

Research Article

The impact of life events on subjective well-being among college students: A quantitative analysis

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The aim of this study was to examine the complex interactions between college students' life experiences, personality characteristics, and subjective well-being. The first objective is to understand how two specific life events affect the student population, namely academic stress and financial problems. Additionally, this study examines the mediating effects of certain personality traits such as openness, conscientiousness, extraversion, agreeableness, and neuroticism. Using a quantitative cross-sectional research design, 396 college students participated in the study. A self-administered questionnaire was used to collect data on academic stress, financial problems, personality characteristics, and subjective well-being. Smart PLS was used to understand the interrelationship between these variables. Results showed that academic stress and financial challenges affected students' subjective well-being. Moreover, students handled financial and academic stress differently due to personality variations. The results highlight the need for comprehensive therapies that recognize the interconnectedness of life events and their potential impact on students' subjective well-being.

Keywords: Academic stress; Life events; Life satisfaction; Personality traits; Subjective well-being

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1. Introduction

As college students' transition from one academic setting to another and encounter more issues, their mental health becomes even more crucial. Students' academic satisfaction is also influenced by their life conditions (Aristovnik et al., 2020). This study aims to provide insight into how personal life experiences, personality characteristics, and perceived life satisfaction can contribute to the knowledge regarding college student psychology. In college, students are exposed to academic pressures and financial responsibilities that can affect their quality of life (Kumar et al., 2023). The competition in college, the pressure to perform well, and the tight schedules place pressure on college students. Due to tuition fees, living costs, and financial aid, college is expensive (Sivertsen et al., 2021). Students' perceptions of events that may present challenges during this crucial stage of learning and personal development should be taken into account when developing personalized strategies and interventions. This study examines how life events affect college students' subjective well-being. In a study conducted by Barbayannis et al. (2022), the effects of academic stress on students were examined. A variety of students were found to be under pressure due to difficult topics, important exams, and high standards. Therefore, academic

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stress affects human lives in multiple ways, and therefore, academic stress must be understood in various aspects in relation to subjective well-being. In students' lives, economics play a very important role in determining the quality of their lives. Financial difficulties have been found to increase stress levels and decrease happiness levels (Grant-Smith & de Zwaan, 2019). Students may find themselves unable to pay for college expenses such as tuition fees and accommodation. The impact of money on happiness may help explain why young people have academic difficulties.

Conscientiousness, extraversion, agreeableness, and neuroticism, often referred to as the Big Five personality traits, have been researched alongside with subjective well-being. Personality influences life events and mental well-being (Oda & Matsumoto-Oda, 2022). Exploring these attributes in terms of life events and subjective well-being describes college students' psychological processes. This empirical paradigm allows one to examine the multiple interdependencies between personality traits, life events, and subjective well-being in the context of higher education (Liu et al., 2023). This study synthesizes empirical studies on college students' mental health to contribute to the discourse. Personality, life events, and subjective well-being dominate this study. To illustrate the complex interplay between various factors in college students' lives. Students find academic and financial issues distressing (Nyarko et al., 2020). Academic stress is associated to test anxiety, academic problems, and higher education competition. Schooling, dwelling, and support are financial issues (Dyson et al., 2021). Life outlook is shaped by long-term personality traits such as conscientiousness, agreeableness, openness, extraversion, and neuroticism (Taherkhani et al., 2022). Numerous psychological research connects these attributes to subjective well-being. The study's dependent variable is subjective well-being – happiness and life satisfaction. Psychological well-being is subjectively assessed by assessing life and feelings. Academic stress impairs students' well-being, which corresponds with life events (Alkhatib et al., 2023; Sonmez et al., 2023). Huo (2023) found that academic stress lowers happiness, anxiety, and well-being in college students, proving they are always anxious. This study examines the complex relationships between academic stress and subjective well-being and how personality factors impact them. Financial events are explored in student well-being research. Financial stress is linked to poor mental health, which may influence students' well-being (Gianakos et al., 2023). This study explains how personality and socioeconomics affect college students' subjective well-being. Numerous studies have explored the impact of Big Five personality characteristics on subjective well-being (Laguía et al., 2024; Montag, 2024). Neuroticism may harm well-being, whereas extraversion and conscientiousness may help (Knowles & Olatunji, 2020). This study improves knowledge by studying how these qualities modulate life events and subjective well-being. It highlights how individual variances complicate psychological effects.

The connection between life events and subjective well-being has been examined. According to the study, life events strongly impact well-being. Understanding how stress impacts subjective well-being is crucial (Xiao et al., 2024). This study uses personality traits to moderate how life events impact subjective well-being, building on previous studies. Previous research has focused on personality traits or life events independently, making it harder to understand their complex relationships and how they impact subjective well-being (Govorova et al., 2020). This study examines college students' subjective well-being, personality, and life events to close the gap. Few research has studied how personality factors may reduce life events' direct influence on subjective well-being (Tamás et al., 2022; Zhong et al., 2022). Personality factors mitigate this gap and explain complicated systems in this research. Although personality factors have been linked to subjective well-being, little is known about how they impact life events. This study addresses financial and intellectual stress as academic restrictions to fill this gap. Significant life events are examined to explain college students' experiences (Bjørndal et al., 2024). Another unique technique is the Big Five personality traits of moderation. These qualities' direct advantages on well-being have been studied, but their moderating effects on college students' life experiences have not (Oda & Matsumoto-Oda, 2022). This study of how personality affects subjective well-being from life's events to close this gap.

