

## The Effect of Family Income on Grade Point Average (GPA) for Universities Students

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### ABSTRACT

GPA is the most notable powerful predictor which not only determines the academic performance of a student but also assists a strong association with family financial background, income and living standard. GPA demonstrates the high potential to effectively analyze student capability through several measures. It enables students to effectively pursue student performance, equip students to be interpreted impartially on the egalitarian ground and transparent medium for the processing to manage their efficiency, capabilities, and productivity. All relevant grading systems appreciate and reward multi-skill learners. In the GPA student performance in the allocated course, is a variable that is applied to summarise their overall performance. GPA appreciates students for sustaining high levels of achievement in a multidimensional course. This study deals with the descriptive analysis of the financial background of the student and its impact on his curriculum academic activities specifically on their Grade Point Average(GPA).

**Keyword :-** Grade Point Average(GPA), Financial background of family, University Students.

**Introduction:-**The study has reviewed the significance of family on college students and their academic profile. Researches demonstrate that there is a notable collaboration between family comfort and college student Grade Point Average (GPA) scores. Determinants like principal axis and orthogonal circumrotation that persuade student accomplishment in the education department of the University. It is assumed that scarcity of family assistance weekly foretold a lower university GPA score. Researches indicate that family support was designated as a prominent and vital constituent pertaining to their university achievement but contributed no means of analytical connection that would permit them to review the dimension of its substantive importance [1]. It is exhibited that aspects of family support have a vital role which distinguishes the societal reinforcement and financial sustain which have a prominent function in college student academic attainment. Most comprehensive learning is to specify that elevation or incline trend, consistency and fluctuation of student GPA scores throughout academic sessions [2].**About Grade Point Average (GPA) Policy-**The professor and the teacher rank students to evaluate their growth or achievement in their curriculum activities called grade point average, which is applied to appraise student progress during the aggregate of their degree program. GPA scores can fluctuate throughout the academic curriculum journey and will change according to how much students improve, these represent in their grade score [2]. Mode of the

enhance their capability, skill and knowledge all policy is dependable to effectively appraise and estimate the sessions, tasks granted to the student in their curriculum activities by the university. Enunciate the persistence for which grade point average is measured at the university and the policies to be executed in deciding a GPA.A GPA is calculated for the distinct reason [2]

**1** To equip students with a symbol of their theoretical progression.

**2** To present the university with a notice to serve in ascertaining the academic merit of an individual student.

**3** To provide other institution professionals, proposed employers with an indicator of student academic fulfilment.

the distinct prospect of family support influences not only cumulative GPA score but also the general Internally GPA can be realised as a means of university credit to support and promote distinct functionalities comprising-

**A** Determining the qualification of an aspirant for selection to an academic program.

**B** Conferring of fellowships.

**C** Continuation in the master program.

**D** Estimate the ability of a student who should be conferred a prize or other merit grants. There are several kinds of GPA calculated by the Universities[3]Cumulative GPA covers a more abbreviated period to measure the performance of the student like a terminal or a semester.

Overall GPA refers to the ordinary screening taken by a learner in overall academic qualifications. It is a compiled form of all semesters and terms.

**Advantages of GPA:-**The grading system was acquainted with the spirit for effective assessment of a student throughout his curriculum activities, not through learning but other activities, knowledge, skill and functioning they perform in their academic career [4].

- .It will lessen the misclassification of learners based on marks.
- .It will overcome noxious competition among high achievers.
- .It will debar from delivering societal stress which equips the learner with more flexibility, comfortability and enhances their skilling capacity.
- .Need to concentrate on a better lore ecosystem, and opportunity.
- .It will promote a stress-free flow of knowledge. Why GPA?

