Pursuit of happiness: How perceived financial autonomy affects happiness in college students

Maxwell Andrews

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Pursuit of happiness: How perceived financial autonomy affects happiness in college students

Abstract
Does having control over how you spend your money influence happiness? Prior research has asked to what extent money positively influences happiness and about the factors/contexts that make it so. This study examines one of those factors on how individual reports of happiness and positive affect are influenced by the realization of financial independence (having the ability to make fully independent decisions on how one spends their finances). It was hypothesized that people who have financial independence (or imagine having that independence) will be more likely to report greater amounts of happiness and positive affect after thinking about finances, as compared to people who do not have such independence (or imagine not having that independence). In the study, 109 participants were randomly assigned and surveyed on three different conditions: to spontaneously think about their financial independence/dependence, to describe what it would look like having, and what it would look like not having financial independence. Afterwards, all participants were evaluated on their well-being (SPANE scale), positive and negative affect (PANAS scale, and their sense of autonomy over their life and other decisions (CASE inventory). Additionally, personality attributes were examined in a brief 10-item measure. Finally, all participants completed a series of related demographic questions, and then were given a debriefing statement about the nature of the research. The results did show significant results on positive items of the SPANE scale to support our hypothesis that thinking one has financial autonomy was related with happiness.

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PURSUIT OF HAPPINESS: HOW PERCEIVED FINANCIAL AUTONOMY AFFECTS HAPPINESS IN COLLEGE STUDENTS

Maxwell Andrews

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Abstract

Does having control over how you spend your money influence happiness? Prior research has asked to what extent money positively influences happiness and about the factors/contexts that make it so. This study examines one of those factors on how individual reports of happiness and positive affect are influenced by the realization of financial independence (having the ability to make fully independent decisions on how one spends their finances). It was hypothesized that people who have financial independence (or imagine having that independence) will be more likely to report greater amounts of happiness and positive affect after thinking about finances, as compared to people who do not have such independence (or imagine not having that independence). In the study, 109 participants were randomly assigned and surveyed on three different conditions: to spontaneously think about their financial independence/dependence, to describe what it would look like having, and what it would look like not having financial independence. Afterwards, all participants were evaluated on their well-being (SPANE scale), positive and negative affect (PANAS scale, and their sense of autonomy over their life and other decisions (CASE inventory). Additionally, personality attributes were examined in a brief 10-item measure. Finally, all participants completed a series of related demographic questions, and then were given a debriefing statement about the nature of the research. The results did show significant results on positive items of the SPANE scale to support our hypothesis that thinking one has financial autonomy was related with happiness.
Introduction

Pursuit of Happiness: How Perceived Financial Autonomy Affects Happiness in College Students

“Money is numbers and numbers never end. If it takes money to be happy, your search for happiness will never end.” ~ (Bob Marley) ~

Money: a long sought-after and coveted material possession across cultures. Researchers have been asking to what extent does money bring happiness, with answers varying based on different factors proposed (Kahneman & Deaton, 2010; Killingsworth, 2021; Myers & Diener, 1995/2018). However, with the understanding that money is an important facet of society, this study seeks to add another layer onto that understanding, because as important having money is, this study posits that it is equally important to have control over how that money is spent, or otherwise to have financial autonomy.

Autonomy over one’s own actions is an important facet of life, as stated by Erikson in his theory of man as the second stage in one’s life (1985). This acquisition and development of one’s autonomy begins early on, in their toddler years, for actions as simple as dressing themselves, learning how to use the toilet themselves, exploring their immediate environment without the help or permission of their caregivers, and choosing their own interests in toys and food. If this autonomy is hindered, however, shame and doubt begin. This shame and doubt results when the caregivers of the child do not allow these things to happen, criticize the child’s actions and ideas, and do not allow them to do things on their own. Being such an important threshold in proper psychosocial behavior development one would believe that mastery of autonomy would provide a sense of fulfilment and gratification. This same process of thinking could be said for financial autonomy later in life. Since money becomes such an important part of one’s life, dictating what
happens to the money that one has, becomes as important to someone later in life as that first sense of autonomy earlier on. This can be seen in other facets of life, such as having full autonomy over the activities that one does. Sheldon et al. (2022), conducted a study that looked at the motivations of food bank workers through a self-determination and functional motivations lens. As part of that study Sheldon and colleagues compared the activity of food bank volunteering to a second activity available, one that was an activity that participants self-selected and thus “enjoy and do alone”. On both activities, participants reported their sense of having autonomy, as well as other outcomes. The results indicated that the solitary leisure activity yielded higher autonomy and subjective well-being ratings. Sheldon et al. interpret this to mean that although the participants felt more motivated to work at the food bank, that motivation was not intrinsic. Participants in that study also rated the volunteering task lower on the autonomy scale when compared to the other, solitary, and enjoyable, activity. In this present study, the ability to have or not have such self-selected autonomy over decisions was also investigated, but for how finances are used. In the study, it is important to examine how subjective well-being (SWB) is impacted by such autonomy. It is the feeling that you must, rather than because you want to, do something good that has a negative influence upon SWB.

