

# Mental Health Challenges Faced By College Students During Exam Periods

## A Theoretical Examination of Stress, Coping, and Vulnerability

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### Abstract

Exam periods represent a critical juncture in the academic calendar where the convergence of high-stakes assessments, time pressure, and reduced social support creates a unique vulnerability for college student mental health. While extensive research documents general student distress, the acute exacerbation of symptoms during exam windows demands theoretical understanding to inform effective intervention. This paper synthesizes multiple theoretical frameworks—including the Transactional Model of Stress and Coping, the Conservation of Resources Theory, Self-Determination Theory, the diathesis-stress model, and the Job Demands-Resources model—to explain the mechanisms underlying student mental health challenges during exam periods. The analysis reveals that exam periods function as a "perfect storm" of elevated demands, depleted resources, and threatened psychological needs, overwhelming coping capacities even among students without pre-existing vulnerabilities. The paper proposes an integrated theoretical model that conceptualizes exam-related distress as resulting from the interaction between individual vulnerability factors (trait anxiety, perfectionism, cognitive appraisal styles) and situational characteristics (exam density, perceived stakes, resource availability). This theoretical synthesis provides a foundation for developing targeted, theoretically grounded interventions that address both the structural conditions of exam periods and students' coping capabilities.

**Keywords:** exam stress, college students, mental health, theoretical frameworks, stress and coping, academic anxiety

### 1. Introduction

#### 1.1 The Problem of Exam-Related Mental Health Challenges

The transition to higher education coincides with a developmental period marked by heightened susceptibility to mental health disorders. Approximately 60% of college students meet criteria for at least one mental health disorder during their academic career, with anxiety and depression being most prevalent. However, these baseline rates do not capture the acute spikes in psychological distress that occur during

examination periods—compressed windows of high-stakes assessment that fundamentally alter the student experience.

Exam periods differ from general academic stress in critical ways. Unlike the distributed demands of regular coursework, exams create a concentrated period where multiple high-stakes assessments occur within days or weeks. A single final exam may constitute 30-50% of a student's final grade, amplifying perceived consequences of failure. Sleep deprivation becomes normative, with students averaging 5-6 hours of sleep during exam weeks. Social support networks erode as students isolate themselves to study. Substance use, particularly caffeine and prescription stimulants, escalates. The result is a cascade of psychological distress: anxiety disorders intensify, depressive episodes are triggered, and in severe cases, suicidal ideation emerges.

## 1.2 The Need for Theoretical Understanding

Despite growing awareness of exam-related distress, the field lacks a comprehensive theoretical framework to explain why exam periods produce such pronounced mental health challenges. Existing research tends to be descriptive, documenting prevalence rates and correlates without explicating underlying mechanisms. This theoretical gap has practical consequences: without understanding the mechanisms driving exam-related distress, interventions risk being superficial or misdirected.

This paper addresses this gap by synthesizing multiple theoretical perspectives to explain the mental health challenges students face during exam periods. Rather than advocating for a single theory, we argue that exam periods represent a complex phenomenon requiring an integrated theoretical approach. Each theoretical lens illuminates different aspects of the problem—from how students appraise exam demands to how institutional structures deplete psychological resources.

## 1.3 Purpose and Scope

The purpose of this paper is to:

- Review and synthesize key theoretical frameworks relevant to understanding exam-related mental health challenges
- Apply each framework to explain specific aspects of student distress during exam periods
- Propose an integrated theoretical model that captures the multi-level nature of exam-related distress
- Discuss implications for research, intervention, and institutional policy
  
- The paper focuses on undergraduate students in traditional four-year institutions, though the theoretical principles may extend to other educational contexts.

## 2. The Transactional Model of Stress and Coping

### 2.1 Overview of the Theory

The Transactional Model of Stress and Coping, developed by Lazarus and Folkman, represents one of the most influential frameworks for understanding stress. The model conceptualizes stress not as a property of

the environment or the individual alone, but as a transaction between the person and their environment. Central to the model are two cognitive processes:

**Primary Appraisal:** The individual evaluates whether a situation is relevant to their well-being and, if so, whether it represents a threat, challenge, or harm/loss. During exam periods, students engage in primary appraisal when they assess the significance of upcoming exams. A student may appraise an exam as a threat ("I might fail"), a challenge ("This is difficult but I can succeed"), or a harm/loss ("I already did poorly on the midterm").

