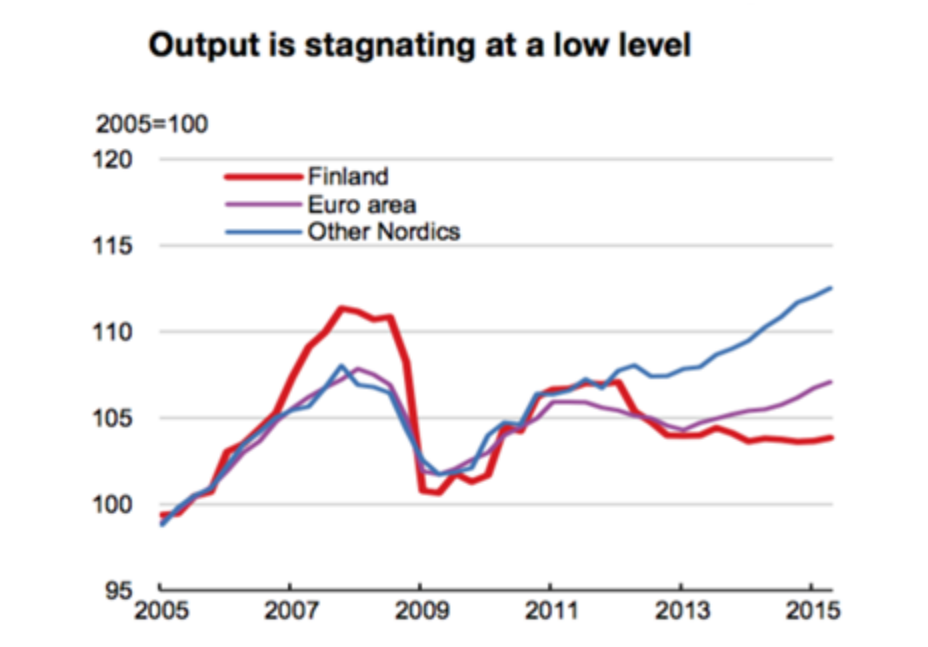


Figure 1. The Level of GDP in the Euro Area and Nordic Countries.

Even though the income level and well-being are rated as high in Finland, production is low because of the weak, global economy, the collapsing of the electronic and paper industry, and the recession of Russia. Figure 1 above shows the rising level of GDP in other Nordic countries and other Euro countries, while Finland is staying at the same level. (Pelkonen 2016.)

## 4.4 The Changes in the Student Benefits

The government of 2016 has faced a point, where they have to cut Finland's expenses drastically. In March 2016, the minister of Education and Culture, Grahn-Laasonen, informed about the planned cuts directed towards the student benefits, which arose disapprovement and anger among students up until the point of organizing demonstrations against the cuts all over Finland. (Liiten, 2016.)

A student who has begun his/her studies before the fall of 2014 still has 70 months worth of receiving student benefits. However, if a person has begun their path as a student after the fall of 2014, they have 64 months worth of receiving student benefits, so 6 months less. Currently, the student has to complete 20 credits yearly, even if they would only apply for one month’s worth of student benefits. (TalousSuomi, 2014.) Students can also apply for greater student loans; they rose by 100 euros per year (Liiten, 2016.)

Again, according to Hatakka (2015), the student grant was tied to the cost-of-living index in 2013, but the suggested lowering of the amount of student grant would change this fact. The student grant is currently (during the spring of 2016) around 303.19–336.76 euros per student, depending on the year when the studies began. However, the government is planning to drop it down to 250.28 euros per month. The housing benefit would stay precisely where it currently is, at 201.80 euros. Additionally, the student loan would experience a leap from 400 euros per month up to 650 euros per month, with which they can make up for the “lost” student grant, if needed. (Liiten, 2016.)

If a person who has already received a bachelor's degree wants to study another field which is the same degree, it is made harder than before the year 2015. The applicants who are applying for their first degree have a greater advantage; universities can have places reserved for first-timers. (Finlex 2012.) For example, The University of Turku has reserved 70% of the study places for those who do not have any former higher education degree, in the field of art education (Turun yliopisto, n.d.). According to Karas (2013), this could have an effect on the well-being of students; if someone realizes they are studying the wrong field, it is harder to change the field of study, hence, it could have a negative effect on their mental well-being. 10% of students feel like they are studying the wrong field, and almost 20% at least think about changing the field of study (Karas 2013.)

A person cannot receive student benefits for the same level higher education degree, if they already have that level degree. For example, if a person has a Bachelor's degree in social services and would like to become Bachelor of Health Education, they would not receive any benefits from the government while studying to become a Bachelor of Health Education. This is estimated, in the long run, to save up 11 million euros yearly. (Elonen 2014.)

Conversation has arisen around these changes; some people argue that the student benefit system is going back to the time before 90's recession, which was strongly loan-oriented. Whether this would raise differences between the status of students from financially wealthier families and students from lower socio-economic backgrounds, is yet to be seen. Students have not been keen on taking on the burden of loans onto their shoulders, but with these changes, it is almost unavoidable. (Liiten, 2016.)

The authors of this study hypothesize that in the event of raising the student loans vastly and quickly, while decreasing the student grant, it is inevitably going to increase the amount of labor among students. This may cause exhaustion, which could lead to a pro-longed graduation period. The economical gap among students could also widen; students from wealthier families might have financial support from their caregivers, while this might not be the case for the students who come from more financially unstable families. These hypotheses would be quite the opposite of what the government is seeking.

# 5 The Theoretical Framework

One of the purposes of this study is to gain an understanding on students' well-being and motivation to study. Therefore, the basis for this study is a learning theory on well-being.

### 5.1 Defining Motivation

Motivation can be defined as having a feeling of the ability to do something. Studying motivation includes looking at what actually gets an individual to want, become interested in and to try. Motivation can be studied from different starting points, and with different focuses. It is seen to include everything that has lead to an individual's behavior. A motive is a reason to do something, while its absence, on the other hand, is a reason to not do something. Motivation can be guided by aiming for goals that are positive to the individual, and by avoiding what is negative to the individual. An individual's determination can be approached and emphasized as a biological, psychological, social, conscious or subconscious phenomenon. (Valenzuela, Nieto, and Saiz, 2011, pp. 830-833.) Motivation can be seen as a process which is affected by personality traits, cognition, and the environment/ surroundings (Tucker, Zayco, and Herman, 2002, 477). The different stages of motivation are its birth, maintenance, growth, deterioration, and ending (Valenzuela, Nieto, and Saiz, 2011, pp. 830-833). Motivation can be divided into intrinsic motivation and extrinsic motivation. When studying students' motivations to study, it could be asked whether or not extrinsic "rewards" decrease the students' extrinsic motivations. If so, the students' intrinsic motivations to study are replaced by extrinsic motivations to study – aiming for the "reward". (McCelland, 1985.)

### 5.2 Defining Well-Being

There is no absolute definition of well-being. One way of understanding it, however, is to divide well-being into three components; health, materialistic well-being, and the experienced quality of life. In the Finnish language, well-being can be understood at an individual level, or at a societal level. (Terveyden ja Hyvinvoinnin Laitos, n.d.) The authors believe that these two levels are deeply connected, and that they affect each other; in order to have a balanced and sufficient well-being at the societal level, everything has to be in order at the individual level too.

In a very simplistic and minimal way, individual well-being could be defined as 'feeling good', and surviving with only the necessary negative emotions. There are different aspects that need to be taken into consideration when discussing well-being. For example, physical, mental, social, economical and emotional well-being are all part of an individual's well-being. A person should be engaged by interesting and fulfilling activities, eating healthy, exercising, having a social network, and having a balanced economical situation, in order to maintain their well-being, in western countries. (Centers for Disease Control and Prevention, 2016.)

Physiological well-being has various definitions, which are in a nutshell, about how the person is doing physically. There are many key aspects included when looking at the big picture of physiological well-being. Nutrition should be balanced with enough minerals, vitamins, fats, proteins, etc. A person should have a sufficient intake of clean water throughout the day. Physiological well-being is also constructed of physical activities, which should be formed of exercising, and leisurely activities. An active lifestyle should be balanced with regular sleeping rhythms, and sufficient rest. An adult should sleep approximately 7-9 hours a day, in a dark and quiet environment. (Koshua, n.d.) Alcohol intake should be kept reasonable, or preferably at the absolute minimum (Huttunen 2015). The risk limits of consuming alcohol are 24 portions per week for men and 16 portions per week for women (Kohtuullisesti, n.d.).

Mental health is also a part of a person's well-being. The definition of mental health, according to the World Health Organization, is:

> Mental health is defined as a state of well-being in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community. (WHO 2016.)