Along with discovering the connection between financial autonomy and happiness, it is important to ask what financial autonomy can be influenced by.? Can this be altered, enhanced, or reduced by the individual’s personality type? Does someone with higher agreeableness have less concern over their finances than someone with higher conscientiousness?

**Relationship between money and happiness**

In order to discuss the relation between financial autonomy and happiness/Subjective Well-Being, it must first be outlined how money itself correlates with happiness. The phrase,
“money can’t buy happiness” is very subjective as there is a variable that needs to be determined to discern whether the phrase has any power to it. Buying a second car or a third house, for instance, might not bring as much happiness to an individual as being able to buy groceries and clothing without going into debt. There are instances where someone’s physiological needs are not being met because of no money and getting $20 to fulfil those needs will bring a higher report of SWB than spending $2,000 on a party. This possibility is mentioned by Myers and Diener (2018) where they state that, “Some economists have reported, in what some have taken to be a contradiction, a linear income-happiness correlation. However, they typically report not real income but log income—meaning that someone with a $100,000 income would need a $10,000 boost for it to have the same emotional impact as a $2,000 boost to a $20,000 income.” (pp. 220, 2018). Money in this regard emulates the effects of a drug, in that an individual may become “resistant” to the emotional effects of money and need a larger quantity in order to have any meaningful impact on that individual.

Money can “buy” three main things: time, material possessions, and experiences. Each of these “purchases” generates a feeling of subjective well-being. Time can be bought, in America at least, through the means of curative or palliative medical procedures that extend one’s life expectancy. This is supported by the research conducted by Miladinov (2020) who states that, “GDP per capita increases the life expectancy at birth through increasing economic growth and development in a country and thus leads to the prolongation of longevity.” (pg. 16) in his article about socioeconomic factors and their relationship to longevity. What one does with that bought time is also a variable that affects SWB. Time can also be bought through the payment of rent, mortgages, or utility bills (i.e., the time or ability to utilize those outcomes). Material possessions, such as clothes, cars, etc., may bring short intervals of happiness, depending on the
individual situation (Dunn, Gilbert, & Wilson, 2011). Since clothes themselves may bring an initial happiness of buying them, that happiness, however, will subside into contentedness and may no longer be readily perceived.

Experience can also bring happiness (Caprariello, Reis, & Smith 2013). Not only do experiences increase joy in the moment, but further in one’s life as they look back on the meaningful things that they had done in the past. Experiences can include going to a museum, to a concert, or going skydiving. Van Boven and Gilovich (2003) supported this Subjective well-being distinction between material and experiential purchases by providing evidence of people from surveys stating that they derive more pleasure from experiential purchases than from material purchases. Reasons for this included that experiences were more open to positive reinterpretation, experiences are more central to one’s identity, and experiences have more “social value.” With these components in mind, it is easier to see now the possible opportunities to improve subjective well-being with money and the correlations therein. As such, money and happiness can be related. To what extent, then, is autonomy related to happiness?

**Relationship Between Autonomy and Happiness**

As noted above, autonomy begins developing in an individual early in life when they learn to use the restroom or choose the clothes that they want to wear for the day (Erikson, 1950). It is the cultivation of that ability to make decisions for oneself that leads the individual on further in life to be confident and secure in their actions. Self-Determination theory predicts that, when satisfied along with two other factors (relatedness and competence) autonomy increases individual sense of subjective well-being. (Deci and Ryan, 2000, Ryan and Deci, 2017) This is result of autonomy being a psychological need, defined as, “innate psychological nutriments that are essential for ongoing psychological growth, integrity, and well-being.” (pp.
In another study that follows along with self-determination theory, Curran et al. (2014) set up an experiment with school sports teams and their coaches in which the coaches would either display autonomy supportive behavior or controlling behavior and how the students would react to either behavior, being more engaged or more disaffected. This resulted in the students who had the autonomy supportive coaches being more engaged through their psychological need of autonomy being satisfied and the students who had the controlling coaches being more disaffected due to their need for autonomy being thwarted. This would indicate in other areas that a loss of the psychological need for autonomy would result in unhappiness or less happiness than one otherwise could be if their need for autonomy was fulfilled.

**Hypotheses and Rationale**

Prior research has established that how people spend and use money is a predictor or cause for greater happiness. Other research has also found that having autonomy (as compared to not) is also associated with greater happiness. What is not understood is whether that relationship is due to the spending of money (e.g., having the money and using it) or due to the ability to freely spend as one desires. This research adds the prospect of autonomy as a cause for how money can predict or cause happiness. It was hypothesized that individuals with more autonomy over finances will be happier than individuals who do not have such autonomy. Additionally, it was hypothesized that individuals who imagine having more autonomy in using finances will be happier than individuals who imagine not having autonomy, reported household income will not correlate with happiness and general autonomy will be correlated with happiness.
Methods

Participants

Participants included 109 undergraduate students at EMU who were 18 years or older completed the study for course credit. Of these participants 76 identified as Female, 28 as male, 5 other (non-binary, other); and 32.71% identified as persons of color or other.