The utilisation of a GPA system to enhance the ability and mechanism for calculating ranks in our prevailing grading system assures that the performance of university students is understandable and open for all, similar to all the leading worldwide universities that implemented a similar credit system. GPA also ensures that a student's achievement can be attainable through a comfortable and trusted manner, likewise many other institutions that rely on GPA in calculating the student performance before and during their course of study [5]. Enable to effectively pursue student performance, equip students to be interpreted impartially on the egalitarian ground and transparent medium for the processing to manage their efficiency, capabilities, and productivity. All relevant grading systems appreciate and reward multi-skill learners. In the GPA student performance in the allocated course, is a variable that is applied to summarise their overall performance. GPA appreciates students for sustaining high levels of achievement in a multidimensional course.

**Review of Literatures:** - Family support can be assumed to be and very prominent from a Student perspective as it strength and mental stability which eventually lead to academic accomplishment. Students need their family and loved one's assistance,

support and encouragement to participate in a stress-free environment to participate in their daily curriculum activities as there is already lots of tension in competitive academic curriculum functioning [1]. Most University students report that frequent communication and interaction with their family when they are at the beginning of academic years and dealing with all the obstacles and challenges that came in front of them can effectively manage with the family support as they foster confidence, motivation and encourage their children to deal with challenges facing during the academic experience. communication and interaction with their family when they are at the beginning of academic years and dealing with all the obstacles and challenges that came in front of them can effectively manage with the family support as they foster confidence, motivation and encourage their children to deal with challenges facing during the academic experience. The understanding of familiar comfort and assistance by the guardians act as a protective shell that allows dynamic cooperation, research and multidimensional experience in a compelling manner of living realities emerging in obtaining skin self-confidence, self-motivation and effective strategy to face them all [6]. Family pleasant assistance serves essential wants for confirmation about emotion which cannot be satisfied by economic security as without this feeling people feel lonely and strive towards depression. Family support is profound to provide specifically an insight into the shelter, caring, comfortability because it signifies how progenitors care, protect and support to accomplish their objectives and desires [7]. At the same time family, fiscal assistance also had an inevitable role because of its diverse aspect. It is illustrated that the impact of the environment on sustainable satisfied life is enhanced as family economic assistance decreases but for the families with immense economic sources, the impact of the surroundings on sustaining life was little. It acts as a support to effectively handle any kind of risk ability to easily cope up with stress and future security. Financially and socially supposedly provided by the family enhance psychological and physical well-being, reduce consumption of alcohol distress, foster happiness and appropriately sustain life without any anxiety and depression [8]. It is assumed that family financial and social support, specifically social

assistance should lead up optimistic encouragement to students and subsequently their GPA score. Families expect their kids to have appropriate learning and knowledge and are await to accomplish a degree with an impressive GPA [9]. Because GPA plays a bedrock for University admission, scholarship, appreciation and the future of the student. Sometimes the student

performance does not match with their grade as a student argues that their admission criteria play a critical role in evaluating their achievements productivity but some studies refute that the upbringing culture and scenario of students is the critical ingredient to judge their achievements [10]. As family assistance, it is believed that students had an enormous influence on academic achievements and outcome. For admission in university, there are distinct methods like High school Grade Point average which is the usual factor for admission which effectively predict the academic performance of the student. However, certain research finds that high school rank and high school GPA are the two main ingredients for successful admission in universities as GPA being the most notable powerful predictor which not only determines the academic performance of a student but also assists a strong association with family financial background, their income and living standard [10]. GPA demonstrates the high potential to effectively analyze student capability through several measures. With the support of parents, children indulge with immense potential and encouragement to get appropriate learning results encompassing their GPA and theory-relevant grades [11]. The study has reviewed the significance of family on college students and their academic profile. Researches demonstrate that there is a notable collaboration between family comfort and college student Grade Point Average (GPA) scores. Determinants like principal axis and orthogonal circumrotation that persuade student accomplishment in the education department of the University. It is assumed that scarcity of family assistance weekly foretold a lower University GPA score [12]. Researches indicate that family support was designated as a prominent and vital constituent applicable to their university achievement but contributed no means of analytical connection that would permit them to review the dimension of its substantive importance. It is exhibited that aspects of family support have a vital role which distinguishes the social assistance and fiscal strengthening which have a prominent function in college student academic attainment [13].