**Secondary Appraisal:** The individual evaluates their coping resources and options for managing the situation. This includes assessing personal resources (knowledge, study skills, intelligence) and external resources (time, support from others, academic accommodations). Secondary appraisal determines whether the individual believes they can effectively manage the demands they face.

When demands (as appraised in primary appraisal) exceed resources (as appraised in secondary appraisal), stress occurs. Coping—the cognitive and behavioral efforts to manage the situation—mediates the relationship between appraisal and outcomes.

## 2.2 Application to Exam Periods

The Transactional Model illuminates why exam periods are uniquely stressful. During regular academic weeks, students face manageable demands with adequate time for appraisal and coping. Exams compress the appraisal process into a condensed timeframe while simultaneously elevating perceived stakes.

**Primary Appraisal During Exams:** Several factors influence how students appraise exams. First, the high-stakes nature of exams amplifies threat appraisals. When a single exam determines a substantial portion of a grade, students are more likely to perceive it as a threat to their academic identity, future opportunities, and self-worth. Second, the clustering of multiple exams creates appraisal overload—students must continuously appraise multiple threats simultaneously, leaving little cognitive space for effective coping. Third, the ambiguity inherent in exam content and grading creates uncertainty, which tends to intensify threat appraisals.

**Secondary Appraisal During Exams:** The resources students can draw upon during exam periods are systematically constrained. Time, the most critical resource for exam preparation, is finite and fragmented across multiple exams. Sleep, essential for cognitive function and emotional regulation, is sacrificed. Social support, a key coping resource, is voluntarily reduced as students isolate themselves. The result is a resource-depleted state in which students must meet escalating demands.

**Coping During Exams:** The model distinguishes between problem-focused coping (efforts to change the situation) and emotion-focused coping (efforts to manage emotional responses). During exam periods, students may engage in problem-focused coping through structured studying, time management, and seeking academic support. However, when demands persistently exceed resources, students may shift to maladaptive emotion-focused coping—avoidance (procrastination), rumination, substance use, or emotional numbing. This shift represents a breakdown in effective coping.

## 2.3 Empirical Support

Research consistently supports the Transactional Model in academic contexts. Studies show that students who appraise exams as challenges (rather than threats) report lower anxiety and better performance. Perceived control over exam outcomes—a key component of secondary appraisal—strongly predicts psychological adjustment. Students who report higher coping self-efficacy (confidence in their ability to manage exam demands) experience less distress and perform better.

## 2.4 Limitations

While powerful, the Transactional Model has limitations. It focuses primarily on individual cognitive processes, potentially underemphasizing structural and institutional factors that shape appraisal and coping. Additionally, the model does not fully account for the cumulative effects of repeated stress episodes across an academic career.

## 3. Conservation of Resources Theory

### 3.1 Overview of the Theory

Conservation of Resources (COR) Theory offers a complementary perspective. COR theory posits that individuals strive to obtain, retain, protect, and foster resources—objects, personal characteristics, conditions, or energies that they value. Resources include tangible assets (time, money), personal resources (self-efficacy, optimism), social resources (support networks), and energetic resources (sleep, physical energy).

The theory's core principles are:

- **Resource loss is disproportionately more impactful than resource gain.** Losing resources causes greater psychological distress than gaining resources provides benefit.
- **Individuals must invest resources to protect against resource loss.** To prevent loss, individuals must expend existing resources.
- **Resource loss creates cycles of loss.** When resources are depleted, individuals become more vulnerable to further losses, creating a downward spiral.
- **Resource gain becomes more important in contexts of loss.** When resources are depleted, even small gains become psychologically significant.