Psychological well-being should be about a balanced mental health, and the ability to trust and to appreciate oneself. A declining state of psychological well-being can come across as, for example, troubles with sleeping, change in appetite, and/ or feelings of melancholy and anxiety. (Jyväskylän Ammattikorkeakoulu, n.d.) Difficulties with mental health are the number one health issue for students. 10% of students suffer from depression symptoms, and 4% suffer from anxiety, on a weekly basis. (Pääkkönen, 2016.)

There are two key factors to social well-being; supportive relationships, and the feeling of trust and belonging (National Accounts of Well-Being 2009). Family members, a partner, friends, and co-workers are a part of a person's social network, and they can be resources for maintaining well-being. It is not about the quantity of relationships, but about the quality of them. The lack of a supportive network is connected to higher mortality rates, lower satisfaction with life, and a deteriorating state of physical health. Close relationships, which are meaningful, can provide a sense of belonging and a purpose to live. (Mental Health Foundation 2016.)

In situations where a student feels their state of well-being deteriorating, there are multiple places they can go. Study places are aware that life situations can change while studying, so there are services for students offered by their schools. Here, these services for the students of universities of applied sciences are introduced. If a student experiences physically or medically-related issues, they should go to a healthcare center offered by their municipality, where they can see a nurse or a doctor for free. In cases of psychological well-being, being in danger or harmed, a student can, again, go to a municipal healthcare center, a school psychologist, or a school curator. Study places also offer help during crises, for example, when a close-one passes away. (Metropolia 2016.) There are also Evangelical-Lutheran school priests, who see students who want to talk about their life situations or other topics in a religious manner. A person does not have to be religious in order to see a school priest; a priest is there if a student has something on their mind. (Kirkko ja Kampus n.d.)

## 5.3 Maslow’s Theory of Human Motivation

The authors of this study decided to use Maslow’s theory on human motivation. It is similar to the aforementioned attempt at understanding well-being, and includes similar aspects that need to be taken into consideration when discussing well-being at an individual level. One of the classics in theories on motivation and well-being is psychologist Abraham Maslow’s study based on the hierarchy of needs from 1943 (Gawell, 1997). This hierarchy of needs is presented below as Figure 2. Maslow’s Hierarchy of Needs According to his Learning Theory on Motivation. It is Maslow’s first conceptualization of his theory called ‘A Theory on Human Motivation’, in which a human’s needs are descriptively presented (Huitt, 2007). The theory argues that only once an individual has aimed to and met a more primitive or basic need, they seek to meet the next highest need in the hierarchy, which is less primitive or basic (Maslow, 1943, p. 370). These human needs are physiological needs, safety and security, love and belonging, self-esteem, and self-actualization (Gawell, 1997). These needs can be split into two groups which are deficiency needs, and growth needs.

Each deficiency need level in the hierarchy must be fulfilled before moving on to the next higher need level to be fulfilled. Additionally, each deficiency need must be fulfilled before moving on to growth needs to be fulfilled. According to Maslow's initial conceptualization, the first four levels in the hierarchy are deficiency needs, and only the fifth and last level is a growth need. All of the deficiency needs are considered physiological needs, even though only the first level is specifically called physiological needs. While these deprivation needs are not satisfied, an individual is "deprived", which motivates them to fulfill these needs, and therefore, not be "deprived" anymore. (Huitt, 2007.) As soon as a need is satisfied, a higher need emerges, which then dominates the organism (Maslow, A. H., Frager, R., & Cox, R., 1970, pp. 17-18).

The first need level in the hierarchy is physiological. It refers to basic human needs, including thirst, hunger, etc (Huitt, 2007). These are the most preponent of all needs. In a human being who is missing all of their needs, their major motivation would be to satisfy their physiological needs, rather than their other needs. As soon as these physiological needs are gratified relatively well, there emerges the safety needs. (Maslow, A. H., Frager, R., & Cox, R., 1970, pp.16-18). They are the second need level, and refer to security from danger (Huitt, 2007). However, in the context of this culture and society in which this study was carried out, these needs can be perceived in such phenomena as, for instance, having a job with financial protection, having medical insurance, etc. As soon as both the physiological and the safety needs are gratified fairly well, there emerges the love and belonging needs. (Maslow, A. H., Frager, R., & Cox, R., 1970, pp. 18-20.) They are the third need level, and refer to relationships and socialization with others, feeling accepted in a group, etc (Huitt, 2007). They involve giving and receiving affection, feeling the presence of and having friends, having a place in the family, etc (Maslow, A. H., Frager, R., & Cox, R., 1970, p. 20). The fourth need level is self-esteem, which refers to an individual's pride in their achievements, gaining approval and recognition from others, etc (Huitt, 2007). Satisfaction of these needs lead to feelings of self-confidence, and of being useful and necessary in the world (Maslow, A. H., Frager, R., & Cox, R., 1970, p. 21). The fifth and last need level is the growth need, which is self-actualization. When an individual fulfills and reaches self-actualization, they are able to be problem-focused, constantly create ways to appreciate life, focus on and improve their personal growth, and create significant and memorable experiences. It includes finding self-fulfillment, realizing one's own potential, etc (Huitt, 2007.) At this stage, an individual is not "deprived" anymore, so they are motivated by a desire for personal growth, and to reach all of their capabilities (Maslow, Frager, and Cox, 1970, pp. 1887-1904). The individual will develop a new discontent and restlessness, unless they are doing what they are fitted for. They must be true to their nature. These are the basic needs, according to Maslow. (Maslow, A. H., Frager, R., & Cox, R., 1970, p. 22.)

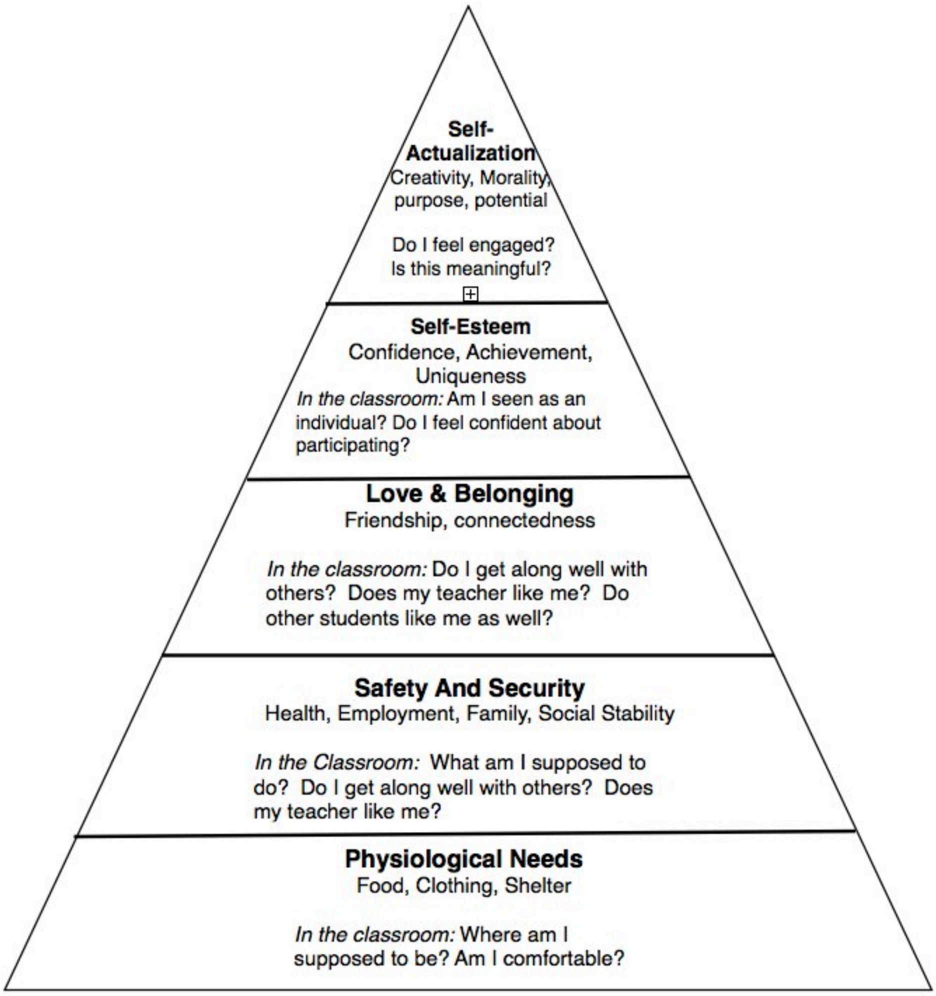


Figure 2. Maslow's Hierarchy of Needs According to his Learning Theory on Motivation.

## 5.4 Maslow's Theory of Motivation and Personality

Maslow added to this theory in 1954. This work is called Motivation and Personality. Maslow studied the connection, development, and order between motivation and needs through physiology, safety and security, love and belonging, self-esteem, and self-actualization. This particular theory withholds an understanding about the basic needs of a human being. When and if these needs are fulfilled, a person can reach self-actualization, which is the highest peak of Maslow's hierarchy of needs. (Gawell, 1997.)

