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MONEY TALKS: FINANCIAL WORRIES AS SHAPERS OF FOREIGN LANGUAGE LEARNING OUTCOMES

This study is prompted by the recent economic situation in Europe, calling for special attention to the relationship between family economic problems and the well-being of adolescents. It seeks to shed more light on the experiencing of financial concerns in adolescents who face the challenge of the foreign language learning process in the context of formal education. The participants of the empirical research were 609 students from 23 randomly selected classes of the six secondary grammar schools in Opole, southwest Poland. The results prove that financial strain and worries are negatively related to achievement in the field of foreign language learning. However, the social nature of language learning, as well as the students' personality profiles, attachment patterns or perception of social support in adolescence also play a role.

This paper examines foreign language attainment from the perspective of the student's financial worries. Specifically, it details the results of an empirical study that focused on the comparison of forms of foreign language attainment (final grades and self-assessed foreign language skills) in students with high and low levels of financial concerns. Potential implications for the foreign language classroom conclude the discussion.

1. Introduction

Being part of modern society induces having commerce with possessions and money (Tatzel 2003). It enables the individual to convey most prevailing values and beliefs of a society through objects. With their power of establishing interpersonal status, living up to the expectations of peer groups, building and expressing identity, and seeking solutions to problems (Lehdonvirta 2010), objects are often used to compete for distinction and recognition. However, growing expenses aiming at satisfying one's material needs frequently induce

financial concerns, especially when an individual lacks economic means. These concerns may jeopardize one's wellbeing in many spheres of life (e.g., Prince 1993), especially in teenagers who are "...the most brand-oriented, consumer-involved, and materialistic generation in history" (Schor in Chaplin and John 2010: 176). Aside from social comparison, adolescents may experience serious financial worries induced by their family's apparently poor economic situation, exacerbated by labour market unrest, unstable prices, and variable inflation. It is believed that at this sensitive period of identity growth teenagers feel the need to possess objects of status that in many cases cannot be satisfied due to their family's economic deprivation, creating an array of negative emotions and thoughts, disrupting their development. This may be a reason why they are likely to experience many adversities, especially when it comes to the process of foreign language learning that can be quite a 'traumatic experience' (e.g., Collier 1995). The complexity of the educational context involving the clash of both cultures and languages in contact (native and foreign), challenged by academic and cognitive demands, is further augmented by economic doubts, casting a shadow on the learner's well-being. Consequently, the main purpose of this paper is to clarify the impact of money worries playing a role in the field of adolescent second language acquisition.

2. Financial concerns

Adolescence is a special period in one's life when individuals suffer from a variety of sources of external stress that can fall into three main groups: normative events, non-normative events, and daily hassles (Suldo, Shaunessy and Hardesty 2008). In the first category developmental (predictable) challenges can be placed: puberty, school transitions, or increased academic demands. The next group incorporates critical life events that are unpredictable, such as divorce or death, while the third one: everyday stressors, minor and frustrating, among which a conflict with parents or daily school pressures can be placed. Their degree and persistence may negatively impact adolescent well-being (Carter, Garber, Ciesla and Cole 2006).

One of the serious normative problems adolescents face on a day-to-day basis is social comparison, to which they are particularly sensitive (Chan and Prendergast 2007) due to their growing necessity to create a new identity, self-consciousness, and autonomy from their parents. People tend to compare themselves to others, because this allows them to define and evaluate themselves (Anderson, John, Keltner and Kring 2001). In search of social status youth falls on three main sources: consumption, school performance and physical attractiveness (Nelissen, van de Ven and Stapel 2011). Adolescents who are neither particularly attractive, nor perform well at school may have a strong tendency to be concerned with their financial well-being, which allows them to aspire to higher social status that cannot be attained by other means. In this situation

teenagers' everyday stressors, such as financial problems, may negatively correlate with their academic standing.

The term 'financial concerns' denotes worry or anxiety over money problems; it is an individual, subjective evaluation of one's financial circumstances. It can also be understood as one's estimation if "the household has enough money to pay for its expenses or have money left over during a period of time before the survey" (Pu, Huang and Chou 2011). A mismatch between demands and the ability to finance them creates unmet material needs (Falahati and Paim 2011). They result from: low income, high debt, job disruptions, and income loss, which are rooted in the inability to pay bills or make ends meet. In such circumstances the overall well-being of individuals is seriously hampered (Shobe and Boyd 2005).