Procedure

Participants (Ps) completed the research online using Qualtrics ©, and first read and completed a consent form. In the study, Ps were told that that the research was concerned with how individuals are able to use their own finances. Ps were asked to consider or imagine their own financial autonomy across three different experimental conditions. Using random assignment to one of the three conditions asked one-third of Ps (approx.) to consider if they do, or do not naturally have financial independence (e.g., the ability to use finances without permission from others).

Another third of the Ps, were presented with the prospect of financial autonomy:

Please imagine and describe as vividly possible a scenario where you are free to spend money in any way you wanted, without any need to consult with others. Think about the items or experiences you would like to purchase without that need to consult with another. In the space provided below please describe this scenario.

The last third of Ps were presented with the prospect of financial dependence:

Please imagine and describe as vividly possible a scenario where you are NOT free to spend money in any way you wanted without first consulting with others. Think about the items or experiences you would like to purchase and how that consultation would go with another. In the space provided below please describe this scenario.
All Ps then reported on how strongly those conditions are related to happiness and well-being estimates. These ratings were assessed with questions from the Scale of Positive and Negative Experiences (SPANE; Diener & Baswas-Diener, 2009), Positive Affect, Negative Affect Scale (PANAS; Watson, Clark, & Tellegen, 1988), Cognitive Autonomy Self Evaluation scale (CASE; Beckert, 2007), and the Ten Item Personality Inventory (TIPI; Gosling, Rentfrow, & Swann, 2003) scale that almost all have ranges of answer options from 1-5 except for the TIPI which has a range from 1-7 (See Appendix B. Ps will also complete a set of demographic questions. When Ps have completed all the measures, they will be presented with a debriefing statement that makes it clear that I was looking at the connections of mood and/or happiness with financial independence. The participation took place online and should only require about 30 minutes of engagement by participants.

**Results**

To examine how the manipulation of thinking of one’s financial autonomy affected “well-being” scores on the SPANE (Diener & Baswas Diener, 2009), positive experience classified items were totaled, as were negative experience classified items, to create a positive experience score and a negative experience score. The positive experience scores were first analyzed using a one-way Analysis of Variance (ANOVA). As shown in table 1.1, that ANOVA showed a significant difference across the conditions. Post-hoc comparisons showed that Ps in the spontaneous group reported higher positive experience scores than did Ps in the restrained spending condition, by Tukey, $p < .05$ (See Table 1.2). There was no difference between the spontaneous group (control) as compared to the unrestrained spending Ps (by Tukey), and the unrestrained group showed a difference from the restrained group (by Tukey), $p = .09$. 
Table 1.1 ANOVA results for Financial Thinking Conditions.

<table>
<thead>
<tr>
<th>Cases</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Thinking</td>
<td>79.650</td>
<td>2</td>
<td>39.825</td>
<td>3.793</td>
<td>0.026</td>
</tr>
<tr>
<td>Conditions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residuals</td>
<td>1092.070</td>
<td>104</td>
<td>10.501</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note. Type III Sum of Squares

Table 1.2 Mean Total for SPANE Positive Items

<table>
<thead>
<tr>
<th>Financial Thinking Conditions</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Control</td>
<td>14.206</td>
<td>2.890</td>
<td>34</td>
</tr>
<tr>
<td>Imagined Autonomy</td>
<td>13.682</td>
<td>3.269</td>
<td>44</td>
</tr>
<tr>
<td>Imagined Constraint</td>
<td>12.034</td>
<td>3.571</td>
<td>29</td>
</tr>
</tbody>
</table>

Note: Standard deviations are in parentheses, n per group is in italics.

Because the spontaneous group had individuals who may have imagined having full autonomy over their spending as well as some who imagined otherwise, an additional analysis was conducted of only one Ps who were manipulated to consider having such autonomy or not.

As shown in table 1.2, that ANOVA found that a significant difference, such that Ps who
imagined having said autonomy (Imagined Autonomy) reporting higher positive experience scores ($M = 13.68$) than did Ps who imagined not having said autonomy (Imagined Constraint) ($M = 12.03$), $F (1, 71) = 4.13, p = .046$. Thus, thinking of having autonomy of use of finances seemed to affect participant reports of positive experiences. The negative SPANE scores were then analyzed to determine if there was a similar significant difference across conditions. To analyze this difference, a one-way ANOVA was conducted, however no significant difference was shown to have occurred, $F (2, 104) = 1.798, p = .171$. Because differences on the negative experiences scores were not observed, these items will no longer be examined in subsequent analyses (although the items were examined using all other scales, but no added benefits were found).

**Covariate Analysis**

The above results examined how thinking about finances and financial autonomy affected more positive outcomes on either the SPANE or the PANAS. Underlying differences in autonomy may also be related to these outcomes. A simple correlation was run between the SPANE, PANAS, and CASE positive and negative data to determine if there were any significant observations. The only significant correlation was between CASE pos and SPANE neg total, $r (107) = .279, p = .004$. Nonetheless, both case pos and neg were introduced as covariates for the dependent outcomes examined above. The ANCOVA for positive SPANE total by Financial Thinking Conditions showed that the main effect for the thinking conditions remained significant, $F (2, 102) = 3.89, p = .023$. As such, autonomy as measured by the modified CASE inventory did not influence participant results. An ANCOVA was also conducted on SPANE negative total, however there was not enough evidence to support any significant findings through this test. The ANCOVA was conducted in a similar fashion with
PANAS positive and negative scores as the covariates. This too showed that the main effect for the thinking remained significant, $F(2, 102) = 5.90, p = .004$. The ten-item personality inventory was also run; however, no significant data was found ($p > .05$).