Again, according to Maslow's initial conceptualization, the first four levels are deficiency needs, and only the fifth and last level is a growth need. However, he later added three more growth needs, which are the need to know and understand, aesthetic, and transendence. This addition to the hierarchy of needs is presented below as Figure 3. Maslow's Addition to his Hierarchy of Needs. The need to know and understand also refers to exploring. Aesthetic refers to what is visually pleasing for the individual. These need levels come before self-actualization, but they are a part of self-actualization. Transendence refers to beyond the self, and helping others to reach and fulfill their self-actualization. This need level comes after self-actualization, because it is growth beyond focusing on the self. When an individual fulfills and reaches self-actualization and transcendence, they are more capable of applying their expertise in a wide variety of situations. (Huitt, 2007.) The authors of this study hypothesize that students should reach the level of self-actualization, in order to maximize the benefits of education.

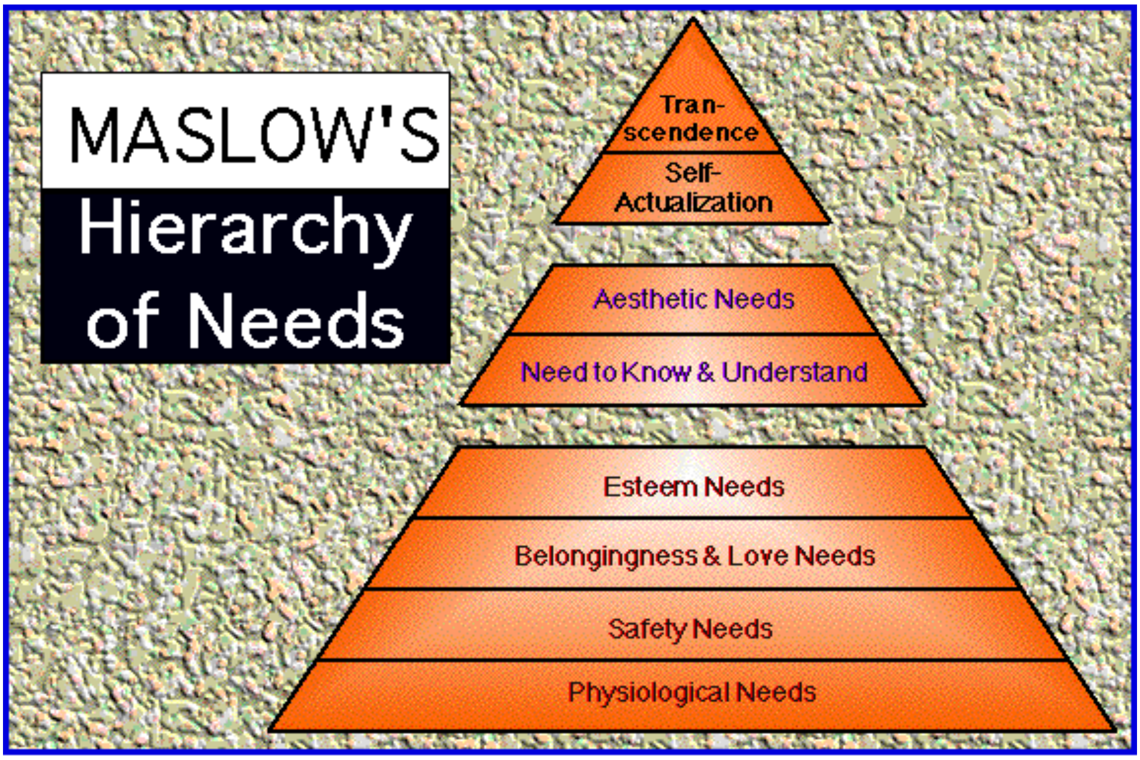


Figure 3. Maslow's Addition to his Hierarchy of Needs.

### 5.4.1 Criticism on Maslow's Theory

There are different views, criticisms, and opposing perspectives on Maslow's theory on human motivation. According to Maslow himself, his hierarchy of needs is flexible. He presented many different contradictions to its order, including;

> It is true that most of the people with whom we have worked have seemed to have these basic needs in about the order that has been indicated. However, there have been a number of exceptions. There are some people in whom, for instance, self-esteem seem to be more important than love.

(Wahba and Bridwell, 1976, pp. 233-236.) Another example of an exception is the introversion and extroversion dimensions of an individual's personality. There might be components of each level that differ between what seems to be more important for introverts and for extroverts. For example, at the level of love and belonging, for an introvert, it might seem to be more important how they personally identify with a group, while for an extrovert, it might seem to be important how they are valued by the other members of the group. (Huitt, 2007.)

One of the issues stemming from Maslow's theory is that a person can achieve the higher levels of the hierarchy only after fulfilling the lower ones. This can be seen as a cultural issue. For example, people living in poverty might feel a sense of belonging and fall in love, while not having shelter, sufficient nutrition, or the feeling of being safe. Therefore, they might achieve the love and belonging needs, without achieving the physiological or safety and security needs first. Additionally, various artists are often seen as deprived financially, but they themselves claim that they have reached self-actualization. (McLeod, 2007.)

Maslow studied self-actualization by looking at the biographies and writings of 18 people whom he saw as being self-actualized. From these people, he collected the characteristics which he saw as necessary in order to achieve self-actualization. However, the weakness was that the 18 people he looked at were mostly educated white men; Abraham Lincoln, Ludwig Van Beethoven, and Albert Einstein. This takes a toll on cultural differences, and lower economical classes. Women were not the top priority for Maslow. For this reason, some people argue that women cannot be applied to Maslow's hierarchy of needs. (McLead, 2007.)

Maslow's hierarchy of needs has also been criticized by others, because there are relatively few studies that support the theory. Many studies can prove that physiological needs do decrease after they have been satisfied, but the higher levels of the hierarchy cannot be explained as simply as Maslow had presented them to be in his theory. The studies have found it very hard to support the argument that safety and security needs decrease after they have been satisfied. Therefore, many researchers have suggested that the levels in the hierarchy should be decreased from five to two or three. (Wahba and Bridwell, 1976, pp. 233-236.) According to Huitt (2007), two of these researchers are James (1962), and Mathes (1981). James (1962) suggested that the levels should be decreased to material, which combines physiological and safety, social, which combines belongingness and esteem, and spiritual. Mathes (1981) suggested that the levels should be decreased to physiological, belongingness, and self-actualization. Despite having relatively few studies that support Maslow's work, it is still widely accepted (Huitt, 2007).

All of this criticism on Maslow's theory does not affect the authors of this study's choice of using Maslow's theory on human motivation as the basis for this study, but considerable attention must be given to them. This theory was used as a general guide for simply understanding students' behavior, and how their studies and well-being might be affected by the fulfillment and/ or deprivation of these needs conceptualized and argued by Maslow.

## 5.5 The Theory Applied to the Topic of this Study

The authors of this study hypothesize that students should satisfy all of the needs within Maslow's hierarchy, in order to be well and motivated to study. If these needs are threatened, the student may not be able to continue studying at the expected speed. This can be applied to the changes made to the student benefit system – they can either improve or endanger the well-being and motivation of the students.

The student grant is 337,00 euros per month, but it is going to be decreased to 250,28 euros. This means that students have approximately 87 euros less per month (TalousSuomi, 2014). This change can have an effect on the different levels of Maslow's hierarchy, for example, at the physiological level; the students may not be able to afford nutritious food, decent housing, or various activities, including, going to the gym, anymore (Hatakka, 2015). If the student decides to work more in order to make up for this difference in the student grant, they might not have enough time to sleep as much as before, or have an active social life (Ylioppilaslehti, 2000).

If a student has accepted a place but wants to study another field, they will face quotas. This means that universities and universities of applied sciences have only a fixed number of study places for people who have already accepted a study place. (Opintopolku, n.d.) This may have an effect on the student's self-esteem, as they might not be able to study in the wanted field of study, and in the worst case scenario, they might not get the wanted study place at any point. The level of self-actualization could be harmed in this occasion. On the other hand, in order to receive the study place, a person has to be motivated and certain about wanting to study that particular field.

# 6 Quantitative Research as a Method

Quantitative research methods were used to collect data on how the current Finnish higher education student benefit system fulfills its students' needs, their financial situations, and on these students' opinions and expectations on the possible effects of the changes in this system.

Quantitative research aims at causal explanation. Primarily, it answers the questions of why, and how much. Quantitative research is based on the idea that social phenomena can be quantified, measured, and expressed numerically. It can be analyzed by statistical methods. The observations are numeric, or they can be classified into numeric values. (Mamia, 2006.)