### 3.2 Application to Exam Periods

COR theory provides a compelling explanation for the intensification of distress during exam periods. Exam periods can be understood as a resource-depleting event that initiates loss spirals.

**Resource Threats:** As exams approach, multiple resources come under threat. Time becomes scarce; sleep is sacrificed; social connections are withdrawn; financial resources may be strained (e.g., purchasing study materials, reducing work hours); self-efficacy may erode as students encounter difficult material; and the condition of "being a good student" is threatened by potential poor performance.

**Resource Investment Paradox:** To protect against the loss of academic standing (a valued condition), students must invest their remaining resources. However, the required investments—more study time, less sleep, reduced social engagement—further deplete the very resources needed for effective functioning. A student might sacrifice sleep (an energetic resource) to study more, but sleep deprivation impairs cognitive function and emotional regulation, increasing vulnerability to poor performance and further resource loss.

**Loss Spirals:** The compressed timeframe of exam periods accelerates loss spirals. Sleep loss leads to impaired concentration, which leads to inefficient studying, which leads to more time spent studying, which leads to more sleep loss. Anxiety about one exam impairs preparation for subsequent exams, creating a cascade of threatened resources. Students who enter exam periods with already depleted resources—due to chronic stress, financial precarity, or pre-existing mental health conditions—are particularly vulnerable to rapid loss spirals.

**Resource Caravans:** COR theory also introduces the concept of resource caravans—clusters of resources that tend to travel together. Students with strong initial resources (e.g., high self-efficacy, strong social support, effective study skills) are better positioned to protect their resources during exam periods. Conversely, students lacking these resources experience resource depletion more rapidly.

### 3.3 Empirical Support

Research supports COR theory's relevance to academic stress. Students reporting higher baseline resources experience less distress during exam periods. Sleep deprivation during exam weeks predicts subsequent resource depletion and psychological distress. Social support functions as a critical resource that buffers against exam-related distress.

### 3.4 Implications

COR theory shifts attention to the structural conditions that enable or prevent resource conservation. Rather than focusing solely on individual coping, COR theory suggests that institutions have a responsibility to protect student resources during exam periods—by spreading exams across longer periods, preserving sleep opportunities, and maintaining social support structures.

## 4. Self-Determination Theory

### 4.1 Overview of the Theory

Self-Determination Theory (SDT), developed by Ryan and Deci, focuses on the psychological needs that underlie motivation and well-being. SDT posits that three innate psychological needs must be satisfied for optimal functioning:

- **Autonomy:** The experience of volition and choice—acting in accordance with one's values and interests
- **Competence:** The experience of mastery and effectiveness—feeling capable of achieving desired outcomes
- **Relatedness:** The experience of connection and belonging—feeling cared for and connected to others

When these needs are satisfied, individuals experience intrinsic motivation, well-being, and adaptive functioning. When needs are frustrated, motivation suffers, and psychological distress emerges.

## 4.2 Application to Exam Periods

Exam periods systematically threaten all three psychological needs, explaining why they produce such pronounced distress.

**Threats to Autonomy:** Exam periods fundamentally constrain autonomy. Students face externally imposed deadlines, required attendance at specific exam times, and rigid formats that leave little room for choice. The curriculum determines what must be learned, when it must be learned, and how it will be assessed. Students cannot choose to defer exams when they are struggling, cannot choose alternative assessment formats that might better suit their learning style, and cannot choose to prioritize well-being without academic penalty. This autonomy frustration is associated with increased anxiety and reduced well-being.

**Threats to Competence:** Exams represent direct tests of competence. For many students, exam performance becomes conflated with self-worth, so that perceived failure threatens not just academic standing but fundamental self-esteem. The high-stakes nature of exams magnifies competence threats—one poor performance can have enduring consequences. Additionally, the conditions of exam periods (sleep deprivation, time pressure, anxiety) impair actual competence, creating a gap between students' capabilities and their performance. This gap reinforces feelings of incompetence.