Each of the 5 Dimensions on the TIPI were considered. For those items, only extraversion was related to the positive SPANE totals, $r(107) = .298, p = .002$. When used as a covariate, the effect of financial thinking conditions remains consistent on positive SPANE totals. None of the other TIPI dimensions were shown to be significantly related.

**Discussion**

The purpose of this research was to attempt to examine the concept of financial autonomy and its effects on happiness as there was no previous literature on the topic. With that in mind, it is important to understand and accurately frame the significance of what was found during the study. The overall hypothesis was supported by the SPANE positive data, in that it was found that if the participant thought about having financial autonomy, then their reports of positive experiences were higher as compared to when they thought of not having such autonomy. However, the data also showed that there was no inverse of this as the reports of SWB were not changed by thoughts of *not* having financial autonomy. This was counter to expectation in that this research would mirror that of Curran, Hill, Hall, and Jowett (2014) where it was supported that the nurturing of autonomy brought forth more engagement and less disaffection and the thwarting of autonomy brought the inverse, less engagement, more disaffection. Furthermore, there was no significant increase or decrease in reports of SWB in individuals who were asked to consider their own position of autonomy with finances. As for the results of the other scales, nothing was statistically significant enough to reference. The research also attempted to determine if personality had any impact on financial autonomy and SWB. Using the TIPI
(Gosling et al. 2003) no evidence was found in relation to personality, happiness, and financial autonomy. I had also wanted to focus on the outcomes that international students may have with the study, given that these are individuals who may theoretically be less financially autonomous than the standard student body because of coming from a different country alone for college and their parents may want a tighter grasp on their expenses, however I was unsuccessful in discerning anything meaningful from the data (the study was unable to recruit a sufficient number of international students).

So, while our main hypothesis that thinking one has financial autonomy leads to higher reports of subjective well-being was statistically supported, the next question is, what does this mean for current research and future research? This research showcases the importance of considering financial autonomy as a factor in determining happiness because of money or monetary incentives since there is a notable influence that financial autonomy has. Along with this, questions, such as, is there a distinction between financial autonomy and normal autonomy, and, when does financial autonomy begin to form in an individual, will be asked to figure out to what extent the effect of perceived financial autonomy has on happiness. This research also warrants a follow-up study in order to, one, better support our findings, and two, improve upon the flow and content of the survey/measures (see Appendix A). These improvements will be discussed in the limitations.

Limitations of the Current Study

Though the outcome of this study proved to be fruitful, there are certain limitations that will need to be addressed and improved upon in the next iteration of this study so to help further research on happiness. The first limitation of this study was that there was too much being surveyed with not enough accuracy. The CASE inventory, for example, was picked in hopes to
determine to what extent the participant had autonomy, however the entire inventory was not used and the questions that were used needed to be scored in the data awkwardly, leaving it difficult to properly interpret the data. A more appropriate and relevant measure will be found and used next time in hopes of acquiring better data on the participant’s perceived autonomy. The TIPI, while accurate in determining the participant's personality, did not lead to any meaningful discovery because of its inclusion. This may be because of it not being needed, or other limitations that will be further addressed. Inclusion of this inventory in future iterations is going to be determined by the augmentations that will be put in place and its ability to almost guarantee a statistically relevant outcome.

An additional limitation is the demographic population. The sample consisted of primarily White/Caucasian college educated females. Better demographic diversity will be needed in order to acquire better generalization of the outcomes from this data in future iterations of this study. Doing so will be tricky, as the study is accessed through the school’s research volunteer website, SONA. Flyers for the study may be utilized and placed in areas of diverse demographic traffic in hopes to achieve a more generalizable sample.

A final limitation is the specificity of the main survey questions. As highlighted in the introduction, experiences bring a greater sense of happiness than material purchases (Caprariello, Reis, & Smith, 2013), however our survey did not specify for the individual to think specifically about being able to buy an experience only or buying a material possession only, rather it asked about either or (see Appendix A). Focusing on happiness ratings influenced by experience purchases only or material possession purchases only through the variable lens of financial autonomy may bring additional support to Caprariello and colleagues research in the future.
Conclusion

In Summary, believing that oneself has financial autonomy does raise reports of SWB, or thinking that one has financial autonomy does bring an individual happiness. This was found out because of data collected from participants who took a survey that had three separate conditions, thinking about one’s own financial autonomy, thinking about having financial autonomy, and thinking about not having financial autonomy. Although thinking that one has financial autonomy does improve SWB, thinking that one does not have financial autonomy does not mean that reports of SBW are significantly lower. This study was a steppingstone for other research to be conducted in the future, highlighting the significance of financial autonomy to subjective well-being. The information gleaned from this study could be an important consideration on future positive psychological studies as it adds another layer of complexity to the discussion of money and happiness.
References


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Appendices

Appendix of Research Materials: Appendix 1

Max A Thesis: Pursuit of Happiness

Q1

Informed Consent Form

Project Title: Happiness in College Students

Principal Investigator: Max Andrews., Eastern Michigan University

Faculty Advisor: Rusty McIntyre, Ph.D., Eastern Michigan University

Invitation to participate in research

You are invited to participate in a research study. In order to participate, you must be 18-years-old or older. Participation in research is voluntary and you are free to discontinue participation at any time. Please ask any questions you have about participation in this study

Important information about this study

The purpose of the survey is to examine how mood is influenced by finances.