One's preoccupation with financial matters is often produced by genuine financial problems, because the adolescent's thinking about their financial situation is largely influenced by family (Beutler 2012). When necessary expenditure cannot be afforded, the family has to cut back on their investments. Such a situation is very likely to lead to increased conflict in the family, among parents and their children, or less involvement in family relations, limiting effective parenting skills (Low, Sinclair and Shortt 2012). Fathers under pressure become more bad-tempered, tense, and violent, and have a tendency to become rigid and punitive (Morrison Gutman, McLoyd and Tokoyawa 2005). Mothers, especially single ones, also become less psychologically protective, and are inclined to confide in their children, augmenting their helplessness (Hilton and Desrochers 2000). Even worse, economic strain largely reduces the importance of happiness as a child-rearing goal, it also minimizes "the perceived value of quarantining children from the responsibilities and problems of 'real' (i.e., adult) life that might kindle unhappiness and psychological distress in the child" (McLoyd and Wilson 1992: 422).

Adolescents' perception of family hardship (be it genuine or ostensible) creates economic pressure that in turn influences the degree teens feel that they are in control of the events in their lives (Conger, Conger, Matthews and Elder 1999). Consequently, financial concerns may induce stress in two ways. First of all, the adolescent's awareness of parents' worries takes its toll on the youngster. On the other hand, the teen's inability to purchase things or to engage in recreational activities with peers further diminishes their sense of control and also makes him/her lose status (Fröjd, Marttunen, Pelkonen, von der Pahlen et al. 2005).

Studies have shown that financial concerns play an important role in the adolescent's health and development (Mistry, Benner, Tan and Kim 2009), for whom, financial matters are a frequent cause of concern (Jessop, Herberts and Solomon 2005). It seems clear that financial worries may have a serious impact on teenagers' mental and physical health (Andrews and Wilding 2004). It is stipulated that students experiencing financial difficulties may suffer from greater levels of stress and negative emotion, which influence their physical health

(Kiecolt-Glaser, McGuire, Robles and Glaser 2002). In addition, they may also exhibit maladaptive coping behaviours, such as tobacco smoking, unhealthy diet, lack of physical exercise, or drug abuse. Such conduct reduces tension and frustration, helps one escape from the realities of the world, yet has negative implications for health (Jessop et al. 2005). Hence, the individual's health, happiness and prosperity is strongly related to economic deprivation, straining family relationships and exacerbating adolescents' developmental problems (Walper 2009), among which depression, lower social integration among peers or reduced self-esteem can be placed. Other negative drawbacks include feelings of helplessness, elevated levels of anger, aggressiveness, and hostility. Sadly, such behaviours play a significant role in limiting the individual's capacity to plan one's own meaningful future (Wu et al. 2010), giving way to financial problems and illness during the early adult years (Conger, Schofield, Conger and Nepl 2010).

Financial problems also contribute to low academic performance at various levels of education (Bradley and Corwyn 2002, Andrews and Wilding 2004). Specifically, it is stress, assisted by such worries, that is identified as the primary cause of impaired academic performance, especially at the tertiary level (Wong, Cheung, Chan, Ma et al. 2006). There are several reasons for this finding (Kiang, Andrews, Stein, Supple et al. 2013). First of all, the cognitive and socio-emotional functioning of an adolescent or younger adult is impaired by growing stress and feelings of hopelessness. Moreover, acute financial worries may cause parents to rely on their children to help them provide for the family by taking part time jobs or assisting them at work. At the same time, looming family conflicts hamper the individual's academic commitment and success, thwarted by family problems. This is the reason why, as far as parental practices are concerned, the individual's declining academic achievement can be attributed to insufficient cognitive stimulation, parent-youth conflict, and lack of parental academic involvement (Eamon 2005).