This study examines the relationships between subjective well-being, personality traits, and life events to better understand college students' psychological well-being. One objective is to determine how financial and academic stress impact college students' well-being. The study analyzes these major life events to better understand academic pressures. This study adds to the literature by studying how personality traits including agreeableness, extraversion, conscientiousness, openness, and neuroticism may moderate. This study seeks to understand how personality traits affect financial hardship, academic stress, and subjective well-being. This study seeks to clarify the factors affecting college students' well-being and add to higher education psychology's theoretical and practical discussions. This study is crucial in several ways. First, this study contributes to theoretical knowledge on college students' psychological well-being by integrating and studying personality characteristics and life experiences. The study provides a more complete picture of students' subjective well-being than discrete variable analysis. Educational institutions might utilize this study to create targeted interventions and assistance programs. Knowing the link between academic stress and financial issues and how personality affects these relationships may help educators customize interventions to enhance students' well-being. Modern education recognizes that student well-being is crucial to academic success and personal growth, making these ideas especially pertinent. This study addresses gaps by focusing on college students, a group undergoing major life transitions. We ensure that the findings are relevant to the context and add to the growing body of knowledge on higher education psychology through this targeted inquiry. The research's overarching objective is to increase theoretical and practical understanding of the complex linkages that impact college students' well-being.

2. Literature Review

2.1. Life Events

Life events, such as financial struggles and academic pressure, are known to negatively effect college students' well-being. Due to academics, tests, and extracurriculars, academic pressure can affect kids psychologically. Academic pressure and the fear of failure can harm college students' subjective well-being and increase stress, according to (Marciano & Camerini, 2021). Financial worries—common among college students—can also worsen anxiety and well-being. Financial constraints including tuition, living expenses, and other costs can cause anxiety and stress (Lindgren et al., 2023). Academic settings are competitive, and students typically feel pressure to succeed. The pressure to meet academic standards and the anxiety of not being able to do so may cause stress and a general loss in life satisfaction (Öztürk et al., 2023). Academic constraints include challenging tasks, tight deadlines, and the expectation of academic performance. The combination of these elements may affect college students' psychological well-being, determining how fulfilled they are in life. Financial troubles, another important life event, complicate college life. The cost of school and living expenses can strain students financially and negatively impact their well-being. College students' emotional and psychological well-being may suffer from the stress of managing limited financial resources (Crew & Märtins, 2023). Financial issues may make it harder for students to participate in extracurriculars or socialize, worsening their subjective well-being. Due to financial and academic pressures, college students may already be struggling. These life events may increase stress, threatening college students' well-being and life satisfaction. Academic pressure and financial anxieties show how complicated students' problems are and how important it is to understand how they impact subjective well-being.

2.2. Subjective Well-being

Studying subjective well-being, including happiness and life satisfaction, is crucial for college students who face many challenges. Happiness, a positive yet subjective feeling, is essential to well-being (Lin et al., 2022). On the other hand, life satisfaction refers to people's subjective evaluations of their complete lives, including achievements, relationships, and overall well-being

(Saunders et al., 2023). College students must grasp subjective well-being to balance academics and personal growth. College students' satisfaction is linked to their education. College students' happiness depends on their direction, personal growth, and academic performance (Taherkhani et al., 2022). However, academic stress and concern may harm their well-being. Emotional stress, academic competition, and high expectations might affect students' well-being (Ng, 2020). Academic restrictions can hinder happiness, therefore understanding the factors that affect college students' subjective well-being is crucial. Life satisfaction—people's cognitive appraisals of their lives—is another facet of subjective well-being. Social connections, intellectual challenges, and personal achievements affect college life happiness (Sutin et al., 2023). In college, people grow intellectually and personally, and their sense of fulfillment is directly tied to how they see their successes in these areas. College students sometimes struggle financially, which can limit their access to resources and activities that make college life enjoyable (Wankhede, 2020). Academic performance and subjective well-being are intricately linked. Academic ambitions can improve a person's subjective well-being and personal satisfaction, but they can also cause stress that can affect their health. The difficult balance between academic goals and positive affect emphasizes the need of considering all college students' subjective well-being experiences (Xiao et al., 2024). Due to its transitory nature, college offers a unique framework for studying subjective well-being. College students often struggle with self-development, career choices, and friendships. When young individuals attain adulthood, these traits can affect their life happiness and fulfillment (Chesak et al., 2019). Comprehending the intricate relationship between social interactions, educational experiences, and personal growth is crucial to comprehending college students' subjective well-being.

2.3. Personality Traits

Personality traits are long-term patterns of thoughts, feelings, and actions that define persons and shape their psychology. Big Five personality traits include openness, conscientiousness, extraversion, agreeableness, and neuroticism (Fernández-del-Río et al., 2021). Personality trait study needs understanding of personality characteristics and individual variances. These traits affect how people perceive and interact with their surroundings, which affects how they react to life. The openness to experience personality trait indicates a willingness to try new things (Costa & Castro, 2023). Open-minded people are curious, creative, and inventive, seeking new experiences. People who are less open-minded may prefer regularity and familiarity. Openness and life events are linked because open individuals are more adaptable and sensitive to unexpected challenges, which impact their subjective well-being (Taherkhani et al., 2022). Conscientiousness includes self-control, reliability, and orderliness. Strong workers are focused, responsible, and systematic. Additionally, they work hard. This attribute affects how people handle life's challenges, notably academically and professionally. Diligent students may use effective study approaches and time management to overcome academic pressure. A purposeful reaction to life's circumstances can boost success and well-being. Marchesano and Musella, (2020) define extraversion as friendliness, assertiveness, and a need for social engagement. Extraverts adore being sociable and seek excitement and stimulation in social encounters. However, introverts may prefer silence. College social life illustrates how extraversion influences life. Extraverts may be better at forming social networks and support networks that improve their well-being (Dåderman & Ragnestål-Impola, 2019). Extraversion's friendliness helps protect against social isolation, improving life happiness. Kindness, compassion, and teamwork are valued. Agreeable people are more helpful, pleasant, and compassionate with others. This trait impacts dispute resolution and social interaction subtleties in interpersonal relationships (Grass et al., 2023). Pleasant people may create tranquil and helpful environments through positive social interactions. Gregarious people may be better at handling life's challenges with empathy and understanding, which may improve their well-being (Ramsay et al., 2023). Neuroticism, the fifth Big Five personality trait, causes anxiety, emotional instability, and frequent negative feelings (Chisholm-Burns et al., 2021). Neurotic people may be

more susceptible to stress, anxiety, and mood fluctuations, which may make them more susceptible to life disappointments. The best indication of neuroticism and subjective well-being is how strongly neurotic people handle stress (Quigley et al., 2022). Neuroticism increases emotional sensitivity, which might lower well-being, especially in challenging situations.