Most comprehensive learning is to identify related distinct constituents of family care, assistance that influences not only cumulative GPA score but also the throughout elevation or incline trend, stability and fluctuation of student GPA scores across academic sessions take place. Many of the students came from dysfunctional families, dangerous neighbourhoods and suffering from physical, emotional and mental wellness circumstances [14]. Enormous numbers of the population in developing and underdeveloped countries experience measurable conditions of poverty sometimes resulting in personal abuse and homelessness. Parents are capable of supporting and caring for their children physically, financially and socially. The primary intention of the research was to analyze the relationship between family financial background and GPA of the students who are learning in university. The findings reveal strong evidence that GPA production could be improved by including measures of a student's personal background, social-economic and environment of the universities and some measures related to family financial wellness[15]. Several research demonstrates that family financial background had a crucial role in university achievements mainly because of several factors. First borrowing money with the motive to take admission in university may be difficult or more expensive for a student from a low-income family and this loan had a stressful instigating element throughout the time in his academic curriculum[16]. Second, students who are from well-established families are more likely to receive appropriate financial assistance from their parents to cover the tuition cost and all other necessities required for the academic curriculum. This created an immense competition which steadily became a valley of incompetence, although students have the capability GPA show something different.

**Research Question :-** How does Family Income affect Grade Point Advantages (GPA) for Universities Students? Methodology The primary intention of the research was to analyze the relationship between family financial background and GPA of the students who are learning in university. This study deals with the descriptive analysis of the financial background of the student and its impact on his curriculum academic activities.

**Method of research:-**The quantitative method was selected to analyze the role of students' family income in his academic achievements by opting for a secondary approach. This method comprises online and offline data resources to explore the study related

to the subject. The research systematically evaluated by employing secondary resources to conduct smooth analysis and reached a particular conclusion. The study implemented a quantitative method to gather and analyze the relevant information related to comprehensively analyzing through dynamic dimension socio-economic influence on children during their university education.

**Data collection:-**The study opts for a secondary approach that involves already existing resources to explore, understand and enhance effectiveness in the research. It utilizes online and offline resources like research papers, literature, public reports, international organization reports and other internet website data relevant to the research. In this research, more than 50 research papers were initially selected to understand the objective of the research thoroughly. Subsequently, for research writing, the study finally selected 15 research papers and relevant internet resources for obtaining appropriate finding and conclusion.

Q. How does Family Income affect Grade Point Advantages (GPA) for Universities Students? For admission in university, there are distinct methods like high school Grade Point Average which is the most usual factor for admission which effectively predict the academic performance of the student. However, certain research finds that high school rank and high school GPA are the two main ingredients for successful admission in universities as GPA of a student but also assists a strong association of a student but also assists a strong association with family financial background, their income and living standard. GPA demonstrates the high potential to effectively analyze student capability through several measures. With the support of parents, children indulge with immense potential and motivation to get

appropriate academic outcomes including their GPA and subject-specific grades. It is exhibited that aspects of family support have a vital role which distinguishes the socio-economic aid which have a prominent function in college student academic attainment. Most comprehensive learning is to identify related distinct constituents of family care, assistance that influences not only cumulative GPA score but also the throughout elevation or incline trend, stability and fluctuation of student GPA scores across academic sessions take place. Many of the students came from dysfunctional families, dangerous neighbourhoods and suffering from physical, emotional and mental wellness circumstances. Enormous numbers of the population in developing and underdeveloped countries experience measurable conditions of poverty sometimes resulting in personal abuse and homelessness. Parents are incapable of supporting and caring **for their children physically, financially and socially:-** It is assumed that family financial and social support, specifically economic assistance should lead up optimistic encouragement to students and subsequently their GPA score. Families expect their loved ones to have appropriate learning, knowledge and abundance of opportunity by appropriately accomplishing a university degree with an impressive GPA. Because GPA plays a bedrock for university admission, scholarship, appreciation and the future of the student. Sometimes the student performance does not match with their grade as a student argues that their admission criteria play a critical role in evaluating their achievements productivity but some studies refute that the upbringing circumstances of students is effortless measure to judge their achievements. As family assistance, it is believed that students had an enormous influence on academic achievements and outcome.