**Threats to Relatedness:** Exam periods systematically disrupt social connection. Students withdraw from friends, family, and social activities to study. Study groups may dissolve under time pressure. Faculty become less accessible. The social environment shifts from collaborative to competitive, as grading curves and comparative performance undermine mutual support. Students who live alone may experience profound isolation during exam weeks. This relatedness frustration is particularly damaging given that social support is one of the strongest protective factors against psychological distress.

## 4.3 Empirical Support

Research demonstrates that need satisfaction predicts academic well-being. Students who experience greater autonomy, competence, and relatedness in their academic environments report lower anxiety, higher engagement, and better performance. During high-stress periods, autonomy support from faculty (e.g., providing choice in assignments, explaining rationale for requirements) buffers against distress.

## 4.4 Implications

SDT suggests that interventions should address the need-frustrating features of exam periods. Providing students with meaningful choice (e.g., flexible exam scheduling, alternative assessment formats), supporting competence (e.g., mastery-focused grading, formative feedback), and preserving relatedness (e.g., structured study groups, accessible faculty) could reduce distress.

## 5. The Diathesis-Stress Model

### 5.1 Overview of the Model

The diathesis-stress model, originating in clinical psychology, explains the development of psychopathology as resulting from the interaction between pre-existing vulnerability (diathesis) and environmental. Diatheses may be genetic, biological, psychological (e.g., cognitive vulnerabilities), or environmental (e.g., childhood adversity). The model emphasizes that stress alone does not determine outcomes—individuals vary in their susceptibility to stress based on underlying vulnerabilities.

### 5.2 Application to Exam Periods

Exam periods function as a potent stressor that activates vulnerabilities in susceptible students. The model explains why some students experience severe distress during exams while others manage effectively.

**Cognitive Diatheses:** Several cognitive vulnerabilities interact with exam stress. Perfectionism—particularly socially prescribed perfectionism (believing others demand perfection)—predisposes students to exam-related distress. When perfectionistic students face exams, their rigid standards and fear of failure create intense anxiety. Catastrophic thinking—the tendency to interpret setbacks as unmitigated disasters—amplifies threat appraisals. Intolerance of uncertainty—difficulty tolerating ambiguous situations—exacerbates exam-related anxiety, given the inherent uncertainty of exam content and grading.

**Trait Anxiety:** Students with high trait anxiety (a stable tendency to experience anxiety across situations) enter exam periods with elevated baseline distress. Exam stress interacts with trait anxiety to produce state anxiety far exceeding that of low-trait students.

**Previous Adversity:** Students with histories of academic failure, family pressure, or other adversities may have heightened sensitivity to exam-related stress. For these students, exam periods activate not only current concerns but also memories and schemas associated with past failures.

**Protective Factors:** The diathesis-stress model also accounts for resilience. Students with low vulnerability factors, strong coping skills, and supportive environments may experience exam stress without developing clinically significant distress.

### 5.3 Empirical Support

Research confirms that cognitive vulnerabilities moderate the relationship between exam stress and distress. Students high in perfectionism show sharper increases in anxiety during exam periods than students low in perfectionism. Trait anxiety predicts exam-related state anxiety, particularly under high-stakes conditions. Intolerance of uncertainty mediates the relationship between perceived exam stress and worry.

## 5.4 Implications

The diathesis-stress model suggests that interventions must address both stress reduction and vulnerability modification. While reducing exam-related stress is important, students with underlying vulnerabilities may require additional support, including cognitive-behavioral interventions targeting perfectionism, catastrophic thinking, and intolerance of uncertainty.

## 6. The Job Demands-Resources Model

### 6.1 Overview of the Model

The Job Demands-Resources (JD-R) model, developed in occupational health psychology, provides a framework for understanding how work environments affect well-being. The model distinguishes between:

**Job Demands:** Aspects of work that require sustained physical or psychological effort and are associated with physiological and psychological costs. Examples include workload, time pressure, and emotional demands.

**Job Resources:** Aspects of work that help achieve work goals, reduce job demands, or stimulate personal growth. Examples include autonomy, social support, performance feedback, and skill variety.

The model proposes that job demands lead to exhaustion and health problems, while job resources foster engagement and motivation. However, resources also buffer the impact of demands—when resources are high, demands are less likely to produce distress.