2.4. Life Events and Subjective Well-being

Life experiences, both big and little, affect subjective well-being, including life satisfaction and happiness. Life events shape people's emotional and cognitive experiences and subjective well-being in a dynamic and complex way. Financial difficulties and academic stress may severely impact the happiness of numerous groups, including college students. The academic environment's severe competition and rigorous expectations may impair students' well-being and life satisfaction (van Dijk et al., 2019). Academic obligations including tests, deadlines, and performance expectations might impair students' subjective well-being. Financial anxieties and major life events provide challenges beyond economics. Managing restricted financial resources can create stress and concern, affecting well-being (McCurdy et al., 2023). Financial strain from schooling, housing, and other commitments might limit access to well-being resources and cause insecurity. The intricate link between subjective well-being and financial challenges shows how living conditions can affect mental and emotional health (Xiao et al., 2024). Numerous life experiences might cumulatively affect subjective well-being. Financial and intellectual stress might worsen people's problems. Multiple pressures can increase the emotional load, affecting immediate well-being and perhaps long-term mental health (Velde et al., 2021). To understand how life experiences affect subjective well-being over time, consider the compounding effect. This information is crucial for appropriate interventions and support. The temporal dimension of life experiences also affects subjective well-being. Some events have short-term consequences, but others might have long-term implications on life satisfaction. The limits of college life may temporarily affect people's well-being, but they may change and develop coping methods (Kazi & Sandbulte, 2023). Financial issues can have a long-term influence on a person's subjective well-being (Buffenn, 2021). Since well-being is ethereal, it's harder to comprehend how life experiences influence people. Perspectives, coping strategies, and interpretations determine how life experiences affect subjective well-being. Due to different perspectives, adaptability, and coping strategies, two people may react differently to similar life experiences (Asad et al., 2023). This individual variability emphasizes the importance of considering life events subjectively and tailoring therapy to how people handle challenges. In addition to the immediate emotional and cognitive reactions, life events have an impact on many elements of life and subjective well-being. Life events affect relationships, social interactions, and happiness. Financial difficulties might make it hard to socialize, which can lower life happiness (Nishimoto et al., 2020). Recognizing life events' interconnectedness and their effects on various areas of life is crucial to developing holistic techniques that increase subjective well-being.

H1: Life events have a significant impact on subjective well-being.

2.5. Personality Traits as a Moderator

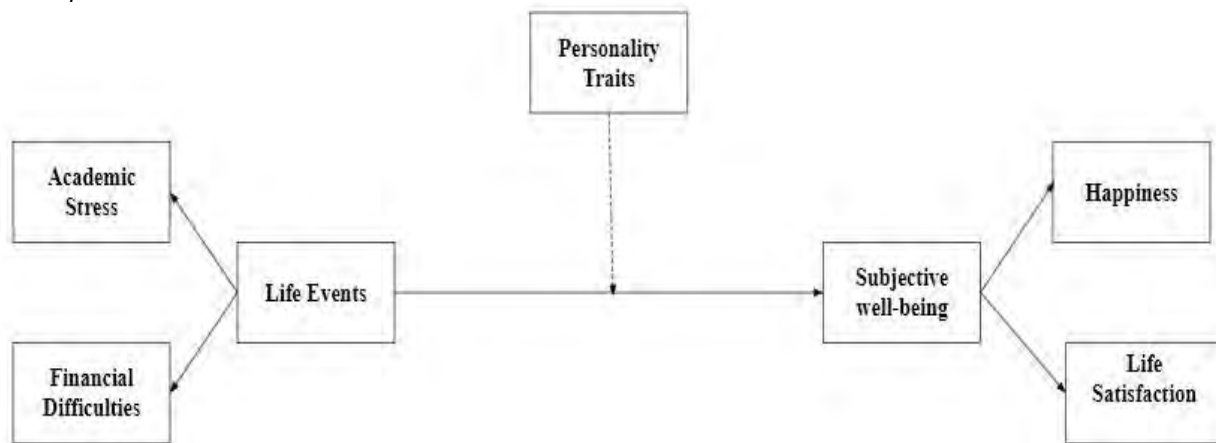
Numerous psychological studies have examined the complex link between personality, living environment, and subjective well-being. Most people believe conscientiousness, extraversion, agreeableness, openness, and neuroticism lessen life's negative effects on subjective well-being. These traits influence how people behave, understand, and perceive life events, affecting their pleasure and satisfaction (Kwok et al., 2021). Being open to new ideas and experiences is a quality. Open-minded people adapt to life's obstacles, reducing stress's negative impacts on subjective well-being (Savage et al., 2020). Other Big Five qualities like conscientiousness balance life events' influence on subjective well-being. Proactive coping and control may help conscientious, organized, and self-disciplined people with life's obstacles (Hu & Li, 2018). Conscientious people can overcome financial or intellectual challenges, boosting their subjective well-being.