Participation in this study involves Describing the use of one’s financial resources, and
then completing some scales on one’s affective states. Risks of this study: none. The investigator will protect your confidentiality by not collecting any identifiable information.

Participation in this research is voluntary. You do not have to participate, and if you decide to participate, you can stop at any time.

What is this study about?

Much research in psychology has examined how finances and money are connected to a person’s sense of self and the moods that they report. Most of that work, however, only looks at finances as a function of amounts and not use. This study will have you consider, or imagine, how you use money and then have you rate your moods.

What will happen if I participate in this study?

Participation in this study involves describing instances of yourself using money and then answering some brief report items.

The total participation time for this study should be around 20 minutes, not to exceed 30 minutes.

What types of data will be collected?

Essay reports/descriptions of financial behavior and self-reports of mood and personality.

What are the expected risks for participation?
Though no risks are anticipated, the primary risk of participation in this study is that you are participating and it is possible that someone else could become aware that you had participated.

Additionally, it is possible that some of the survey questions could be seen as personal and may make you feel uncomfortable. You do not have to answer any questions that make you uncomfortable or that you do not want to answer.

Below are also a list of additional resources:

**Eastern Michigan University Counseling and Psychological Services (CAPS)**
Address: 1075 North Huron River Drive
Ypsilanti, MI 48197  Phone: 734-487-118  Email: counseling.services@emich.edu

**Eastern Michigan University Community Behavioral Health Clinic (CBHC)**
Address: 1075 North Huron River Dr.
Ypsilanti, MI 48197  Phone: 734-487-4987  Email: psychclinic_admin@emich.edu

**The National Suicide and Crisis Hotline**
Phone: 988

**Are there any benefits to participating?**

As a participant in this research study, you will not benefit personally from the study. The research will also help inform the scientific community on how people use information and how this usage correlates with items found in the questionnaires including in this study.
How will my information be kept confidential?

None of the data from this research will be linked to any identifying information. Your data will be kept confidential by not using any identifiers with your responses to the images or scales. The data completed for this study will be stored in a password protected computer in the psychology department. We will make every effort to keep your information confidential. There may be instances where federal or state law requires disclosure of your records. Other groups may have access to your research information for quality or safety purposes. These groups include the University Human Subjects Review Committee, the Office of Research Development, the sponsor of the research, or federal and state agencies that oversee the review of research. The University Human Subjects Review Committee reviews research for the safety and protection of people who participate in research studies. We may share your information with other researchers outside of Eastern Michigan University. If we share your information, we will remove any and all identifiable information so that you cannot reasonable be identified. The results of this research may be published or used for teaching. Identifiable information will not be used for these purposes. While your information is not linked to this study with any identifiers, your name and any earned research credits are listed in the Sona website for participation. No one other than the researchers involved with this study, however, will know if you participated in this research. The researchers of this study will use sona-system to grant you credit.
Storing study information for future use

We will store the non-identifiable data to study in the future. Your information will be labeled with a random unique survey identifier and not your name. Your information will be stored in a password-protected datasheet and will be stored indefinitely.

We may share your information with other researchers without asking for your permission, but the shared information will never contain information that could identify you. We will send your de-identified information by email and only upon request.

What are the alternatives to participation?

The alternative is not to participate, but you will not be penalized for withdrawing from the study.

You do not have to participate in this research study to earn course credit. If you choose not to
participate, your instructor will inform you of alternate ways to obtain course credit.

**Are there any costs to participation?**

Participation will not cost you anything.

**Will I be paid for participation?**

You will not be paid to participate in this research study.

You will receive 1 hour of research/extra credit toward a course if you complete this study. For that course, your instructor will have to have a policy recognizing research activities. If you do not complete this study, credit will be prorated with 0.5 credit hours earned per 30 minutes of participation.

**Study contact information**

If you have any questions about the research, you can contact the Principal Investigator, Max Andrews @ mandre20@emich.edu, or you can Dr. Rusty McIntyre, at rmcinty4@emich.edu or by phone at 734-487-2406.

For questions about your rights as a research subject, contact the Eastern Michigan University
Human Subjects Review Committee at human.subjects@emich.edu or by phone at 734-487-3090.

**Voluntary participation**

Participation in this research study is your choice. You may refuse to participate at any time, even after signing this form, without penalty or repercussion. You may choose to leave the study at any time without repercussion. If you leave the study, the information you provided will be kept confidential. You may request, in writing, that your identifiable information be destroyed. However, we cannot destroy any information that has already been published.