Percentage GPA (Plus/Minus Grading Scale)	Letter GPA
93-100	A
90-92	A-
87-89	B+
86-83	B
80-82	B-
76-79	C+
70-75	C
<70	F

**Table1: The plus/minus grading scale and Letter GPA.**

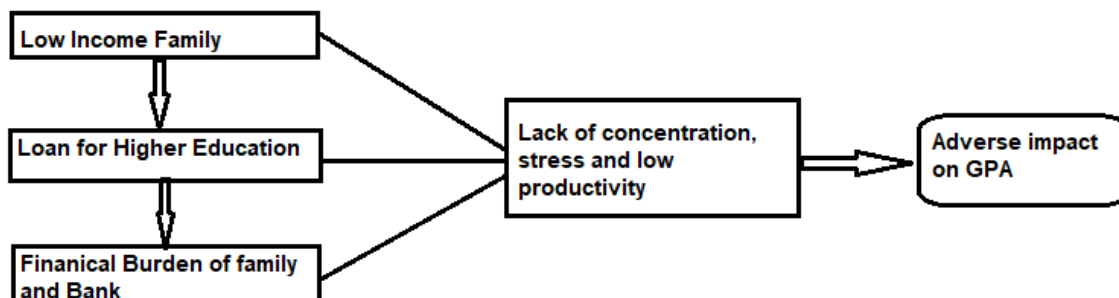
The table illustrates the final grade percentage assigned by using the plus-minus grading scale. Conventional education GPA was determined for each of the imperative sessions to prepare the influence of the plus-minus grading scale on the student GPA. The consequence of individual grading computation on GPA beyond and under 3.0 as it was recognised to ascertain whether the meaning of grading scale on education usually studied to be involved with complex syllabus than that on subjects deemed to be less complicated. The value 3.0 is acknowledged as a breakpoint as it bifurcates the letter grade B and grade C with the accomplishment of a grade B commonly viewed as the satisfactory ability of syllabus in university learning programs

The grading pattern has certain advantages from a teacher and student perspective as they are associated with fairness, transparency, student urge and talent to discriminate among levels of learner attainment, their likeability towards the subject and the subject they found difficult. There is another type of grading system which is also called a whole letter grading system which is distinct from the plus-minus grading scale. The research found that studies were deemed more different if the grading system employed for them had shifted from a whole letter for a plus-minus grading measure to and fewer complex if the grading measure device had modified from a plus-minus grading system to a whole letter grading system.



Whole - letter grading scale	Letter Grade
90-100	A
80-89	B
70-79	C
<70	F

**Table 2: Whole-letter grading scale with Letter grade**



**Figure1: Family Income affect Grade Point Advantages (GPA)**

The diagram describes the scenario that if a student belongs to a low-income family then how critical it is for them to pursue their studies and the vulnerable impact on them during their academic curriculum activities which illustrate from their grade point average. As the students who are sustaining financial vulnerability, they should, unfortunately, take loans for their University education and this enhances their financial burden. The people who came with the vision to attain higher education eventually stimulate their financial condition and are assured of a better opportunity for their livelihood and socio-economic sustainability of their family. The student faces a double burden as they are concerned for their family financial vulnerability and the loan which students take for their education is also an impetus for their stress. Subsequently living in these stressful conditions, the stress of education, distress of family, the tension of future all these are compounded and as a result of which students from a lack of concentration and stressful life. This eventually led to diminishing their productivity and capability which appropriately reflected in their academic scores and had an adverse impact on GPA.