3. Foreign language learning and financial concerns

Foreign language (FL) learning is strongly connected with economic investments. Although most often situated within the obligatory school curriculum, the process of second language acquisition demands the development of skills, such as communication, that require intensive contact with the foreign language formal instruction may be unable to provide (Bernhardt and Tedick 1991). In such circumstances students, irrespective of their motivational profiles, may feel the need to seek extra contact hours outside the school context. This can be done through private tutorials, foreign language courses, study abroad, access to course books, or the Internet, as well as access to modern technologies (computer games or social networking sites) (Kormos and Kiddle 2013). All these initiatives require financial investments on the part of the learner's parents as

main primary caregivers, or the students themselves. In either case in the face of the family's economic downfalls this may become extremely difficult, if not impossible. Due to the household financial hardships, parents are forced to cut down on these educational expenses, so the foreign language learner may become deprived of many out-of-school opportunities for language development. This may foster an array of negative emotions, such as anxiety, anger or aversion on the part of the student and other important figures involved in this process (parents, teachers, and peers). The student is likely to feel unable to meet the demands of the foreign language learning process that may extend well beyond the classroom setting. FL learning clearly is not only a matter of personal actions, but also an effect of the social support systems (Stern 1983). Hence, as parents are unable to provide for educational needs of their children, financial problems are a likely cause for other ineffective parental interventions. First of all, the cognitive stimulation provided by the mother or father may turn quite impossible due to their insufficient education handicapping their constructive help with foreign language instruction. Furthermore, it is hard to count on their substantial academic involvement, even in spite of their apparent interest in their child's education. The reasons might range from their lack of free time, as bread-winning caregivers focus on satisfying their family's basic needs, through their insufficient knowledge, to growing parent-youth conflicts, hampering any successful communication that might relieve the stress of academic overburden. Consequently, unable to control the situation, the learner may develop significant levels of helplessness and withdrawal. In this way the foreign language learning process can become extremely threatening because of the student's inability to make cognitive and financial investments. In effect, a student who is unable to augment their social status through consumption, physical attractiveness or successful school performance (foreign language achievement) may certainly become vulnerable to intensive stress and its serious consequences.

The empirical research focusing on the relationship between foreign language learning success and financial problems is quite scarce. However, its results uniformly prove the negative relationship between the variables. Most importantly, students from different social backgrounds, with varying levels of socioeconomic status, have different educational opportunities, enabling or precluding effective foreign language study (Muñoz 2008). These results are confirmed in the study of Scottish (Gayton 2010) and Pakistani learners (Akram and Ghani n.d.), stressing the relationship between status and language-learning motivation. The same regularity is observed in Greek students (Mattheoudakis and Alexiou 2009), Polish (Rokita-Jaśkow 2013), Iranian (Pourjafarian n.d.) and Chinese (Zou, Zhang, Shi and Chen 2007). As far as the learner's subjective perception of financial worries is concerned, their role in foreign language learning has been confirmed in the studies by Piechurska-Kuciel (2009a, 2009b). The results show that both scholastic competence and self-perceived foreign language abilities are significantly lower in students with money problems. Moreover, learners experiencing high economic strain assess foreign lan-

guage task difficulty at a high level as a result of their low self-perceptions in the context of second language acquisition and expectations of failure. It is also worth adding that high FL achievers have significantly fewer anxieties concerning meeting current and future needs (Piechurska-Kuciel in press).

This study is prompted by the recent economic situation in Europe, calling for special attention to the relationship between family economic problems and the well-being of adolescents. It seeks to shed more light on the experiencing of financial concerns in adolescents who face the challenge of the foreign language learning process in the context of formal education. Another factor prompting this research is the role of foreign language proficiency (especially in English) in the lives of European youth. An examination of the interplay between these important variables may enable a deeper understanding of the economic conditioning of the second language acquisition process.

For the purpose of this paper it is hypothesized that the Polish secondary grammar school student's subjective perception of their family's financial situation (financial concerns) is related to forms of their foreign language attainment. In the present study, financial concerns are conceptualized in terms of the degree to which students report feelings of worry and concern with regard to meeting current and future needs of their family. Foreign language attainment is operationalized as self-perceived evaluation of the four FL macro-skills (speaking, listening, reading, and writing), serving the purpose of subjective, internal assessment, as well as final grades obtained in the FL course (objective, external assessment). The following hypothesis is proposed: *Students with low levels of financial concerns demonstrate higher levels of foreign language attainment in comparison to their peers with high levels of financial concerns.*

4. Method

Below there is a description of the study: its participants, instruments and the procedure used in the research.