**Statement of Consent**

I have read this form. I have had an opportunity to ask questions and am satisfied with the answers I received. I give my consent to participate in this research study.

1. Yes, I consent to the research (1)
2. No, I do not consent and wish to quit (2)
Study overview In this research we are examining how individuals are able to use their own finances. As such, you will be asked some questions about how you use your finances, and either answer some questions directly, or imagine a few future possibilities and then answer those questions.

Please do your best to read the instructions and materials carefully.
Realize there are no correct or incorrect responses to the materials.

Q3 Before you answer this question, please consider the last 5 times you spent your finances on purchases for things you wanted aside from food and gas. Close your eyes and visualize those last few experiences.

Now, think about your own personal finances and how you are able to use these finances. When doing so, how much do you feel that you need to consult with others (e.g., parents, partners, caregivers) before you can spend your finances?
3. I am free to spend my money however I feel, without consulting. (1)
4. I can spend most of my money how I feel, but still often consult. (2)
5. About half the time I am free and half the time I consult. (3)
6. I feel I need to consult much of the time. (4)
7. I feel that I must consult with someone all of the time. (5)

Q4 Please imagine and describe as vividly possible a scenario where you are free to spend money in any way you wanted, without any need to consult with others. Think about the items or experiences you would like to purchase without that need to consult with another. In the space provided below please describe this scenario.

____________________________________________________________________
Q5 Please imagine and describe as vividly possible a scenario where you are NOT free to spend money in any way you wanted without first consulting with others. Think about the items or experiences you would like to purchase and how that consultation would go with another. In the space provided below please describe this scenario.

________________________________________________________________

Q6 In the space below, please respond to each one of the statements using the scale provided.

Please think about the above question on how you use your finances and rate how much you experienced each of the following feelings, using the scale below. For each item, select a number
from 1 to 5, and indicate that number on your response sheet.

<table>
<thead>
<tr>
<th></th>
<th>1 Very Rarely or Never (1)</th>
<th>2 (2)</th>
<th>3 (3)</th>
<th>4 (4)</th>
<th>5 Very often or always (5)</th>
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<tr>
<td>Positive (1)</td>
<td>8.</td>
<td>9.</td>
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<tr>
<td>Negative (2)</td>
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<tr>
<td>Good (3)</td>
<td>18.</td>
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<td>20.</td>
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<td>Bad (4)</td>
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<td>24.</td>
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<td>Pleasant (5)</td>
<td>28.</td>
<td>29.</td>
<td>30.</td>
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<td>Unpleasant (6)</td>
<td>33.</td>
<td>34.</td>
<td>35.</td>
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<tr>
<td>Satisfied (7)</td>
<td>38.</td>
<td>39.</td>
<td>40.</td>
<td>41.</td>
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<tr>
<td>Dissatisfied (8)</td>
<td>43.</td>
<td>44.</td>
<td>45.</td>
<td>46.</td>
<td>47.</td>
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</tbody>
</table>
Q7 Please indicate how using your finances, in the questions above makes you feel for the items below.

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<tr>
<th></th>
<th>1 Very Slightly or Not at All (1)</th>
<th>2 A little (2)</th>
<th>3 Moderately (3)</th>
<th>4 Quite a bit (4)</th>
<th>5 Extremely (5)</th>
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<td>Joyful (1)</td>
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<td>50.</td>
<td>51.</td>
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<tr>
<td>Cheerful (2)</td>
<td>53.</td>
<td>54.</td>
<td>55.</td>
<td>56.</td>
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<tr>
<td>Happy (3)</td>
<td>58.</td>
<td>59.</td>
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<td>62.</td>
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<tr>
<td>Lively (4)</td>
<td>63.</td>
<td>64.</td>
<td>65.</td>
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<td>67.</td>
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<tr>
<td>Proud (5)</td>
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<td>69.</td>
<td>70.</td>
<td>71.</td>
<td>72.</td>
</tr>
<tr>
<td>Miserable (6)</td>
<td>73.</td>
<td>74.</td>
<td>75.</td>
<td>76.</td>
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<tr>
<td>Mad (7)</td>
<td>78.</td>
<td>79.</td>
<td>80.</td>
<td>81.</td>
<td>82.</td>
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<tr>
<td>Afraid (8)</td>
<td>83.</td>
<td>84.</td>
<td>85.</td>
<td>86.</td>
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<tr>
<td>Scared (9)</td>
<td>88.</td>
<td>89.</td>
<td>90.</td>
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<tr>
<td>Sad (10)</td>
<td>93.</td>
<td>94.</td>
<td>95.</td>
<td>96.</td>
<td>97.</td>
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</table>
Q8 Again, consider how you thought about your finances above. Please now indicate how thinking about this situation makes you feel/think on the items below using the scale provided.
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<tr>
<th></th>
<th>1 Strongly Disagree (1)</th>
<th>2 Disagree (2)</th>
<th>3 Neutral (3)</th>
<th>4 Agree (4)</th>
<th>5 Strongly Agree (5)</th>
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<tbody>
<tr>
<td>There are consequences</td>
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<td>to my decisions. (1)</td>
<td>98.</td>
<td>99.</td>
<td>100.</td>
<td>101.</td>
<td>102.</td>
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<tr>
<td>(financial?)</td>
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<td>My decision making</td>
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<td>103.</td>
<td>104.</td>
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<td>106.</td>
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<td>with age. (2)</td>
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<td>I am better at decision</td>
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<td>making than my friends.</td>
<td>108.</td>
<td>109.</td>
<td>110.</td>
<td>111.</td>
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<tr>
<td>(3)</td>
<td></td>
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<td>I need someone else</td>
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<td>to approve my decisions.</td>
<td>113.</td>
<td>114.</td>
<td>115.</td>
<td>116.</td>
<td>117.</td>
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<tr>
<td>(4)</td>
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<tr>
<td>I care about what others think of me.</td>
<td>118.</td>
<td>119.</td>
<td>120.</td>
<td>121.</td>
<td>122.</td>
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<td>(5)</td>
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<td>I think about the consequences of my decisions.</td>
<td>123.</td>
<td>124.</td>
<td>125.</td>
<td>126.</td>
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Q18 I see myself as:
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</table>
Q11 What was your total household income before taxes during the past 12 months?