Extraversion, sociability, and a desire for social contacts affect social support networks and lessen the subjective well-being effect of life events (Kazi & Sandbulte, 2023). Extroverts may be better at making and keeping friends and reducing stress. Strong social support can increase happiness and life satisfaction in emotionally stressful situations (Sutin et al., 2023). Cooperation and friendliness change the link between life events and subjective well-being. Positive persons might benefit from conflicts and challenges due to their sensitivity and reflection (Martí et al., 2020). A person's well-being may increase if they can retain friendly social interactions and harmonious relationships under challenging situations. Neuroticism, the fifth Big Five feature, reduces life's effect via changing emotional reactivity and stress sensitivity (Varchetta et al., 2023). Neurotic persons may react more emotionally to life's events, lowering their subjective well-being. However, persons with low neuroticism may be more emotionally stable and resilient, which may reduce the impact of adversity on their well-being and life satisfaction (Borracci et al., 2021). The moderating effect of personality traits is most obvious when comparing persons with similar life experiences. Different levels of conscientiousness may react differently to deadlines or test pressure in school. Low-conscientious people may consider these difficulties as dangers to their well-being, whereas high-conscientious people may see them as opportunities for progress (Cao & Meng, 2020). A spectrum of replies shows the complicated relationship between personality, life circumstances, and subjective well-being. The temporal aspects of personality traits may also affect how people react to life events throughout time. A study shows that personality traits affect life events and well-being. Knowledge of how life events and personality traits change improve our knowledge of subjective well-being.

H2: Personality traits moderate the relationship between life events and subjective well-being.

Hence based on the above literature we developed the following conceptual framework as shown in Figure 1.

Figure 1
Conceptual Framework



3. Methodology

3.1. Research Design

This study uses quantitative cross-sectional research. This method enables for simultaneous data gathering from college students at a specified moment, enabling efficient study of academic stress, financial challenges, personality qualities, and subjective well-being. Cross-sectional designs are ideal for studying how life events affect people's well-being since they provide a snapshot of demographic factors. Given the dynamic nature of college life and the possibility for stress and financial fluctuations, a cross-sectional method allows for current examination of these aspects. This architecture allows for the efficient collecting of vast amounts of data from several academic areas, revealing how life events and personality features affect subjective well-being. Cross-

sectional designs allow the study to capture a wide range of college students' experiences and perspectives, revealing the intricate interactions between factors at a single point in their academic path.

3.2. Population

This research targets college students from diverse fields. Active and varied college students are perfect for examining how life events impact subjective well-being. To represent academic experiences across the spectrum, the survey includes students from different years. College students face academic challenges, personal growth, and diverse life experiences. This group researches academic stress and financial issues. Understanding the relationship between these life events and subjective well-being in college students can help develop individualized therapies to increase their psychological and emotional resilience during this critical time. College students come from a variety of fields, so their inclusion helps generalize the findings.

3.3. Sample Size

This study comprises 396 college students as a sample size. In five to 10 instances the number of observed variables in the model is the encouraged pattern size for structural equation modeling (SEM). This work estimates complex relationships with statistical electricity and precision using numerous observable factors and hidden components. Given the complexity of the proposed model with latent variables representing character, life activities, and subjective well-being, the rule of thumb guarantees that the pattern size is sufficient for a strong SEM evaluation. This guiding principle is followed by employing the usage of a sample size of 396 for stability statistical strength and practicality. This sample size permits for the research of persona elements' moderating results on existing events' impacts on subjective well-being. The study follows the SEM rule of thumb to ensure that the sample size matches the structural equation model's complexity to improve reliability and validity.

3.4. Sampling Technique

This study used random sampling. Simply random sampling will be utilized to ensure that all college students have an equal chance of being included in the study. Each participant receives a unique identification number and a random number generator selects the population sample size. Random sampling reduces selection bias and improves generalizability to college students. Random sampling ensures that the sample's characteristics are typical of the total population, better reflecting college students' different experiences and viewpoints. Random sample increases external validity by eliminating systematic participant selection tendencies, permitting conclusions about the greater college student population and their life events and subjective well-being.

3.5. Data Collection Procedure

This study collected data using a structured questionnaire. The questionnaire measured academic stress, financial issues, personality attributes, and subjective well-being quantitatively. Structured questionnaires were used because they efficiently capture standardized data from a large sample for analysis and comparisons. The questionnaire has various parts for examining certain constructs. Academic stress, financial issues, and Big Five personality characteristics were measured using validated instruments. Hedonic and eudemonic elements of subjective well-being, such as happiness and life satisfaction, were measured using known methods. The academic stress segment covered workload, exam pressure, and time management. Education, living expenditures, and financial help affordability were used to determine financial challenges. Openness, conscientiousness, extraversion, agreeableness, and neuroticism were assessed. Likert-type scales were used to score statements' agreement or disagreement, yielding measurable data for each dimension.

3.6. Data Analysis

This study used SmartPLS to analyze data using Structural Equation Modeling [SEM]. The robust statistical approach SEM was used to examine complicated correlations between observable and latent variables. SmartPLS, a popular partial least squares-SEM program, was ideal for our investigation since it can handle complicated models with latent variables. The analysis was multi-stage. To verify the latent constructs—personality characteristics, life events, and subjective well-being—the measuring model was tested. This stage examined factor loadings, composite reliability, and extracted average variance. The structural model was then tested to determine the moderating effects of personality factors on the impacts of life events on subjective well-being. Indirect impact significance was estimated using bootstrapping, strengthening the findings. SmartPLS accommodated exploratory and confirmatory investigations, enabling a sophisticated knowledge of variable interactions. SEM with SmartPLS assisted the study's purpose of investigating personality factors' moderating influence in life events and subjective well-being in college students by offering a comprehensive and data-driven method.