4.1. Participants

There were 609 students from 23 randomly selected classes of the six secondary grammar schools in Opole, southwest Poland who participated in the study. The sample comprised 396 girls and 225 boys (mean age: 17.50, range: 15.5–19), who were in their second grade of their schools, where they had three to six hours a week of English instruction. Their level of English proficiency was lower to upper intermediate, depending on the class they attended. The average length of the English language experience was almost ten years. A vast majority (91%) had been learning English for six to 16 years. Apart from English, they also studied French or German as the other compulsory foreign language (two lessons a week).

On the basis of the Financial Concerns Scale (Schramm, 2007), the participants were divided into quartiles. The lower one (LFC) comprised 222 students who declared a low level of financial concerns (99 boys and 123 girls), while the upper one (HFC) accommodated 161 participants with a high level of financial concerns (57 boys and 104 girls).

4.2. Instruments

In the study the instrument applied was a questionnaire. It included the Financial Concerns Scale (Schramm, 2007), consisting of five questions measuring feelings of worry and concern with regard to meeting current and future needs (e.g., *I have trouble sleeping because of my financial problems* or *I often worry about my poor financial situation*). The scale applied 5-interval Likert-type responses from 1 – *I totally disagree* to 5 – *I totally agree*. The minimum number of points was 5 and the maximum 25. Its reliability in terms of the Cronbach's alpha was .88.

There were two other types of assessment tools: external (final grades), and internal (self-assessment of the foreign language skills). As far as *grades* are concerned, the participants declared the final grades they received in the first grade of the secondary grammar school, and the first semester of the second grade. They also included the grade they expected to receive at the end of the school year. These grades were assessed on a Likert scale ranging from 1 (*unsatisfactory*) to 6 (*excellent*), and later aggregated ($\alpha = .87$).

The last measurement used in the study was a scale calculating *self-perceived levels of FL skills* (speaking, listening, writing, and reading). It consisted of an aggregated value of independent assessments of the FL skills (speaking, listening, writing and reading) on a Likert scale ranging from 1 (*unsatisfactory*) to 6 (*excellent*). Its reliability was $\alpha = .86$.

4.3. Procedure

The data collection procedure took place in December 2009. In each class, the students were asked to fill in the questionnaire. The time designed for the activity was 15 to 45 minutes. The participants were asked to give sincere answers without taking excessive time to think. A short statement preceded each part of the questionnaire, introducing a new set of items in an unobtrusive manner.

The research design is correlational, measuring the relationship between variables, or, more specifically, differential, which means that it compares two groups (LFC and HFC, where the independent variable is operationalized as two levels of financial concerns) on two dependent variable: self-assessment of FL skills and final grades.

The data were computed by means of the statistical program STATISTICA. Standard descriptive statistics were used to report means and standard deviation for baseline characteristics ($p \leq 0.05$). Then Student's t-test for independent sam-

ples was used in order to determine if the two sets of data were significantly different from each other. This way the LFC and HFC groups could be compared on their self-assessment of FL skills and final grades.

5. Results and discussion

First the participants' mean results and SD were calculated. In the LFC group it was found that apparently the students with fewer financial concerns (LFC) declared higher self-assessment of their FL skills, as well as final grades (see Table 1 for the summary of findings). However, Student's *t*-test revealed that there were significant differences only in the case of final grades, while as far as self-assessment is concerned, the between-group difference is not statistically significant, but can be identified at the trend level.

Table 1. Means, SD and between group comparisons of students with low (LFC) and high financial concerns (HFC)

Variable	LFC (N = 222)		HFC (N = 161)		t	p
	M	SD	M	SD		
Self-assessment of FL skills	4.08	.83	3.90	.98	1.90	.06
Final grades	3.87	.76	3.62	.77	3.07	.00

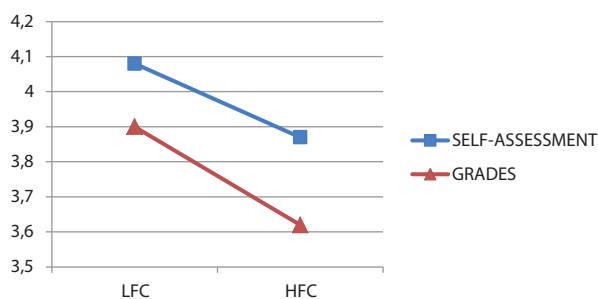


Figure 1. Self-assessment of FL skills and final grades in students with low (LFC) and high financial concerns (HFC)

The visualisation of the results is presented in Fig. 1 below.