198. Less than $25,000 (1)
199. $25,000-$49,999 (2)
200. $50,000-$74,999 (3)
201. $75,000-$99,999 (4)
202. $100,000-$149,999 (5)
203. $150,000 or more (6)
204. Prefer not to say (7)

Q16 How do you describe yourself?

205. Male (1)
206. Female (2)
207. Non-binary / third gender (3)
208. Prefer to self-describe (4) ____________________________________________
209. Prefer not to say (5)
Q10 Choose one or more races that you consider yourself to be

1. White or Caucasian (1)
2. Black or African American (2)
3. American Indian/Native American or Alaska Native (3)
4. Asian (4)
5. Native Hawaiian or Other Pacific Islander (5)
6. Other (6)
7. Prefer not to say (7)

Q9 Are you of Spanish, Hispanic, or Latino origin?

210. Yes (1)
211. No (2)
Q13 What is your current marital status?

212. Married (1)
213. Living with a partner (2)
214. Widowed (3)
215. Divorced/Separated (4)
216. Never been married (5)

Q12 What best describes your employment status over the last three months?

217. Working full-time (1)
218. Working part-time (2)
219. Unemployed and looking for work (3)
220. A homemaker or stay-at-home parent (4)
221. Student (5)
222. Retired (6)
223. Other (7)
Q15 What is your country of origin? (Optional)

224. United States of America (4)

225. Other (please indicate in space) (5)

__________________________________________________

226. Prefer not to answer (6)

Q19 Debriefing Statement

(Please read)

Thank you for participating in this study! We hope you enjoyed the experience.

This form provides background about our research to help you learn more about why we are doing this study. Please feel free to ask any questions or to comment on any aspect of the study by emailing the Principal Investigator (PI) for this project, Max Andrews (mandre20@emich.edu) or the faculty advisor, Dr. Rusty McIntyre, at rmcinty4@emich.edu.

As you may know, some studies use deception in situations where there is no other way to conduct the experiment without unduly influencing participants. When deception is used, sometimes the deception is fairly strong (e.g., telling people the study is about one thing when in fact it is not) or sometimes less strong (e.g., only being vague about what the study is exactly trying to accomplish). We are sorry that the current study did involve deceiving participants with
some degree of vagueness about our procedures. It was necessary to use deception because, had participants known the true nature of the study, responses would have been likely to change. Specifically, we were examining how participants who are freer to spend money as they please differ from those who are restricted in their spending vary in happiness and other emotions and moods. As part of the examination, participants such as yourself were randomly assigned to receive one of three different scenarios to think about their finances. In one scenario people thought only if they naturally had freedom to use their finances in any way they like. Others were asked to imagine having such freedoms (even if in reality they do not), and others were asked to imagine NOT have such freedoms (even if they really do).

It is important to note that sometimes people can feel a bit upset, anxious, or even distressed when completing research of this nature. If you feel that you are upset, or would feel better speaking to someone please consider contacting the Primary Investigator (Max Andrews, mandre20@emich.edu), Faculty Advisor (Dr. Rusty McIntyre at rmcinty4@emich.edu) or contacting the professionals at the Counseling and Psychological Services Center (CAPS) at 734 487-1118; counseling.services@emich.edu; or going there directly at 1075 N. Huron River Drive (CAPS is in the new buildings at the North end of EMU’s main campus). The data from this study will be presented in research journals, however we want to assure you that no identifying information will be used. All data will be kept secure, only to be analyzed by trained researchers. Nonetheless, if you feel uncomfortable with this study, your participation in this is still voluntary. If you wish, you may withdraw after reading this debriefing form, at which point all records of your participation will be destroyed. You will not be penalized if you withdraw. You can also feel free to contact the investigator or faculty advisor with any further questions. If you
want more information about your rights as a participant or want to report a research-related harm, you may contact the Institutional Review Board at (734) 487-3090.
Appendix 2 Scales Used

Scale of Positive and Negative Experience (SPANE)

© Copyright by Ed Diener and Robert Biswas-Diener, January 2009.