Quantitative research can be theoretical and/ or empirical research. In empirical research, the object of study is some aspect or problem of reality, and the data is obtained by a systematic method of empirical observation. (Mamia, 2006.) The empirical elements of this study are how the current student benefit system fulfills students' needs, and students' opinions and expectations on the possible effects of the changes in this system. Theoretical research studies problems related to concepts, and the data consists of previous research (Mamia, 2006). The theoretical elements of this study are how students' needs are affected related to the current student benefit system, and students' opinions and expectations on the possible effects related to the changes in this system. Therefore, this study, like most other research, involves both the empirical, and theoretical elements.

Quantitative research has a lot of strengths. It supports the research and descriptions of social structures and processes that are not directly observable. It allows for the making of comparisons across categories and over time. It allows for the examination and explanation of causal dependencies between social occurrences. Additionally, there are specific strengths to using quantitative methods to study social science research problems. It allows for a broad study, involving a greater number of subjects. This enhances the generalization of the results, and allows for greater objectivity and accuracy of the results. The research can be replicated, and then analyzed and compared with other similar studies. Personal biases can be avoided by keeping a distance from the subjects, and using statistical methods. (Newman, I. & Benz, C.R., 1998.)

However, quantitative research also has weaknesses and limitations. It simplifies and compresses the complex reality. It produces a static view of the reality, because it is difficult to study processes or dynamic phenomena. (Newman, I. & Benz, C.R., 1998.)

## 6.1 Survey Research

The method selected for this study is one that will allow the research questions to be answered. It is survey research, which is one of the most common methods for obtaining data in quantitative research.

A fully-structured questionnaire, with the exception of one open-ended question, was chosen. Each subject was posed with the exact same questions. Most of the questions were closed-ended, but there was an open-ended question at the end, because the labor market partner provided it as a possibility for the subjects to open up the topic. The first part of the survey asked for background information. Some of the questions were chosen so the authors would have the opportunity to make interesting correlations between the answers, for example, check the correlation between the answers from subjects who also worked, against the answers from subjects who did not also work. However, most of the questions were chosen based on what would be the most important for METKA, for example, how much do those who work feel their needs are met against those who do not work. The second part of the survey asked for the subjects' current situation, and well-being. These questions were asked, because one of the aims of this study is to assess how the current Finnish higher education system fulfills students' needs and affects their well-being. The questions were chosen, and formulated based upon theoretical framework, which is Maslow's theory called 'A Theory on Human Motivation', in which a human's needs are descriptively presented, and based on what would be the most important for METKA. The final part of the survey asked about the changes in the student benefits, and more specifically, for students' opinions and expectations on the possible effects of the changes. These questions were asked, because it is another aim of this study, to ask students for their opinions and expectations on the possible effects of the changes. The type of survey research selected for this study was e-mail questionnaire survey. It was in the form of an e-questionnaire, and it was written into Metropolia's own questionnaire. The questionnaire is also in the Appendix.

There are many benefits to choosing survey research as the method of data collection. In survey research, the authors of the study presented predetermined questions to the subjects of the study. (Blackstone, 2012.) The authors of this study chose survey research as the method of data collection, because they aimed to describe and explain features of a large group by trying to reach the target group of students in the field of social welfare and healthcare within Metropolia. Survey research is the best method to use when trying to gain a representative understanding of the opinions of a large group (Blackstone, 2012). Relating to this is a survey's potential for generalizability, from the students who answer the survey, to possibly other Bachelors of Social Services students in Metropolia.

This method is a way of quickly gaining the details from the subjects (Blackstone, 2012). Survey research is well suited for answering the research questions of this study. It is cost effective, and these surveys did not have any costs. Survey research is a reliable method of data collection, because the surveys were standardized, so the same predetermined questions were presented to all of the subjects. This offers consistency. However, considerable attention had to be given to developing clear, unambiguous, and useful questions, so that the subjects would not interpret the meaning differently, which could reduce the reliability of that question. (Blackstone, 2012.) Therefore, the authors of this study chose survey research as the method of data collection, because it is cost-effective, generalizable, and reliable.

However, there are also some drawbacks to choosing survey research as the method of data collection. One might argue that surveys are inflexible, because the researcher has a single instrument, the questionnaire, for collecting data (Blackstone, 2012). Therefore, the authors of this study decided to test the questionnaire beforehand. They asked a few different students to fill out the questionnaire, answer questions about the questionnaire, and provide feedback on how it could be improved. The questionnaires were improved before they were sent out for the final process.

The authors of this study looked for appropriate student groups to answer their questionnaire by contacting teachers, and advertising through METKA and posters. They sent e-mails to as many teachers as possible, asking them if their students could answer the e-questionnaire as part of their classes. The teachers had student groups from the Sofianlehdonkatu campus. Answering was possible using a computer, so if a teacher had their class in a computer room, and using other smart devices, so if the students had an iPad or a smartphone. English speaking and Finnish speaking students could answer, because the questionnaires were in both languages. First year students could not answer, because the authors of this study thought that they might not be as knowledgeable about the current student benefit system, as the second year to last year students. The authors of this study also asked METKA to advertise the e-questionnaire to the appropriate student groups. They shared it in Metropolia’s Tuubi, and limited the recipients to students in the field of social welfare and healthcare. They also put the link to the e-questionnaire into their newsletter. Additionally, the authors of this study advertised through posters, which they created and put up around the campus. Answering the questionnaire took about 10 minutes, and the deadline was 11/09/16 at 11.59pm.

However, there is another drawback to choosing survey research as the method of data collection. Surveys are standardized, which makes them a reliable method of data collection, but it also makes validity a problem, because only very general questions that a large group of subjects can understand can be asked (Blackstone, 2012). These drawbacks of inflexibility and problems with validity do not affect the authors of this study’s choice of using survey research as the method of data collection, but considerable attention was given to them.

## 6.2 Ethical Principles in Obtaining Data

The authors of this study followed ethical principles when the method was designed, and when the data was obtained, in order to protect the subjects, and not cause any harm to them. Informed consent was received from the subjects. They were given knowledge about what is going to happen through the Questionnaire Cover Letter, which is also in the Appendix. The authors of this study will know that they have received the subject’s permission when the subject decides to fill out the questionnaire, and send it back for analysis. Additionally, anonymity of the subjects will be guaranteed, as the authors of this study did not ask for, or publish any of the subjects' names.

### 6.3 The Target Group

The target group was narrowed down to Bachelors of Social Services students in Metropolia University of Applied Sciences, from both the Finnish and the English side. The authors of this study too are Bachelors of Social Services students in Metropolia in the English side. Therefore, the questionnaire was sent to these students in Metropolia's Sofianlehdonkatu campus. In the spring of 2015, there were 624 Bachelors of Social Services students in Metropolia. This target group had the future's professionals in the field of social services, and they were currently receiving the current student benefits from the Finnish government. This may make the target group ideal to evaluate the student benefits from both a future professional's perspective, and with current personal experience. The authors of this study hypothesize that because they were receiving the student benefits, and therefore, would be affected by the planned changes to those student benefits, that they would also have at least some previous knowledge on the changes. The target group was narrowed down because the authors of this study wanted to keep the amount of data possible to process realistically. The authors believed that the amount of data received from this target group would be realistically manageable, but still sufficient enough to receive reliable results.

## 7 The Materials

In order to carry out this study, the authors needed a computer. The survey that was given to students was an e-questionnaire, and was written into Metropolia's own questionnaire. Additionally, the method of data analysis was the computer program SPSS.

## 8 The Method of Data Analysis

Quantitative research is based on the idea that social phenomena can be quantified, measured, and expressed numerically. It can be analyzed by statistical methods. The observations are numeric, or they can be classified into numeric values. (Mamia, 2006.)

## 8.1 SPSS

The authors of this study chose to use SPSS for analyzing the data. SPSS stands for Statistical Package for the Social Sciences. The authors of this study chose to use it because it enables quantitative data to be analyzed quickly and in many different ways. Additionally, it provides the opportunity to use many different statistical techniques.

The observations were transformed/ imported into a data matrix in SPSS. This was the starting point of the analysis. In the data matrix, each observation unit is one row, and each variable is one column. In this study, most of the variables are ordinal/ ordinal level. The categories, each statement presented in the survey to the subjects, are ranked through a measuring option of a spectrum of values from strongly disagree to strongly agree. There are also some variables that are interval/ interval level, some that are nominal/ nominal level, and some that are dichotomous.

