

The Price of Progress: How Financial Strain Impacts My Mind and Body

Walking across a college campus as a first-generation student brings an overwhelming sense of pride, but it also carries a silent, invisible weight. While higher education is widely celebrated as a gateway to opportunity, the reality for those of us navigating it without a family blueprint is that the ledger of costs extends far beyond tuition. We are tasked with figuring out financial aid logistics, housing arrangements, and daily living expenses entirely on our own. When you are the first in your family to start this journey, every financial decision feels high-stakes, and the learning curve is steep. This constant state of financial survival quickly transitions from a budgeting challenge into a mental and physical health burden at times, proving that financial strain is deeply intertwined with a person's overall well-being.

During my academic journey, the mental load of managing finances has been overwhelming. Standing in line at the university bookstore or reviewing an unexpected fee on a student account statement can be a bit intense. According to a report by the American Psychological Association, "...financial stress heavily impacts mental well-being, with a significant number of adults reporting that money worries cause them chronic anxiety and emotional distress." For a student, this stress does not exist in a vacuum. It actively compromises academic focus, disrupts sleep patterns, and creates a baseline of emotional exhaustion. Trying to maintain a high level of academic excellence while worrying about whether a bank account balance can cover both personal and academic expenses is a dual burden that takes an immense toll on a student's peace of mind.

Dealing with managing your finances can directly impact daily physical health and nutrition. When your monthly budget is stretched to its absolute limit, maintaining a healthy, balanced diet becomes an expensive hurdle. As someone who prioritizes nutrition; A comprehensive meta-analysis published in BMJ Open confirms this challenge, finding that, "...healthier diet patterns, specifically those rich in fruits, vegetables, and nuts cost significantly more than diets relying on cheaper, processed items." Lead author Mayuree Rao noted that, "while many people want to eat better, such costs strongly limit better diet habits, making price a substantial barrier to basic nutrition." On a tight campus budget, choosing fresh produce and plant-based staples over cheap, processed alternatives becomes a daily battle. Too often, financial constraints force students to sacrifice their physical nutrition for economic survival, resulting in low energy levels, sluggishness, and long-term physical fatigue.

When looking at financial products, many traditional student checking accounts and standard credit lines are built with a one size fits all approach. These generic financial tools often fail to account for the unique vulnerabilities of students who lack a generational financial safety net. At the same time, modern features like digital wallets and instant tap to pay make it way too easy to lose track of spending because you do not physically see the money leaving your hand. Combined with a lack of early financial literacy, it is incredibly easy for students to slip into debt

through high-interest credit cards or misunderstand the real cost of student loans, creating a cycle of money stress before our careers even get started.

Clear across these challenges, the wellness gap facing first-generation students is an economic and ethical challenge that society must address. It is structurally unjust for academic persistence and physical well-being to be restricted by financial strain. Financial institutions, financial technology developers, and universities have a collective responsibility to innovate. We need specialized, student-centric banking products that reward healthy and sustainable consumer choices. True financial wellness is not merely a reflection of numbers on a screen; it is the ultimate foundation for a healthy body, a focused mind, and a secure future.

Works Cited

American Psychological Association. "Stress in America 2024: A Nation in Turmoil." American Psychological Association, Oct. 2024, www.apa.org/news/press/releases/stress/2024/nation-turmoil. Accessed 31 May 2026.

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