The aim of this study was to verify the hypothesis according to which *students with low levels of financial concerns demonstrate higher levels of foreign language attainment in comparison to their peers with high levels of financial concerns*. The results demonstrate that it can be corroborated only in respect to foreign language attainment operationalized as final grades. However, in relation to self-assessment of FL skills only a trend can be observed.

Financial problems are quite a frequent occurrence in almost every household nowadays due to the recent economic downturns and growing consumerism. These problems cannot pass unnoticed by family members, especially adolescents, who are in a very sensitive period of their lives. The reason is that these difficulties may easily touch upon every sphere of their lives, education among others. However, in order to manage increasing academic demands successfully students should be free from worries and stress, which is hardly the case.

The results of this research prove beyond a shadow of doubt the fact that financial strain and worries are related to achievement in the field of foreign language learning. As previously proposed, achieving a good command of another language is often connected with months, if not years of dedication and – very often – money. This is the reason any advancement on the path to proficiency can hardly be considered without a support of one's social systems whose aim should be to aid the foreign language student to effectively manage their educational career. In very many cases financial investments turn out to be necessary due to the demands the school environment places on the student. It is often the case that the regular formal instruction is insufficient either due to inadequate teaching, poor school conditions, or even ambitious future prospects of the learners themselves. In these circumstances financial investments necessitated by such external or internal requirements are likely to take their toll on the whole family and the student.

Obviously, high levels of stress are connected with low academic performance. Also, in this research this fact is strongly reflected in the relationship between final grades and financial concerns. The nature of final grades allows them to be viewed as a form of summative assessment whose role is to assess the progress of the learner. In this way final grades can inform the students how successful they are at the end of an instructional unit (semester or school year). This type of feedback has a strong motivation value, both internally and externally (Stan, 2012), and, at the same time, is a reflection of the student's learning relative to content standards. It follows that on its basis it is possible for the student to deduce the way their learning efforts are perceived by external authorities (e.g., their language teacher). Summative assessment of a learner who experiences considerable financial concerns may be sensitive to their downfalls caused by drawbacks produced by such worries – concentration problems, helplessness, withdrawal from classroom practices or negative emotions. As FL learning demands constant practice and concentration, even when one is not at their best, it may appear that prolonged levels of stress are likely to cause learning problems that tend to cumulate.

Nevertheless, a learner who has already become quite independent in the pursuit of communicative competence in the foreign language may accommodate well to limited expenses, and look for ways of developing proficiency without spending money. However, they may still suffer from financial concerns when the family's economic situation is threatening, in spite of the student's

thrifty self-regulation. Again, it may turn out that the power of these everyday hassles may have a strong reflection in the final grades of such a person, too.

Interestingly, the measurement of self-assessed levels of FL skills is not as strongly related to financial concerns, because only a trend can be spotted instead of a significant between-group difference. It seems quite a surprising finding since the students in the study made independent summative judgements of the levels of their FL skills, leading to the assignment of a mark (the process is also called self-evaluation). Given that there is a good correlation between self-grading and final grades (e.g., Lopez-Pastor, Fernandez-Balboa, Pastor et al. 2012), it was expected that self-perception of skills would also render reliable data. However, it seems that in the sample final grades can be treated as a more reliable correlate of financial concerns in comparison to self-perceived levels of FL skills. These, however, are highly modified by the students' personality profiles, attachment patterns or perception of social support in adolescence (Rose, Hands and Larkin 2012). The reason for this disparity may be the social nature of language learning that is more clearly reflected in external assessment (final grades) than in one's self-perception of language skills. This can be deduced by the fact that final grades allow for social comparisons, which is seemingly influential in financial concerns (Nelissen, van de Ven and Stapel 2011).