## 8.2 Frequencies, Mean, Normal Distributions, and Standard Deviations

After the raw data was as a data matrix in SPSS, descriptive statistic, mainly frequency, tables were generated, which showed how often specific response options occur amongst the respondents, including the number of respondents, percentages, etc. This is the first step when analyzing quantitative research. Firstly, the raw data on the background information of the subjects was analyzed, by generating frequency tables. This was done in order to find out what kind of people answered the survey. Secondly, the raw data was analyzed by following the theoretical framework that guides this study, Maslow's hierarchy of needs according to his theory. Frequency tables of categories, statements presented in the survey to the subjects that go into the levels of the hierarchy, were generated, in order to conclude if the subjects' needs are gratified. Additionally, the raw data was analyzed according to the aims that guide this study. One of the main aims of this study is to ask students for their opinions and expectations on the possible effects of the changes in the benefit system. Frequency tables of categories asking the subjects for their opinions and expectations on the possible effects of the changes in the benefit system were generated, in order to gain a general understanding of these opinions and expectations.

The mean of how many hours of work per week the subjects do was calculated, which is an interval level variable. The mean is one of the central tendencies of a data set, and it indicates the typical or average value of a distribution. It is the sum of all scores in a distribution divided by the total number of cases. Additionally, the standard deviation of the mean of how many hours of work per week the subjects do was calculated, which measured and showed the dispersion of the cases around this mean.

## 8.3 Cross-Tabulations and Chi-Square Tests

Finally, cross-tabulation was used. It showed how two or more variables inter-relate, and found patterns of interaction between these variables. The benefit of doing cross-tabulation is that the inter-relatedness of the variables is clearly shown. The Chi-Square test was done, which helped to determine if the two or more discrete variables were associated, and which checked the statistical significance. If there was an association, the distribution of one variable differed depending on the value of the other variable. If there was no association, the distribution of one variable was similar to all of the values of the other variable. Cross-tabulation and the Chi-Square analysis were done with nominal level and ordinal level variables.

The raw data was analyzed according to what are the most important questions to compare for the working life partner of this study, METKA. The correlation between the answers from subjects who are employed, were checked against the answers from subjects who are unemployed. Their financial situations were compared even further, because the working-life partner is going to use that material. This correlation between the answers from subjects who are employed against the answers from subjects who are unemployed were also analyzed by following the theoretical framework that guides this study, Maslow’s hierarchy of needs according to his theory. This was done in order to conclude if being employed or unemployed has a relationship with feeling that needs are satisfied.

# 9 The Preliminary Results

In the end, 46 Bachelors of Social Services answered the e-survey. The percentage of the target group that answered is 7.4%. In this chapter; the preliminary results are analyzed and introduced according to the purpose, aims and hypothesis of this study, by following the theoretical framework that guides this study, Maslow's hierarchy of needs according to his theory and according to the working-life partner's use of the material.

Amongst the subjects 2012 was the earliest starting year for their studies and 2015 was the latest. Therefore, there were no first year students. The subjects were mostly females in their twenties (20-29 years). A bit over half live in cohabitation, while the rest live alone, with roommates, or with relatives. According to Helsingin Uutiset (2016), the poverty line in Finland is living on 14 300 euros or less annually, and the results revealed that 94% of the subjects live under the mentioned poverty line. Over 30% do not work while they study, while almost 40% work between 10-20 hours weekly. The mean number of hours per week that the subjects work is almost 7. Overall, over 65% were either dissatisfied or strongly dissatisfied with the amount of current student benefits, while fewer than 25% were either satisfied or strongly satisfied with it. Just under 9% think the changes will have a positive effect on their motivation. 72% are not satisfied with the changes and an astonishing 0% did not believe the changes would have a positive effect on their studies.

## 9.1 The Results According to the Purpose, Aims, and Hypothesis of this Study

One of the main aims of this study was to ask students for their opinions and expectations on the possible effects of the changes in the benefit system. Just a hint over 65% of the subjects expect that these changes will not have a positive effect on their motivation to study. Almost ¾ do not believe they have to do less work after the changes in the student benefits, while 2% felt they can work less in the future. Similarly, 70% expect to have the same amount of, or less, free time after the changes compared to their current situation. However, again, 2% believe that they will experience more free time than now. Quite contradicting to these results is that almost half of the subjects believe they will have to take less student loans after the changes take place, and 28% do not believe this.

At the beginning of this study, the authors hypothesized that if students expect the changes in the Finnish higher education system to affect their well-being, it will have a direct affects towards their studies. None of the subjects strongly agreed with the statement of having enough money to pay for their other basic needs (including food, etc.) after paying their rent. Over 65% either disagree or strongly disagree with the statement. Almost 80% of the subjects agreed or strongly agreed that their financial situation had a negative effect on their diets. The results on students' ability to afford to affect their health, including eating healthy, going to the gym etc. is very divided. Half of the subjects agreed on having the ability, and the other half disagreed.

Nearly ¾ of the subjects experience they have a supportive social network. Almost all of the students felt accepted in school. Self-esteem needs follow the love and belonging needs. Approximately every fifth subject did not feel satisfied with their self-esteem, while almost all of the rest did.

In the open question of the survey, subjects wrote; that they expect to have less time for their social lives, give up eating healthy food, have less time to spend with their families, have an increased amount of stress, give up hobbies, and have less energy after the changes have been made to the student benefits. Additionally, almost 7% of the subjects expect to have to drop out of school after the changes have been made to the student benefits. Compared to general statistics as stated in the aims and purposes, during the study semesters from 2013 to 2014, 8.3% of university of applied sciences students dropped out (Suomen virallinen tilasto (SVT), 2014a). According to the answers, they expect these factors to have negative effects on their well-being, which in-turn will also have a direct negative effect towards their studies.

Out of the subjects who think that the current student benefits have a positive effect on their motivation to study, under 14% also think that the changes will have the same effect and over 68% do not agree with this. Out of the subjects who do not think that the current student benefits have a positive effect on their motivation to study, just over 5% think that the changes will have a positive effect on their motivation, and over 63% do not agree with this. Out of the subjects who are satisfied with the current amount of student benefits, approximately 36% are also satisfied with the changes. From the subjects who are not satisfied with the current amount of student benefits, almost 87% are not satisfied with the changes either. However, when the Chi-Square test was done for this cross-tabulation, the significance showed less than 0,05, which is the typical level of significance adopted to reject the null hypothesis of the relationships between these categories. Therefore, there is little confidence in accepting this null hypothesis, and this result is not statistically significant.

From the subjects who currently have to work alongside their studies, under 3% think that they will have to do less work after the changes have been made to the student benefits, and over 69% do feel this way. In the open question of the survey, some of the subjects wrote that they expect to need to work more after the changes have been made, which they think will have negative effects on their studies. According to the answers, these negative effects include having less time to prepare for tasks and exams, even having the need to drop out of school, and having the need to take a gap year from studies to work. 2/3 of the subjects who do not currently work alongside their studies, did believe they have to step into the working life after the changes in the student benefits have been applied.

## 9.2 The Results According to the Working-Life Partner's Use of this Material

Additionally, the preliminary results were analyzed according to how the working-life partner is going to use this material. The financial situations were compared even further of the subjects who were working alongside their studies to the ones who were only studying and not participating in the working life. Overall, almost 70% of the subjects work alongside their studies, specifically, between 3 to 20 hours per week. Compared to general statistics as stated in the aims and purposes, in 2014, 54% of university of applied sciences students had a job alongside their studies, and more specifically, 59% of social welfare and healthcare students had a job (Suomen virallinen tilasto (SVT), 2014c).

Subjects who worked 20 hours per week felt their physiological needs were satisfied, while almost 50% of the subjects who were not working were not satisfied. Overall, 37% of the subjects agreed with the following statement; that their physiological needs are satisfied. While the subjects who were working 20 hours per week felt their physiological needs were satisfied, they were disagreeing or strongly disagreeing with the statement about feeling secure financially. The ones, who did not work, mostly disagreed with the statement as well. Overall, almost 20% of the subjects strongly agreed or agreed, while 63% either strongly disagreed or disagreed about their safety needs being satisfied. The students do not feel their financial situation is secure, from which it could be inferred that the amount of student benefit might be below the amount that is needed for everyday life, and to satisfy students' financial needs. Surprisingly, no one in the labor life strongly agreed with the statement about the ability to buy the clothing that is needed throughout the year. Interestingly, exactly half of the subjects who were not in the labor life yet, felt they were able to buy the needed clothing, while the other half felt the opposite.

From these subjects in working life, 46% felt they had the possibility to be able to affect their health (e.g. go to the gym, or eat healthy), and almost the same amount of subjects out of work also agreed with the statement. 38% of the students who were not working also felt that they do not need to work, in order to still fund some of their basic needs, while none of the subjects in the working life felt the same; everyone agreed, except two subjects, who were neither agreeing nor disagreeing. There is a clear division; the ones who do not work manage without working, and the ones who do, actually feel it is needed. It is believed that the amount of work students do, should not affect their studies in a negative way. Only 24% agreed with the statement about the amount of work they had to do not having a negative effect on their studies, while 50% either disagreed or strongly disagreed with the statement. It is unfortunate if students feel their studies are being affected negatively by the amount of work they have to do.