### 6.2 Application to Exam Periods

The JD-R model translates readily to the academic context, with exam periods representing a dramatic increase in demands and simultaneous reduction in resources.

**Elevated Demands:** Exam periods intensify multiple demands. Workload demands increase as students must synthesize extensive material. Time pressure demands escalate as deadlines converge. Cognitive demands increase as students engage in intensive studying. Emotional demands intensify as anxiety, fear of failure, and performance pressure mount.

**Depleted Resources:** Simultaneously, exam periods reduce key resources. Autonomy decreases as students lose flexibility in managing their time. Social support diminishes as students isolate and peers become competitors rather than collaborators. Feedback becomes scarce as faculty are less available. Skill variety narrows to intensive exam-focused studying.

**The Demand-Resource Interaction:** The JD-R model emphasizes that distress results not from demands alone but from the imbalance between demands and resources. During exam periods, the combination of escalating demands and depleting resources creates a perfect storm. Students who enter exam periods with strong resources (e.g., effective study strategies, strong peer networks, faculty support) may weather the increased demands. Students with weak resources experience rapid burnout.

## 6.3 Empirical Support

Research applying JD-R to academic contexts confirms that demands and resources predict student well-being. Academic demands (workload, time pressure) predict exhaustion and anxiety, while academic resources (autonomy, social support, feedback) predict engagement and buffer against demands. During exam periods, the imbalance between demands and resources becomes particularly pronounced.

## 6.4 Implications

The JD-R model directs attention to institutional structures that shape demands and resources. Interventions can target both reducing demands (e.g., spreading exams, reducing workload) and enhancing resources (e.g., increasing faculty accessibility, strengthening peer support, providing study spaces).

## 7. An Integrated Theoretical Model

### 7.1 Synthesis of Frameworks

Each theoretical framework illuminates different aspects of exam-related distress, but together they form a coherent picture. We propose an integrated model that conceptualizes exam-related mental health challenges as emerging from the interaction of three levels:

#### Level 1: Structural Conditions (Institutional Factors)

The JD-R model and COR theory emphasize that exam periods are characterized by specific structural conditions: compressed timelines, high-stakes assessments, reduced resources, and limited autonomy. These conditions are not natural inevitabilities but institutional choices. Universities determine the scheduling, weighting, and format of exams. These structural conditions set the stage for individual experiences.

#### Level 2: Appraisal and Resource Processes (Individual-Cognitive Factors)

The Transactional Model and COR theory describe how individuals perceive and respond to structural conditions. Students engage in primary appraisal (is this exam a threat or challenge?) and secondary appraisal (do I have resources to cope?). Resource depletion accelerates when demands exceed resources. Appraisal patterns are shaped by individual vulnerabilities.

#### Level 3: Psychological Needs and Vulnerabilities (Individual-Dispositional Factors)

SDT and the diathesis-stress model highlight individual differences that moderate responses to exam stress. Students vary in their psychological needs (autonomy, competence, relatedness) and vulnerabilities (perfectionism, trait anxiety, intolerance of uncertainty). These factors determine whether structural conditions produce distress or manageable challenge.

## 7.2 The Integrated Model

The integrated model proposes that exam-related mental health challenges result from the interaction of:

- **Structural demands** (exam density, stakes, format)
- **Structural resources** (time, support, flexibility)
- **Cognitive appraisals** (threat vs. challenge, perceived control)
- **Resource availability** (personal, social, energetic resources)
- **Psychological needs** (autonomy, competence, relatedness)
- **Vulnerability factors** (perfectionism, trait anxiety, intolerance of uncertainty)

Distress emerges when structural demands overwhelm structural resources, appraisals are threat-oriented, resources are depleted, psychological needs are frustrated, and vulnerability factors are activated. Conversely, well-being is maintained when demands are balanced by resources, appraisals are challenge-oriented, resources are conserved, needs are satisfied, and vulnerabilities are buffered.