4. Results

Table 1 shows Cronbach's alpha coefficients for life events, personality trait, and subjective well-being. All three constructs' strong Cronbach's alpha values (life event = .927, personality characteristic = .912, subjective well-being = .925) indicate great internal consistency. The strong correlation between items in each construct indicates excellent dependability. To ensure the reliability of any psychological assessment instrument, researchers and practitioners may trust these constructs' response consistency. The increased Cronbach's alpha values in this table show that the life event, personality trait, and subjective well-being questions measure their intended dimensions, giving a strong platform for future analysis and interpretation.

Table 1
Cronbach Alpha

	<i>Cronbach's alpha</i>
Life Event	.927
Personality Trait	.912
Subjective Well-being	.925

Table 2 shows the composite reliability [CR] and average variance extracted [AVE] for life events, personality trait, and subjective well-being. Composite reliability (life event = .941, personality traits = .927, subjective well-being = .936) indicates construct reliability inside a structural equation model, confirming these measures' robustness. The average variance extracted values (life event = .696, personality traits = .559, subjective well-being = .552) also show that the underlying causes, not measurement error, explain a large percentage of each construct's variation. These results imply the constructs are well-defined and represent the desired psychological traits. The measuring approach is stable and valid, allowing researchers to study life events, personality characteristics, subjective well-being, and other factors.

Table 2
Composite Reliability and AVE

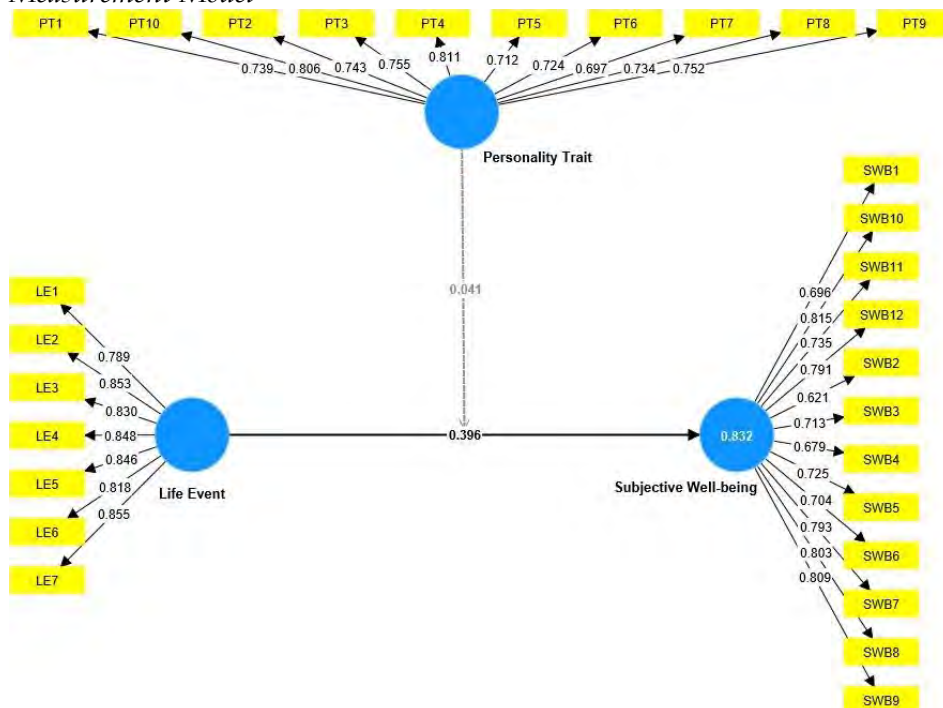
	CR	AVE
Life Event	.941	.696
Personality Trait	.927	.559
Subjective Well-being	.936	.552

Table 3 and Figure 2 shows outer loading values for life events, personality trait, subjective well-being, and psychological trust.

Table 3
Outer Loading

Variables	Items	Outer Loading
Life Events	LE1	0.789
	LE2	0.853
	LE3	0.830
	LE4	0.848
	LE5	0.846
	LE6	0.818
	LE7	0.855
Personality Trait	PT1	0.739
	PT10	0.806
	PT2	0.743
	PT3	0.755
	PT4	0.811
	PT5	0.712
	PT6	0.724
	PT7	0.697
	PT8	0.734
Subjective Well-being	PT9	0.752
	SWB1	0.696
	SWB10	0.815
	SWB11	0.735
	SWB12	0.791
	SWB2	0.621
	SWB3	0.713
	SWB4	0.679
	SWB5	0.725
Psychological Trust	SWB6	0.704
	SWB7	0.793
	SWB8	0.803
	SWB9	0.809

Figure 1
Measurement Model



In a structural equation model, outer loading quantifies the strength of the link between each observable variable (item) and its latent construct. The outer loading values for life events range from 0.789 to 0.855, showing that each item contributes significantly to measuring the construct. The outer loading values for personality characteristics vary from 0.697 to 0.811, confirming the items' accuracy in capturing personality features. Subjective well-being items had outside loading values between 0.621 and 0.815, with the lower end still indicating a reasonable connection. Psychological trust elements in the subjective well-being construct have outer loading values of 0.793 to 0.809. These values demonstrate the power of the items to measure psychological trust within subjective well-being.

The heterotrait-monotrait [HTMT] ratio for discriminant validity evaluation between life event [LE], personality trait [PT], and subjective well-being is shown in Table 4. Discriminant validity distinguishes measurement model constructs. Discriminant validity is shown by HTMT ratios less than 1. The table shows that the HTMT ratio between personality trait and life event is 0.724, indicating that the constructs are unique. The HTMT ratio between subjective well-being and life event is 0.852, confirming discriminant validity. In particular, personality characteristic and subjective well-being have the greatest HTMT ratio at 0.930, which is below 1, indicating discriminant validity. These findings show that the measuring model captures the distinctive variation of each construct—life event, personality trait, and subjective well-being—because they are sufficiently different.