Some students receive financial help, for example, from their parents during studies. Over 40% of students who do not work get outside help for their financial situations, and none of the students who worked 20 hours per week get outside help for their financial situations, which could be an indicator why they have to work up to 20 hours per week. Overall, over 53% of students who do work additionally get outside help for their financial situations.

Almost 70% of the subjects felt motivated to study and 20% did not. Almost 90% felt they are studying what is meaningful to them. The answers to the statement of the current student benefits having a positive effect on students' motivation to study was also divided. However, slightly more, over 45% felt this positive effect, while a little over 40% did not. Over 10% neither agreed nor disagreed with the statement.

## 9.3 Research Ethics

When the Chi-Square test was done for all of the cross-tabulations, the significances showed more than 0,05, except for the one stated above. Therefore, there is a lot of confidence in accepting these null hypotheses of the relationships between the cross-tabulated categories, and the results are statistically significant. However, the proportion of cells with expected frequency less than 5 is higher than 25%, and therefore, the Chi-Squares are not reliable.

The target group was the students of social services, which makes the subject group quite homogeneous. Women are the more dominant gender studying in the field of social services by 88% (Valtavaara 2014). For this reason, most of the students who answered the survey were women. This study can be applied, and the results can be generalized to the other students of social services in Metropolia, but cannot be applied straight to students from other fields, for example, to the Bachelors of Economics. This is also one of the benefits of choosing survey research as the method of data collection. It is the best method to use when trying to gain a representative understanding of the opinions of a large group, and when trying to increase the potential for the generalizability of the results (Blackstone, 2012). Most of the subjects in this study were in their twenties, which provides a smaller comprehension about the opinions and perspectives between different age groups. The study would need more data, which would include a wider age range and an equal division between genders, if it would be applied to the students of different fields. On the other hand, the results received from the data support the picture painted by the media about the student benefit system; students are not satisfied with the changes (Kokko & Veerna 2016).

The study is quite reliable during the time it was made. The designed student benefit system could change again, which would naturally alter the opinions of students. If a parallel study had been made at the same time, the results would most probably have been the same, even though the subjects would have changed to other students of social services, because the subjects were randomly selected. There could be an unknown error, for example, most of the students could be in the same class, which would endanger the random selection. (Art & Science 2016.) However, the surveys were standardized, so the same predetermined questions were presented to all of the subjects. This offers consistency. Additionally, considerable attention was given to developing clear, unambiguous, and useful questions, so that the subjects would not interpret the meaning differently. The survey was also tested among students before it was put to use. These factors increase the reliability of the questions, but could also make validity a problem, because only very general questions that a large group of subjects can understand could be asked.

The questionnaire included topics that may be sensitive to some of the subjects, for example, financial situations and relationships. It was important to keep the anonymity of the subjects, and to also let the subjects know that the surveys are anonymous, even to the researchers. The researchers deleted all the data received from the e-survey, after the data collection was finished and the conclusions were made. The data was solely used for this study, and was not given to any outsiders. The data was never discussed in public, especially when the authors of this study attended the same campus as the subjects. This study was always written in private.

## 10 The Conclusions

Generally, the people who participated in this study, and answered the e-questionnaire were Bachelors of Social Services students from Metropolia University of Applied Sciences. They were females in their twenties, who had studied for at least a year. They lived in cohabitation, and under the Finnish poverty line. Additionally, they worked 7 hours per week, while also studying.

One of the main aims of this study was to ask these students for their opinions and expectations on the possible effects of the changes in the Finnish student benefit system. The results show that these students are not satisfied with the changes, and expect the changes will not have a positive effect on their motivation to study. They do not think that they will have to do less work after the changes have been applied, and therefore, they expect to have the same amount of, or less free time after the changes, compared to their current situation. Quite contradicting to these conclusions is that these students believe they will have to take less student loans after the changes than currently, especially because the amount of student benefits will be decreased, and the amount of student loan will be increased.

At the beginning of this study, the authors hypothesized that if students expect the changes in the Finnish higher education system to affect their well-being, it will have direct affects towards their studies. The results show that these students expect to have less time for their social lives, give up eating healthy food, have less time to spend with their families, have an increased amount of stress, give up hobbies, have the need to work more, and have less energy, after the changes have been made to the student benefits. They expect these factors to have negative effects on their well-being, which they expect will have direct negative effects towards their studies too. They believe that these direct negative effects towards their studies include having less time to prepare for tasks and exams, even having the need to drop out of school, and having the need to take a gap year from studies to work. After applying these conclusions from the results to the hypothesis, the authors also believe that the expected negative effects on students' well-being will have direct negative effects on their studies too.

In the working-life partner's own advocacy work, they are going to use the material as background information at least, to open up about the financial situation of students, or a part of them at least. According to METKA, the concrete examples from this study, and students' own opinions will bring a lot of added value next to general statistics. Again, the results show that 70% of these students work between 3 to 20 hours per week. Compared to general statistics as stated in the aims and purposes, in 2014, 54% of university of applied sciences students had a job alongside their studies, and more specifically, 59% of social welfare and healthcare students had a job (Suomen virallinen tilasto (SVT), 2014c).

The students who worked the most alongside their studies felt their physiological needs were satisfied, while the students who were not working felt they were not. Overall, the students felt that their physiological needs are not satisfied. They feel insecure financially, and they feel their safety needs are not being satisfied, including those who worked the most and felt their physiological needs were satisfied. These students feel that this financial insecurity has an effect on their diets, and that they are not able to buy the clothing that is needed throughout the year. There are numerous reasons why they feel insecure financially; high price of rent, lifestyle may be higher (their lifestyle standards are higher than they can afford), or they may not even get the student benefits. From students feeling insecure financially, it could be inferred that the amount of student benefit might be below the amount that is needed for everyday life, and to satisfy students' financial needs.

The results show that students feel that they do not have the possibility to be able to affect their health (e.g. go to the gym, or eat healthy). The students who were not working felt that they do not need to work in order to fund some of their basic needs, while those in the working life felt that they do need to work. There is a clear division, the ones who do not work manage without working, and the ones who do, actually feel it is needed. Relating to this need to work alongside studies is getting outside help, for example, from parents, for financial situations during studies. The students who do not work do not get outside help for their financial situations, while the students who do work additionally get outside help for their financial situations. Overall, it is believed that the amount of work students do, should not affect their studies in a negative way. However, the results show that these students feel that the amount of work they had to do did have a negative effect on their studies. It is unfortunate that the students feel their studies are affected negatively by the amount of work they have to do.

The theoretical framework that guides this study is Maslow's hierarchy of needs. The first level of the hierarchy is about the physiological needs. The results show that these students do not think that they have enough money to pay for their other basic needs (including food, etc.) after paying their rent. Instead, they think that their financial situations, which they feel insecure about, had a negative effect on their diets. According to Maslow, safety and security needs follow the physiological needs. The results on students' ability to afford to affect their health, including eating healthy, going to the gym etc. is very divided. Half of the students think that they have this ability, and the other half does not. This similar division of opinions occurred with students' ability to study and work at the same time. Again, these students feel financially insecure. As soon as both the physiological and the safety needs are gratified fairly well, there emerges the love and belonging needs. The results show that these students experience they have a supportive social network. They felt accepted in school. Self-esteem needs follow the love and belonging needs. The results show that these students feel satisfied with their self-esteem. They felt motivated to study, and that they are studying what is meaningful to them. Additionally, these students feel that the current student benefits have an effect on their motivation to study in a positive way.

Overall, the results do not support the Finnish government's idea about motivating students to study through the planned changes in the student benefit system. The results received from this study are quite contradicting. It would be unfortunate for a welfare state like Finland to reduce the motivation, and overall well-being of students by decreasing the amount of student benefits. As mentioned in the beginning of this study, the financial situation of Finland has been increasingly deteriorating, which is why these kinds of changes in the benefit system are planned. However, the results show that the students believe their situations will worsen in the future if the changes are made, which will also possibly risk the quality of education. There may not be any motivation left for the students to study properly, which leads to a question about the quality of future professionals. If the students are already surviving under the poverty line and saving from their nutrition, the planned benefit system will endanger the state of well-being even more than before. It would be ideal if the students should not have to survive with a schedule filled with work and studying, while filling themselves with insufficient nutrition. Hopefully the situation will change at some point in the future, so that Finnish students can be mentally and physically satisfied, with a motivation to study and build their future for the better.

## References


Art & Science, 2016. *Reliability and validity in research.* Available at < http://journals.rcni.com/doi/pdfplus/10.7748/ns.20.44.41.s56> Accessed 17.10.2016.

Blackstone, A., 2012. Survey Research: A Quantitative Technique. *Sociological Inquiry Principles: Qualitative and Quantitative Methods*.