## 7.3 Theoretical Contributions

This integrated model contributes to the literature by:

- **Providing multi-level explanation:** The model accounts for institutional, cognitive, and dispositional factors, avoiding reductionism.
- **Explaining heterogeneity:** The model explains why students respond differently to identical exam conditions based on vulnerabilities and resources.
- **Identifying intervention targets:** The model specifies multiple points for intervention—structural (changing exam schedules), cognitive (appraisal retraining), and dispositional (targeting vulnerabilities).
- **Connecting to established theories:** By synthesizing existing frameworks, the model builds on established knowledge rather than starting from scratch.

## 8. Implications for Research and Practice

### 8.1 Research Implications

This theoretical synthesis suggests several directions for future research:

- **Longitudinal studies:** Research should track students across an entire semester and exam period to examine how resources, appraisals, and distress evolve.
- **Testing the integrated model:** Structural equation modeling could test the proposed relationships between structural conditions, appraisals, resources, needs, and outcomes.
- **Moderation analyses:** Research should examine how vulnerability factors moderate the relationship between exam demands and distress.
- **Intervention studies:** Theory-based interventions should be developed and tested, examining whether targeting structural conditions, cognitive appraisals, or vulnerabilities reduces distress.

- **Qualitative research:** In-depth interviews could illuminate how students experience the processes described by the integrated model.

## 8.2 Practical Implications

The theoretical frameworks converge on several practical recommendations:

### **Structural Interventions (Informed by JD-R and COR):**

- Distribute exams across longer periods to reduce demand density
- Limit the percentage of grades determined by single exams
- Provide designated wellness spaces and quiet study areas
- Ensure access to nutritious food and sleep-friendly environments

### **Resource Interventions (Informed by COR and Transactional Model):**

- Expand counseling center hours during exam weeks
- Provide peer support programs that maintain social connection
- Offer academic skills workshops before exam periods
- Create faculty policies that support student flexibility

### **Need-Based Interventions (Informed by SDT):**

- Offer choice in exam scheduling or assessment formats
- Provide mastery-focused grading and formative feedback
- Maintain collaborative learning structures during exam periods
- Train faculty in autonomy-supportive teaching practices

### **Vulnerability-Targeted Interventions (Informed by Diathesis-Stress):**

- Identify high-risk students (e.g., those with perfectionism) before exam periods
- Provide cognitive-behavioral interventions targeting catastrophic thinking
- Offer workshops on tolerating uncertainty and managing perfectionism
- Ensure accessible mental health services for students with pre-existing conditions

## 8.3 A Note on Cultural and Contextual Factors

The theoretical frameworks discussed were developed primarily in Western contexts and may require adaptation for different cultural settings. Collectivist cultures may place greater emphasis on relatedness and family pressure. Educational systems vary in their exam structures and stakes. Future theoretical work should examine how cultural factors interact with the processes described here.

## 9. Conclusion

Exam periods represent a critical period of vulnerability for college student mental health, characterized by elevated anxiety, depression, sleep disruption, and maladaptive coping. This paper has demonstrated that understanding these challenges requires multiple theoretical perspectives. The Transactional Model of Stress and Coping illuminates how students appraise exam demands and their coping resources. Conservation of Resources Theory explains the resource depletion and loss spirals that occur during exam periods. Self-Determination Theory reveals how exam periods threaten fundamental psychological needs for autonomy, competence, and relatedness. The diathesis-stress model accounts for why some students are more vulnerable than others. The Job Demands-Resources model situates individual experiences within institutional structures that shape demands and resources.

Together, these frameworks suggest that exam-related mental health challenges are not inevitable consequences of academic assessment but result from specific, modifiable conditions. The integrated model proposed here provides a roadmap for both research and intervention. By addressing structural conditions, supporting resources and coping, satisfying psychological needs, and targeting vulnerabilities, universities can transform exam periods from periods of crisis into periods of manageable challenge. This theoretical understanding ultimately supports a fundamental shift in perspective: rather than viewing exam-related distress as an individual problem requiring individual solutions, we recognize it as a systemic issue requiring institutional responsibility.

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