**Findings -** The study was initiated to analyze the role of family background, their financial condition on children's education and academic GPA score. Almost all students require financial assistance in the form of a loan which they agree to pay back after

graduation. When they arrived in university very few of them attended complete college or were going to graduate with underdeveloped academic skills and they rely on their personal belief that they have the capability to succeed.

Many of the students came from dysfunctional families, dangerous neighbourhoods and suffering from physical, emotional and mental wellness circumstances. Enormous numbers of the population in developing and underdeveloped countries experience measurable conditions of poverty sometimes resulting in personal abuse and homelessness. Parents are capable of supporting and caring for their children physically, financially and socially. The findings reveal strong evidence that GPA production could be improved by including measures of a student's personal background, social-economic and environment of the universities and some measures related to family financial wellness. Family support can be assumed to be and very prominent from a student perspective as it strength and mental stability which eventually lead to academic accomplishment.

Students need their family and loved one's assistance, support and encouragement to participate in a stress-free environment to participate in their daily curriculum activities as there is already lots of tension in competitive academic curriculum functioning.

Most University students report that frequent communication and interaction with their family when they are at the beginning of academic years and dealing with all the obstacles and challenges that came in front of them can effectively manage with the family support as they foster confidence, motivation and encourage their children to deal with challenges facing during the academic experience.

The primary intention of the research was to analyze the relationship between family financial background and GPA of the students who are learning in university. The study determines that family financial background had a crucial role in university achievements mainly because of several factors. First borrowing money with the motive to take admission in university may be difficult or more expensive for a student from a low-income family and this loan had a stressful instigating element throughout the time in his academic curriculum. Second, students who are from well-established families are more likely to receive appropriate financial assistance from their parents to cover the tuition cost and all other necessities required for the academic curriculum. This created an immense competition which steadily became a valley of incompetence, although students have the capability GPA show something different. Moreover, students have to handle twin burdens as they are concerned for their family financial vulnerability and the loan which students take for their education is also an impetus for their stress. Subsequently living in these stressful conditions, the stress of education, distress of family, the tension of future all these are compounded and as a result of which students from a lack of concentration and stressful life. This eventually led to diminishing their productivity and capability which appropriately reflected in their academic scores and had an adverse impact on GPA. Conclusion:-Family's fiscal support had an inevitable role because of its diverse aspect. It is determined that the impact of the sound background on ample satisfied life is intensified mainly because of family financial resources, yet for the families with restricted economic sources, the

impression of circumstances to sustain a pleased life was meagre. economy acts as a reinforcement to expertly handle any kind of risk, ability to effortlessly cope up with pressure and future certainty. Financially and socially believably rendered by the family enhance psychological and physical well-being, reduce consumption of alcohol distress, foster happiness and appropriately sustain life without any anxiety and depression. The elemental purpose of the study was to interpret the relationship between family financial experience and GPA of the students who are acquiring in university. The study ascertains that family financial background had a significant role in university attainments largely because of certain determinants. Initially taking money with the purpose to take admission to a university may be difficult or more expensive for a student from a low-income family and this loan had a stressful instigating component throughout the time in his academic curriculum. Following this, students who are from well-established families are more feasible to sustain relevant financial assistance from their parents to embrace the tuition cost and all other constraints expected for the academic curriculum. This created an immense competition which steadily became a valley of incompetence, although students have the capability, GPA dispenses something distinct prominently because of the paucity of resources. Moreover, students have to handle twin responsibilities as they are concerned for their family financial vulnerability and the loan which

students take for their education is also an impetus for their stress.

Subsequently living in these stressful conditions, the stress of education, distress of family, the tension of future all these are compounded and as a result of which students from a lack of concentration and stressful life. This eventually led to lessening their potency and aptitude which aptly exhibited in their academic scores and had an unfavourable impact on GPA. The findings reveal strong evidence that GPA ratings could be improved by including measures of a student's personal background, social-economic and environment of the universities and measures related to family financial wellness.

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