Centers for Disease Control and Prevention, 2016. *Well-Being Concepts.* Available at <http://www.cdc.gov/hrqol/wellbeing.htm#three> Accessed 04.08.2016.

Elinkeinoelämän keskusliitto, n.d. a*. Perustietoja Suomen Taloudesta*. Available at <http://ek.fi/mita-teemme/talous/perustietoja-suomen-taloudesta/> Accessed 15.02.2016.

Eloranta, 2016. *Opiskelijajärjestöt tuomitsevat opintotukien leikkaussuunnitelmat.* Available at <http://www.hs.fi/politiikka/a1456802023244> Accessed 07.09.2016.

Elonen, 2014. *Opintotuki poistuu toisesta samantasoisesta tutkinnosta*. Available at < http://www.hs.fi/kotimaa/a1396576672086#> Accessed 19.02.2016.

Finlex, 2012. *HE 44/2012*. Available at <http://www.finlex.fi/fi/esitykset/he/2012/20120044?search> Accessed 19.02.2016.

Gawel, J. E., 1997. *Herzberg's theory of motivation and maslow's hierarchy of needs*. Available at <http://PAREonline.net/getvn.asp?v=5&n=11> Accessed 17.8.2016.

Hatakka, 2015. *Opiskelijoiden kulutus on jäänyt jälkeen muiden kulutuksesta.* Available at <http://www.stat.fi/artikkelit/2014/art_2014-12-08_005.html?s=0#5> Accessed 28.08.2016.

Helsingin Uutiset, 2016. *Tässä menee suomalainen köyhyysraja - Pärjäisitkö sina?* Available at <http://www.helsinginuutiset.fi/artikkeli/419616-tassa-menee-suomalainen-koyhyysraja-parjaisitko-sina> Accessed 20.09.2016.

Huitt, W., 2007. Maslow's hierarchy of needs. *Educational Psychology Interactive*. Valdosta, GA: Valdosta State University. Available at <http://www.edpsycinteractive.org/topics/regsys/maslow.html> Accessed 03.08.2016.

Huttunen, 2015. *Alkoholi ja terveys.* Available at <http://www.terveyskirjasto.fi/terveyskirjasto/tk.koti?p_artikkeli=dlk01120> Accessed 11.09.2016.

Iranto, 2012. *HS: Tuhannet menettämässä opinto-oikeutensa. Available at* <http://yle.fi/uutiset/hs_tuhannet_menettamassa_opinto-oikeutensa/6100239> Accessed 08.03.2016.

Jyväskylän Ammattikorkeakoulu, n.d. *Hyvinvointi ja terveys.* Available at <http://opinto-oppaat.jamk.fi/fi/opinto-opas-amk/Kaytannon-tietoa-opiskelijalle/Hyvinvointi-ja-terveys/> Accessed 11.09.2016.

Karas, 2013. *Opiskelijat: Alan vaihdon vaikeuttaminen on väärin.* Available at < http://yle.fi/uutiset/opiskelijat_alan_vaihdon_vaikeuttaminen_on_vaarin/6900630> Accessed 07.09.2016.

Kela, 2015. *Opintotuki*. Available at <http://www.kela.fi/opintotuki> Accessed 08.03.2016.

Kirkko ja Kampus, n.d. *Oppilaitospappi kohtaa toiveita, kaipuuta ja rehellistä etsintää.* Available at <http://www.kirkkojakampus.fi/oppilaitospappi-kohtaa-toiveita-kaipuuta-ja-rehellista-etsintaa> Accessed 27.09.2016.

Kokko & Vaarne, 2016. *Leikkaukset näkyvät jo yliopisto-opetuksen laadussa: ”Ainoa henkilö, jolla olisi ollut ammattitaitoa, on irtisanottu”.* Available at <http://www.hs.fi/kotimaa/a1473052457879?ref=a-luet-#1> Accessed 07.09.2016.

Kohsua, n.d. *What Is Physical Health? - Definition, Components & Examples.* Available at <http://study.com/academy/lesson/what-is-physical-health-definition-components-examples.html> Accessed 11.09.2016.

Kohtuullisesti, n.d. *Paljonko on liikaa?* Available at <http://www.kohtuullisesti.fi/kohtuukayton-rajat/paljonko-on-liikaa/> Accessed 09.11.2016.

Liiten, 2016. *Kohta 50-vuotias opintotuki on palaamassa juurilleen – ”Historiasta ei opita mitään”.* Available at <http://www.hs.fi/kotimaa/a1457412733853?ref=hs-mob-breaking-news> Accessed 09.03.2016.

Mamia, T, 2006. *Quantitative Research Methods.* Lecture.

Maslow, A. H., 1943. *A theory of human motivation*. Psychological review,50(4), 370.

Maslow, A. H., Frager, R., & Cox, R., 1970. *Motivation and personality*. (Vol. 3, pp. 1887-1904). J. Fadiman, & C. McReynolds (Eds.). New York: Harper & Row.

McClelland, D. C., 1985. *Human motivation*. Chicago:Scott Foresman.

McLeod, 2007. *Maslow's Hierarchy of Needs.* Available at <http://www.simplypsychology.org/maslow.html> Accessed 04.08.2016

Mental Health Foundation, 2016. *Relationships in the 21st century: the forgotten foundation of mental health and wellbeing.* Available at <https://www.mentalhealth.org.uk/publications/relationships-21st-century-forgotten-foundation-mental-health-and-wellbeing> Accessed 11.09.2016.

Metka, 2016. Opiskelijakunta. Available at <http://metkaweb.fi/opiskelijakunta/> Accessed 22.01.2016.

Metropolia, 2016. *Opiskeluhyvinvointi.* Available at <http://opinto-opas.metropolia.fi/fi/kaytannon-tietoa-opiskelijoille/opiskeluhyvinvointi-ja-terveydenhuolto/> Accessed 27.09.2016.

National Accounts of Well-being, 2009. *Social well-being.* Available at <http://www.nationalaccountsofwellbeing.org/explore/indicators/zsocial> Accessed 11.09.2016.

Newman, I. & Benz, C.R., 1998. *Qualitative-Quantitative Research Methodology.* Southern Illinois University: Board of Trustees.

Ohisalo, 2015. *Näin Sipilän Budjetti Kurittaa Pienituloisia.* Available at <https://www.vihreat.fi/blogit/maria-ohisalo/2015/10/nain-sipilan-budjetti-kurittaa-pienituloisia> Accessed 08.03.2016.

Opintopolku, n.d. *Ensikertalaiskiintiö.* Available at <https://opintopolku.fi/wp/valintojen-tuki/yhteishaku/korkeakoulujen-yhteishaku/ensikertalaiskiintio/> Accessed 27.09.2016.

Pelkonen, 2016. *OECD:ltä karu kuvio Suomesta*. Available at < http://www.uusisuomi.fi/raha/168900-oecdlta-karu-kuvio-suomesta> Accessed 15.02.2016.

Pääkkönen, 2016. *Opiskelijoista joka viides mies ja yli kolmannes naisista kärsii mielenterveyshäiriöistä.* Available at <http://www.hs.fi/hyvinvointi/a1455503564839> Accessed 11.09.2016.

Saarinen, 2016. *Miten käy opintien? HS selvitti leikkausten vaikutukset peruskoulusta yliopistoon.* Available at <http://www.hs.fi/kotimaa/a1442895487383> Accessed 07.09.2016.

Suomen virallinen tilasto (SVT), 2014a. *Koulutuksen keskeyttäminen*. Available at <http://www.stat.fi/til/kkesk/2014/kkesk_2014_2016-03-17_tie_001_fi.html> Accessed 8.8.2016.

Suomen virallinen tilasto (SVT), 2014b. *Opintojen kulku*. Available at <http://www.stat.fi/til/opku/2014/opku_2014_2016-03-17_tie_001_fi.html> Accessed 8.8.2016.

Suomen virallinen tilasto (SVT), 2014c. *Opiskelijoiden työssäkäynti*. Available at <http://www.stat.fi/til/opty/2014/opty_2014_2016-03-17_tie_001_fi.html> Accessed 9.8.2016.

TalousSuomi, 2014. *Opintotuki 2014 - Muutokset opintotukijärjestelmään.* Available at <http://www.taloussuomi.fi/tulot-ja-menot/opintotuki-2014-muutokset-opintotukijarjestelmaan> Accessed 08.03.2016.

TalousSuomi, 2016. *Opintotuki – leikkaus 2016.* Available at < http://www.taloussuomi.fi/tulot-ja-menot/opintotuki-leikkaus-2016> Accessed 08.03.2016.

Terveyden ja Hyvinvoinnin Laitos, n.d. *Keskeisiä Käsitteitä.* Available at <https://www.thl.fi/fi/web/hyvinvointi-ja-terveyserot/eriarvoisuus/keskeisia-kasitteita> Accessed 04.08.2016.