Table 4

Discriminant Validity (HTMT)

	LE	PT	SWB
Life Event			
Personality Trait	0.724		
Subjective Well-being	0.852	0.930	

Table 5 shows subjective well-being R-square and Q-square values. In a regression model, R-square (R^2) measures the proportion of variation in the dependent variable (subjective well-being) explained by the independent variables. The model's independent variables or predictors account for 83.2% of subjective well-being variability, according to the R-square value of 0.832. The model's predictive ability in explaining subjective well-being variation supports its overall efficacy. In addition, Q-square [Q^2] measures the model's predictive relevance or fit. The model's Q-square value of 0.573 shows that it predicts subjective well-being, indicating its ability to capture and anticipate the outcome variable. Higher Q-square values indicate better model prediction beyond chance.

Table 5

R square and Q- square

	R-square	Q^2
Subjective Well-being	0.832	0.573

Table 6 presents a comparison of the fit indices between the Standardized Root Mean Square Residual [SRMR]-based Estimated Model and the Saturated Model. Lower values of the SRMR indicate a better model fit. It is a measure of the difference between the observed and predicted covariance matrices. In this instance, the SRMR values of the Estimated Model and the Saturated Model are both 0.090. The fact that the SRMR values are identical indicates that both the Saturated Model, a fully stated model with no degrees of freedom, and the Estimated Model, which is usually a simplified approximation of the theoretical model, match the data equally well.

Table 6

Model Fit

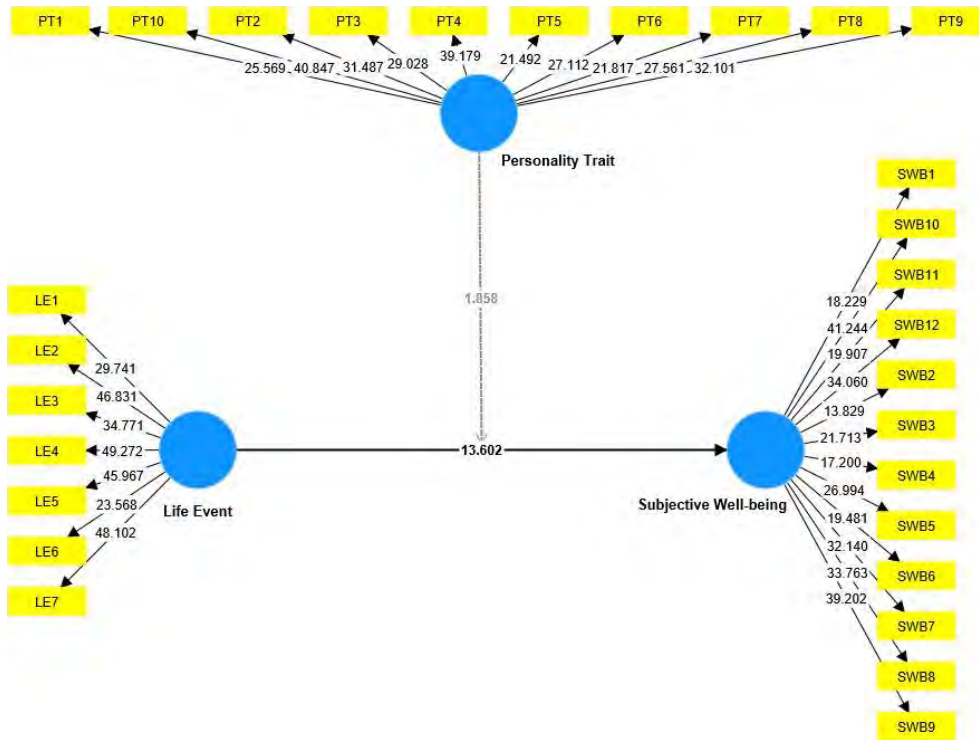
	Saturated model	Estimated model
SRMR	0.090	0.090

The path coefficient, *t*-value, and *p*-value of the direct path analysis between life events [LE] and subjective well-being are shown in Table 7 and Figure 3.

Table 7
Direct Path Analysis

	Path Coefficient	<i>t</i>	<i>p</i>
LE → SWB	0.396	13.602	.000

Figure 3
Structural Model



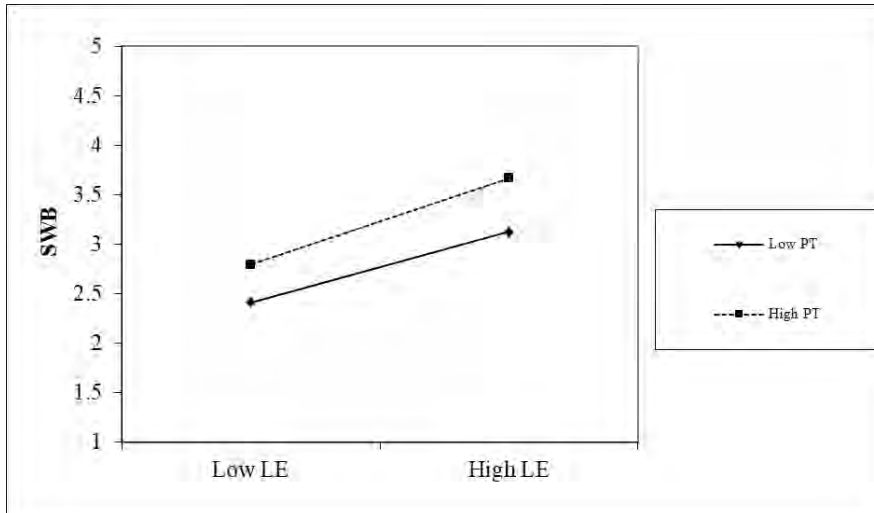
The life events - subjective well-being path coefficient of 0.396 shows its intensity and direction. The positive path coefficient shows that subjective well-being rises with life events. The *t*-value of 13.602 is highly significant ($p < .001$), suggesting the observed association is not random. This substantial statistical significance supports the model's life events - subjective well-being link. Life events appear to positively affect subjective well-being, supporting the hypothesized link. Based on path analysis, researchers and practitioners might conclude that life events promote subjective well-being.