Please think about what you have been doing and experiencing during the past four weeks. Then report how much you experienced each of the following feelings, using the scale below. For each item, select a number from 1 to 5, and indicate that number on your response sheet.

1. Very Rarely or Never
2. Rarely
3. Sometimes
4. Often
5. Very Often or Always

Positive
Negative
Good
Bad
Pleasant
Unpleasant
Happy
Sad
Afraid
Joyful
Angry
Contented

Scoring:
The measure can be used to derive an overall affect balance score, but can also be divided into positive and negative feelings scales.

Positive Feelings (SPANE-P): Add the scores, varying from 1 to 5, for the six items: positive, good, pleasant, happy, joyful, and contented. The score can vary from 6 (lowest possible) to 30 (highest positive feelings score).

Negative Feelings (SPANE-N): Add the scores, varying from 1 to 5, for the six items: negative, bad, unpleasant, sad, afraid, and angry. The score can vary from 6 (lowest possible) to 30 (highest negative feelings score).

Affect Balance (SPANE-B): The negative feelings score is subtracted from the positive feelings score, and the resultant difference score can vary from -24 (unhappiest possible) to 24 (happiest affect balance possible). A respondent with a very high score of 24 reports that she or he rarely or never experiences any of the negative feelings, and very often or always has all of the positive feelings.
PANAS-GEN

About: This scale is a self-report measure of affect.

Items: 20
Positive affect: questions 1, 3, 5, 9, 10, 12, 14, 16, 17, & 19
Negative affect: questions 2, 4, 6, 7, 8, 11, 13, 15, 18, & 20

Reliability:
Watson, Clark, & Tellegen (1988) demonstrated internal consistency for the PANAS ranged between .86 - .90 for positive affect and .84 - .87 for negative affect.
Test retest reliability for the PANAS (1 week) were reported as .79 for positive affect and .81 for negative affect (Watson et al., 1988).

Validity:
Correlation of the PANAS to HSCL = .74 for negative affect and -.19 for positive affect.
Correlation of PANAS to BDI = .65 for negative affect and -.29 for positive affect.

Scoring:

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<tr>
<th></th>
<th>Very slightly or not at all</th>
<th>A little</th>
<th>Moderately</th>
<th>Quite a bit</th>
<th>Extremely</th>
</tr>
</thead>
<tbody>
<tr>
<td>All questions</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

The total score is calculated by finding the sum of the 10 positive items, and then the 10 negative items. Scores range from 10 - 50 for both sets of items. For the total positive score, a higher score indicates more of a positive affect. For the total negative score, a lower score indicates less of a negative affect.

References:

Ten-item measure of the Big Five

Tea-Item Personality Inventory (TIPI)

Here are a number of personality traits that may or may not apply to you. Please write a number next to each statement to indicate the extent to which you agree or disagree with that statement. You should rate the extent to which the pair of traits applies to you, even if one characteristic applies more strongly than the other.

<table>
<thead>
<tr>
<th></th>
<th>Disagree strongly</th>
<th>Disagree moderately</th>
<th>Disagree a little</th>
<th>Neither agree nor disagree</th>
<th>Agree a little</th>
<th>Agree moderately</th>
<th>Agree strongly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

I see myself as:

1. _____ Extraverted, enthusiastic.
2. _____ Critical, quarrelsome.
3. _____ Dependable, self-disciplined.
4. _____ Anxious, easily upset.
5. _____ Open to new experiences, complex.
6. _____ Reserved, quiet.
7. _____ Sympathetic, warm.
8. _____ Disorganized, careless.
9. _____ Calm, emotionally stable.
10. _____ Conventional, uncreative.

TIPI scale scoring ("R" denotes reverse-scored items):

Extraversion: 1, 6R; Agreeableness: 2R, 7; Conscientiousness: 3, 8R; Emotional Stability: 4R, 9;
Openness to Experiences: 5, 10R.
APPENDIX - CASE Inventory

Evaluative Thinking
2. I think about the consequences of my decisions.
3. I look at every situation from other people’s perspectives before making my own judgments.
4. I think of all possible risks before acting on a situation.
5. I like to evaluate my daily actions.
6. I consider alternatives before making decisions.
7. I think about how my actions will affect others.
8. I think about how my actions will affect me in the long run.
9. I like to evaluate my thoughts.

Voicing Opinions
1. If I have something to add to a class discussion I speak up.
2. When I disagree with others I share my views.
3. I stand up for what I think is right regardless of the situation.
4. I feel that my opinions are valuable enough to share.
5. At school I keep my opinions to myself.

Decision Making
6. There are consequences to my decisions.
7. I can tell that my way of thinking has improved with age.
8. I think more about the future today than I did when I was younger.
9. My decision making ability has improved with age.
10. I am good at evaluating my feelings.
11. I am better at decision making than my friends.

Self-Assessing
12. I am good at identifying my own strengths.
13. I am best at identifying my abilities.

Comparative Validation
5. I need family members to approve my decisions.
14. I need my views to match those of my parents.
16. It is important to me that my friends approve of my decisions.
23. I need my views to match those of my friends.
26. I care about what others think of me.