Tilastokeskus, 2011. *Stressi haittaa korkeakouluopiskelijan opintoja.* Available at <http://www.stat.fi/artikkelit/2011/art_2011-05-30_005.html?s=0> Accessed 08.03.2016

Tucker, C. M., Zayco, R. A., & Herman, K. C., 2002. Teacher and child variables as predictors of academic engagement among low-income African American children. *Psychology in the Schools,* 39(4), 477-488

Turun Yliopisto, n.d. Ensimmäistä korkeakoulupaikkaa hakeville varattavat opiskelupaikat 2016. Available at <https://www.utu.fi/fi/Opiskelu/hakeminen/Sivut/Ensikertalaisten-kiintiöt-2016.aspx> Accessed 19.02.2016.

Uusi Suomi, 2015. *Näin Suomen velka paisuu – yksi positiivinen asia*. Available at < http://www.uusisuomi.fi/raha/119699-nain-suomen-velka-paisuu-yksi-positiivinen-asia> Accessed 22.02.2016.

Wahba, M. A., and Bridwell, L. G., 1976. Maslow Reconsidered: A review of Research on the Need Hierarchy Theory. *Organizational Behaviour and Human Performance*, 233-236.

WHO, 2016. *Mental health: a state of well-being.* Available at <http://www.who.int/features/factfiles/mental_health/en/> Accessed 11.09.2016.

Vaarne, 2016. *Leikkaukset näkyvät jo yliopisto-opetuksen laadussa: ”Ainoa henkilö, jolla olisi ollut ammattitaitoa, on irtisanottu”.* Available at <http://www.hs.fi/kotimaa/a1473052457879?ref=a-luet-#1> Accessed 07.09.2016.

Valenzuela, J., Nieto, A., and Saiz, C., 2011. Critical Thinking Motivational Scale: a contribution to the study of relationship between critical thinking and motivation. *Electronic Journal of Research in Educational Psychology,* 9(2), 830-833.

Valtavaara, 2014. *Miehet rynnivät perinteisille naisaloille.* Available at < http://www.hs.fi/ura/a1305881755914> Accessed 16.10.2016.

Velkakello, 2015. *Suomen valtion velka.* Available at <http://velkakello.fi/> Accessed 22.02.2016.

Wikipedia, 2016. *Metropolia Ammattikorkeakoulun Opiskeilijakunta.* Available at < https://fi.wikipedia.org/wiki/Metropolia_Ammattikorkeakoulun_opiskelijakunta> Accessed 22.01.2016.

Ylioppilaslehti, 2000. *Opiskelijat nukkuvat entistä huonommin.* Available at <http://ylioppilaslehti.fi/2000/11/opiskelijat-nukkuvat-entista-huonommin/> Accessed 27.09.2016.

## The Questionnaire Cover Letter

Greetings the student of Metropolia,

We are approaching you with a questionnaire concerning the changes made in the Finnish student benefit system. This questionnaire is a part of our thesis as the graduating students of social services. Sipilä's government is lowering the student money, making receiving a study place easier for dirst time students, but also at the same time making it harder to switch a study place. Additionally the housing benefit is going to increase overall. The questions are in english, but they are made simple to understand.

The answers are confidential, anonymous and will not be given to anyone, except us, the authors of the study. We kindly ask you to answer the questions, since we see this as an important subject to study and hopefully inform the results to the Finnish government.

Kind regards,
Mikaela Mellin and Satu Lättilä

Tervehdys sinä Metropolian opiskelija,

Lähestymme sinua kyselyllä, joka liittyy opintotuen muutoksiin. Tämä kysely on osa meidän opinnäytetyötämme sosiaalialan opiskelijoina. Sipilän hallitus tekee muutoksia opintotukeen esimerkiksi alentamalla opintorahaa, helpottamalla ensikertaa opiskelemaan hakevien kouluun pääsyä, samalla vaikeuttaen opintopaikan vaihtamista jo opiskeleville. Kuitenkin asumislisä tulee kaikenkaikkiaan nousemaan. Kyselyn kysymykset ovat myös suomeksi.

Vastaukset ovat luottamuksellisia, nimettömiä ja ne tulevat pysymään vain meidän hyppysissämme. Ystävällisesti pyydämme Sinua vastaamaan kysymyksiin, koska näemme aiheen ajankohtaisena ja tärkeänä informaationa opiskelijoiden hyvinvoinnista. Toivomme että loppujenlopuksi voisimme lähettää tulokset eteenpäin hallitukselle.

Ystävällisin terveisin,
Mikaela Mellin ja Satu Lättilä

# The Questionnaire

## My Well-Being as a Student

Greetings the student of Metropolia,

We are approaching you with a questionnaire concerning the changes made to the Finnish student benefit system. This questionnaire is a part of our thesis as graduating students of the Degree Programme of Social Services.

As very brief background information on the changes made to the Finnish student benefit system, the student money will be decreased, receiving a study place will be easier for dirst time students, and switching a study place will be more difficult. Additionally, the housing benefit will increase overall.

The questions are in english, but they are made simple to understand. The answers will remain confidential, anonymous, and will not be given to anyone, except us, the authors of the study. We kindly ask you to answer the questions with your opinions on this subject, since we see this as an important subject to study, and hopefully will be able inform the results to the Finnish government.

The deadline for the answers is Sunday 11.9. at 11.59pm.

Kind regards,
Mikaela Mellin and Satu Lättilä

If you would like to be in contact with us, here is our contact information:
Mikaela Mellin's e-mail:
mikaela.mellin@metropolia.fi
Satu Lättilä's e-mail:
satu.lattila@metropolia.fi

### Background Information

Gender

- Male
- Female

Age

- Under 20
- 20-29
- 30-39
- 40-49
- 50+

Field of Study

Starting Year

Starting Time

- Spring
- Autumn

Living Situation

- Alone
- Cohabitate
- With roomate(s)
- With relative(s)

How many hours on average per week do you work? (ohje)

My annual income on average is:

- 14 300e or less
- More than 14 300

### Current Situation/ Student Benefits

My Basic Needs

| | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
|---|---|---|---|---|---|
| 1. I am satisfied with the amount of student benefits | | | | | |
| 2. My financial situation has an effect on my diet | | | | | |
| 3. I can afford to buy the clothing that is needed throughout the year | | | | | |
| 4. I am satisfied with my living situation | | | | | |
| 5. After paying my rent, I have enough money to pay for my other basic needs (food, bills, clothes etc.) | | | | | |
| 6. My financial situation is good enough | | | | | |
| 7. I feel my physiological needs are satisfied | | | | | |

lomake - My Well-Being as a Student
https://elomake.metropolia.fi/lomakkeet/16851/lomake.htr

My Financial Situation

| | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
|---|---|---|---|---|---|
| 1. I can afford to affect my health (e.g. eat healthy, go to the gym etc.) | | | | | |
| 2. I have to work in order to fund some of my basic needs | | | | | |
| 3. The amount of work I have to do, does not have a negative effect on my studying | | | | | |
| 4. I feel I am able to study and work at the same time | | | | | |
| 5. Someone else (e.g. my parents) helps me with my financial situation | | | | | |
| 6. I feel secure financially | | | | | |

My Social Life

| | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
|---|---|---|---|---|---|
| 1. I have enough time to meet my family | | | | | |
| 2. I have enough time to meet my friends | | | | | |
| 3. I have a supportive social network | | | | | |
| 4. I feel socially accepted in school | | | | | |
| 5. I feel loved and a sense of belonging | | | | | |

My Self-Confidence

| | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
|---|---|---|---|---|---|
| 1. Being a student gives me confidence and a sense of achievement | | | | | |
| 2. Being a student is a big part of my identity | | | | | |
| 3. I am satisfied with my self-esteem | | | | | |

My Achievements

| | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
|---|---|---|---|---|---|
| 1. I feel motivated to study | | | | | |
| 2. The field I am studying feels meaningful to me | | | | | |
| 3. The current student benefits have an effect on my motivation to study in a positive way | | | | | |

## Changes to the Student Benefits

Changes to the Student Benefits

| | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
|---|---|---|---|---|---|
| 1. I think the changes to the student benefits will have an effect on my motivation to study in a positive way | | | | | |
| 2. I am satisfied with the changes | | | | | |
| 3. I think I will have to do less work after the changes | | | | | |
| 4. I think I will have more free time | | | | | |
| 5. I think I will have to take less student loans after the changes | | | | | |

6. How do you think the changes in the student benefits will affect your studies? For example, increased/ decreased my need to work, increased/ decreased my need to take the student loan etc.

## Partial submission

I wish to save the form and continue using the link that will be sent into email I give

Email address

Proceed

Thank you for your time!