A moderation analysis of personality trait [PT] and life events on subjective well-being is shown in Table 8 and Figure 4. Strength and direction of the interaction effect are shown by the path coefficient of 0.041. The positive coefficient suggests that life experiences modify the association between personality characteristics and subjective well-being. At 0.032, the *t*-value of 1.858 is statistically significant, demonstrating the moderating effect was not random. This suggests that personality variables affect subjective well-being differently depending on life experiences. Positive coefficient shows personality factors affect subjective well-being more in the presence of more life experiences. This moderation study illuminates the complicated relationship between personality characteristics, life experiences, and subjective well-being. This data can help researchers and practitioners understand when personality traits have a greater impact on subjective well-being, especially in the context of different life events. Consideration of personality characteristics and life events may inform well-being therapies or initiatives.

Table 8
Moderation Analysis

	Path Coefficient	<i>t</i>	<i>p</i>
PT \times LE \rightarrow SWB	0.041	1.858	.032

Figure 4
PT as moderator between LE and SWB



5. Discussion

The argument examines how personality, life circumstances, and college students' subjective well-being are interconnected. Life experiences and personality variables' moderating effects on subjective well-being were studied. This research examines how students handle finances and academic expectations based on personality traits. Following H2, we examine personality factors' moderating function and the complex linkages that link life experiences with subjective well-being. Understanding these links is essential to creating therapies and support systems that embrace individual diversity and promote college students' well-being. College students said financial problems affected their subjective well-being (Krumm et al., 2023). Financial difficulties related to schooling, housing, and other expenditures may lead to insecurity and limited access to well-being resources. Financial stress harms mental health, according to previous research (Watson, 2023). Financial difficulties may prevent students from enjoying hobbies, socializing, or maintaining a healthy lifestyle. Financial difficulties affect emotional well-being; thus, college students require particular treatments to alleviate their financial issues (Kokkinos et al., 2022). Personal satisfaction is severely reduced by financial and academic stress.

These pressures compound higher education challenges for young adults. Financial and academic stress can decrease well-being and life satisfaction by increasing tension. This finding supports research on how many stressors affect mental health and well-being (Barbayannis et al., 2022). The findings emphasize the necessity for comprehensive therapies that recognize life events' interconnectedness and their potential impact on students' subjective well-being. Life events also affect subjective well-being throughout time (Martí et al., 2020). Tensions can have immediate or long-term effects. Cross-sectional studies reflect people's experiences and allow researchers to analyze how financial and academic stress affects subjective well-being. Studying life events' trajectories across time can indicate their impact on well-being (Xiao et al., 2024). Well-being is subjective, so we can comprehend life occurrences. Perception, analysis, and response to life events impact subjective well-being (Kazi & Sandbulte, 2023). Two students may address academic or financial challenges differently due to their perceptions and coping methods. Individual differences in how life events affect well-being underscore the need to analyze subjective experiences (Zhong et al., 2022). The data strongly support Hypothesis 1, showing that financial

and academic stress harms college students. This study highlights the diversity of stressors and how financial and academic stress affects well-being and life happiness. Individualized support systems and therapies must address college students' life issues to enhance their well-being.

This study strongly supports Hypothesis 2, that personality factors moderate the relationship between life events and college students' subjective well-being. The Big Five personality traits were explored to reveal how modest changes affect how people handle stressful situations including financial and educational stress (Airagnes et al., 2021). These findings help us comprehend the intricate link between personality, life experiences, and subjective well-being. Openness to experience moderated financial and academic stress at varying levels of openness (Salameh et al., 2022). People who are open to new ideas and experiences adapt better to life's challenges. Its natural plasticity may guard against stress's harmful effects on subjective well-being (Ahmed et al., 2022). Open-minded people see problems as opportunities for growth and self-discovery, which boosts their well-being. Other research has shown that openness boosts resilience and adaptive techniques (Eroglu et al., 2023). Awareness, which includes self-control and organization, moderated the relationship between life events and subjective well-being. Flexibility and resilience were connected to high conscientiousness under financial and academic pressure (Grass et al., 2023). Proactive coping methods like goal-oriented behavior and time management brought them better health. A responsible reaction to life's circumstances reduces stress by fostering a sense of success and mastery. This result supports prior research linking conscientiousness to flexible coping techniques (Extremera et al., 2020). By affecting social support networks, extraversion—friendliness and a willingness to interact—mitigated life experiences. Extraverted, socially extroverted persons may be better at developing and maintaining support networks. Stress is mitigated by social support, which boosts happiness and fulfillment. This study supports past research Taherkhani et al., (2022) that shows social links improve well-being, especially after stressful life events. Friendship and cooperation, or agreeableness, tempers life reactions. Because they are sympathetic and empathetic, pleasant individuals overcome obstacles and interpersonal issues. They enhanced harmonious relationships and pleasant social interactions, boosting well-being. The findings support previous studies on agreeableness and conflict resolution.