Generally speaking, this study proves that financial concerns are an important, though weakly studied correlate of foreign language attainment. Their existence brings about distress in the adolescents' lives by playing havoc with their self-identity, production of an array of negative emotions and control problems. These stressors are likely to lead to difficulties in the process of foreign language learning even in the most resilient student. Furthermore, the atmosphere at home may be full of tension and frustration, which can intensify the negative emotions and helplessness of the FL learner. Unable to find support at home, s/he will have to rely on their own abilities. Nevertheless, in such circumstances concentrating in the lesson, effective application of learning strategies or even remembering may be seriously hampered. With their cognitive capacity partially consumed by worries and negative emotions the concerned learner is unable to work with their full potential. As soon as s/he is unable to mask their lack of interest, incapacity and withdrawal, their process of language learning is bound to suffer, which will be revealed in external (hopefully, more objective) assessment, such as final grades. Their low levels undoubtedly prove to them, as well as to significant others, that the adolescent who is neither particularly attractive, nor able to follow the latest material challenges, and has a strong tendency to be concerned with their financial well-being, is also unable to perform well in this difficult, yet high-status subject. In this way, social comparison may deteriorate the state of such a student, buttressing their negative affect. At the same time, low-achieving adolescent's doubts about their competence and self-worth are further exacerbated by their inability to fall on material goods due to financial shortages (Chaplin and John 2010). In this way they are unable to

cope with or compensate for their shortcomings in this specific educational area. This creates a vicious circle, starting from constantly growing needs prompted by the urge to possess symbolic goods, such as latest fashion products, and to successfully compete with classmates in the material and educational sphere. Then household problems created by falling incomes and rising unemployment augment the .

Unfortunately, the demands of growing consumerism, advocated by advertising, media, even the family and peers, lead to a stronger internalization of materialism (Dittmar, Bond, Hurst and Kasser 2014), especially in the times of economic instability. For this reason the importance attached to possessions seems to permeate all spheres of the adolescent's life, one of them being the foreign language classroom which then becomes the microcosm of the new social community defined by aspects of both language societies in contact. Influenced by the overwhelming power of material culture: fashion items, electronic gadgets, clothes and other modern utensils, the low-achieving adolescent falls heavily on their lower order material needs, convinced of their inability to control their lives (Isaksen and Roper 2008).

6. Implications and recommendations for the EFL classroom

Financial concerns, still understudied, are an issue greatly beyond the control of the teacher or the educational system. This is the reason why primary assistance in this matter relies on parents and family who create the support system closest to the student suffering from a high level of financial concerns. Hence, it should be primarily postulated that parents' positive attitudes and interest in school can impart encouragement and help, as well as render assistance in their child's school work. Their affective support would certainly promote a wide range of academic and social competencies to the benefit of the child. It is extremely unlikely, though, for highly strained families to effectively face the challenges of financial problems. It follows that a vulnerable student could gain more (if not only) reliable profit from the assistance of the foreign language teacher and the school environment. The language teacher may pay greater attention to the student's effort by introducing graded assignments or supplementary materials. They may also find more time for such students after class, to help them know and understand their situation better, and to assist them in identifying more effective ways of managing their FL learning problems (e.g., study habits, time management, study skills or strategies). This is also a good time to discuss any problems the student encountered during the lesson and clarify their doubts. It can be expected that all the additional attention directed to the learner may lead to their renewed interest in the subject (Hawthorne effect). As far as the educational institution is concerned, it may be hoped that there already exists a support system that enables deprived students to get some kind of funding (e.g., bursary, excursion funding). However, the most important idea

is that such a student should feel safe and have a sense of community on which they could rely.

Finally, this study has some limitations that need to be addressed. First of all, it would be worthwhile to include other, more objective measurements of the economic situation of the students, such as socioeconomic status or their families' income, to be compared to the participants' perceptions of their economic situation. Another idea would be to observe the relationship under scrutiny longitudinally in order to measure it more reliably. However, it is worth stressing that the greatest merit of this study lies in the fact that it explores the material or economic aspect of the functioning of the foreign language learner's social systems, whose role is still under-researched.

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