Neuroticism alters emotional reactivity and stress vulnerability, reducing life's impact. Neuroticism heightened emotional reactivity to stress, making people more susceptible to its negative impacts on subjective well-being. Lower neuroticism led to emotional stability and resilience. Neuroticism has been associated with stress-induced emotional reactivity (Quigley et al., 2022). The complex relationship between personal attributes and living circumstances makes individual differences significant for subjective well-being. The study expands knowledge by revealing that personality factors moderate life events and subjective well-being in college students (Chu et al., 2022). Understanding how various personality types manage stress helps tailor solutions to each kid. Recognition and value of conscientiousness and openness can assist build resilience and adaptive coping methods. Conflict resolution and extraverted social support may also be taught in interventions (Neha et al., 2020). The findings support H2, that personality traits significantly impact life events and college students' subjective well-being. Personalities like agreeableness, conscientiousness, extraversion, openness, and neuroticism impact how students handle stress. This study emphasizes personality traits in college student well-being therapies, advancing positive psychology.

6. Conclusion

In conclusion, this study illuminates the complicated links between personality traits, life experiences, and subjective well-being in higher education. The quantitative cross-sectional study indicated that financial challenges and academic stress affected students' life happiness and fulfillment. These findings emphasize the need for targeted stress reduction and college student well-being. The moderating effect of personality characteristics revealed significant patterns among the Big Five qualities (conscientiousness, extraversion, agreeableness, and neuroticism) in

the variables under study. Students handled financial and academic stress differently due to personality variations. The study highlights the needs of college students and underscores the need of understanding these differences while finding solutions. Educational institutions can apply the findings. Since academic pressure and financial issues are serious, preventive steps are taken. Financial literacy programs, stress management classes, and counseling may help students cope. The findings also emphasise the necessity of personalised therapies that promote well-being programmes. Though interesting, the study has limitations. Cross-sectional studies only record a sample of students' experiences, making causality and long-term observations problematic. More longitudinal study may reveal the complicated links between life experiences, personality traits, and subjective well-being. Self-report assessments may skew replies, therefore employing additional methods may increase validity.

7. Implications

This study examines how life events affect student happiness and life satisfaction, showing how they are related. Personality psychology benefits from research on how Big Five traits regulate effects. The study found that openness, conscientiousness, extraversion, agreeableness, and neuroticism impact subjective well-being from life events. This better understanding of individual variations enhances the theoretical foundation for researching students' academic stress reactions. Moderate personal characteristic variances explain coping and resilience. This shows how environmental factors affect well-being and how personality traits may protect people. This advanced personality knowledge supports positive psychology and stress resilience theories. This research greatly affects governments, universities, and mental health practitioners. Financial and academic stress affect student well-being, thus universities must address them. To aid pupils, schools should teach financial literacy and stress management. Knowing personality traits moderate personalized well-being therapies has huge practical consequences. Schools can personalize support services to each student's requirements, since a one-size-fits-all approach may not work. Academic stress reduction may tailor tactics to neuroticism or conscientiousness. Financial literacy programs may provide students with resources that fit their openness and conscientiousness. College mental health professionals are affected by the findings. Specialists can tailor their treatments to academic issues by understanding how financial anxieties and academic pressure impact happiness. Therapy may be improved by recognizing and leveraging individual strengths and weaknesses through personality characteristic assessments. This data may also help governments enhance college student wellbeing. Focusing on financial aid, mental health, and academic requirements may help students improve personally and academically. A holistic approach to well-being may help college students succeed and thrive by considering personality features and life experiences while creating policy.

8. Limitations

This study provided valuable insights; however, additional factors should be considered while assessing the outcomes. Causal relationships are difficult to establish using cross-sectional study. The study details the correlations between life events, personality traits, and subjective well-being but does not examine their historical development or direction. Studies of these associations' evolution utilizing longitudinal approaches may circumvent this limitation. Self-report data collection may introduce answer biases and social desirability effects, which limits it. The study solely included college students, limiting its applicability. Future research on these correlations across different groups may improve the study's generalizability. Our understanding of subjective well-being is restricted by the study's focus on scholastic burden and financial issues as life events. Life experiences vary, and omitting stresses like health issues or personal disagreements may restrict the appraisal of life events. Future research may involve more life events to better understand their impacts. The study did not examine cultural or environmental variables that might alter the links being explored. Cultural differences in stress perception and personality

expression can have a variety of effects. To generalize findings across countries and examine cross-cultural disparities in how life events impact subjective well-being, future research should consider cultural factors.

9. Future Research Directions

Based on the restrictions, various research may help us understand how life events, personality traits, and university students' subjective well-being relate. Longitudinal investigations are necessary to understand these relationships' temporal dynamics. Researchers may employ longitudinal designs to research subjective well-being, life events, and personality traits across time to better understand causal pathways and bidirectional effects. Future academic study might examine life events outside financial and intellectual boundaries. Health difficulties, cultural expectations, and interpersonal relationships can be examined to better understand students' well-being. This approach reflects the complexity and changeability of life events and provides a more complete therapeutic framework. Cultural issues also indicate a study area. An exploration of how cultural differences affect personality characteristics and life events may yield valuable insights. Considering the different stress-coping mechanisms and behaviors that promote well-being across cultures can help build culturally sensitive treatments. Further research may examine how personality traits affect results. Knowing how traits and living situations affect subjective well-being may assist develop specific remedies. Studying how conscientious and less conscientious students handle academic stress might inform stress management therapy. Mixed-methods study combining qualitative and quantitative findings may be beneficial. Qualitative methods offer context and depth to quantitative data, improving comprehension of subjective experiences. Using many research methods may increase outcomes validity and completeness.

Availability of data and materials: The datasets used and/or analysed during the current study available from the author on a reasonable request.

Declaration of interest: The author declare that no competing interests exist.

Ethical declaration: Data collection and analyses of collected data were conducted with the consent of all subjects who participated in the study.

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