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# Shared living, shared burdens: A case of the university of Venda exploring the impact of cohabitation on students' financial stability

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## ABSTRACT

*The rising costs of higher education have placed increasing financial pressure on students, with living expenses often becoming a significant burden. Many students struggle to balance tuition fees, academic responsibilities, and personal living costs, leading to financial stress and even delayed graduation. The aim of the research was to explore how sharing living expenses through cohabitation can alleviate financial burdens for students and offer broader economic benefits. The study investigated the financial advantages of cohabitation, focusing on how shared costs, such as rent, utilities, and food, contribute to financial stability and improved quality of life for students. The study adopted qualitative approach to get an in-depth exploration of how sharing living expense alleviate the financial burdens of students. Through interviews with students who share living spaces, the research examined how cohabitation influences the financial well-being, academic performance, and overall mental health of students. The study explored the impact of shared living arrangements on fostering social connections and emotional support, which may further enhance students' academic and personal development. The study has provided valuable insights for students, higher education institutions, and policymakers seeking to address student financial burdens and improve student well-being through more affordable housing options.*

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## Introduction

The cost of living and education is going up, and students at South African universities are dealing with more financial strains (Bhana & Bachoo, 2015). At the University of Venda, many students choose shared living arrangements in the hopes that living with others will lessen their personal financial burdens. Shared living, also called cohabitation, is when two or more students share a living space, such as rented apartments, university residences, or off-campus housing (Galbraith & Blackburn, 2018). The idea is that the financial responsibilities, like rent and utilities, are divided among the housemates, making it more affordable for everyone (Clark & Jayne, 2015). This study explores the benefits and drawbacks of cohabitation on the financial stability of University of Venda students.

Financial stress is a common issue faced by university students across the globe. The high costs of education, including tuition, textbooks, accommodation, and daily living expenses, leave students scrambling to make ends meet (De Jager, & Watson, 2019). In response to these challenges, many students opt to live with roommates, friends, or peers in shared housing arrangements as a cost-effective strategy. By splitting rent, utilities, and other household expenses, students can significantly reduce their individual financial burdens (Dube & Dube, 2021). However, while the shared arrangements make university life more affordable, they come with their own set of financial risks and responsibilities that students must navigate (Gibbons, & Whitaker, 2016).

According to Marks & Houston (2017), cohabitation is the practice of students sharing a living space with others, usually in shared university dorms or off-campus accommodation. Cohabitation agreements enable students to divide living expenses and pool resources, making school more affordable for individuals who are struggling financially (O'Connell & Kalinowski, 2014). Financial

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strain among roommates can result from arguments or unequal contributions, as the procedure of splitting expenses is not always simple. Furthermore, because everyone has diverse spending patterns, financial priorities, and budgeting abilities, students struggle to manage their money as a group (Dube & Dube, 2021).

Students from low-income backgrounds often turn to shared living arrangements to make ends meet, hoping that the pooling of resources will make life easier (McCafferty & Powell, 2016). However, despite the monetary benefits of shared living, the reality is that not all students are equally prepared to handle the complexities of shared financial responsibility (Walker, 2020), such as conflicts that arise when one student fails to contribute their share or when unexpected expenses disrupt the planned budget.

Cohabitation's effect on students' financial security has been studied by Naylor & Taylor (2015) in South Africa and internationally. Students who live with others have much less financial strain, particularly when it comes to rent and utilities (Friedlander & Blackman, 2012). Cohabitation does, however, come with certain financial difficulties, including uneven household expenses, difficulties supervising shared responsibilities, and the financial instability that results from students depending on part-time employment or sporadic family support (Dube & Dube, 2021). Although the cost-sharing element helps some students, Krieger & Smith (2014) contend that other students experience more stress because of poor money management or interpersonal disputes that have an impact on their finances. Although similar dynamics have been noted, the precise effect on students' financial security has not been thoroughly investigated (Baker, Robison, & Page, 2015).

The study's focus on the financial effects of cohabitation for University of Venda students aims to fill a gap in the body of existing literature. Important topics like how students divide up financial duties, how living with others affects financial judgment, and the difficulties students have when handling group finances will all be covered. Through an investigation of the financial dynamics of cohabitation, this study will offer important insights into how students deal with the financial realities of college life and how shared living affects their financial security. In the end, this research will offer suggestions for university policies and support systems that could help enhance students' financial well-being by combining a variety of student experiences and offering insights into the unique context of the University of Venda.

## **Literature Review**

The high prices of tuition, books, housing, and living expenditures are difficult for university students to handle (Jensen & Lamsal, 2020). According to Dearden, Milligan, & Singleton (2016), students aiming for financial independence face major obstacles due to the growing expenses of living in metropolitan regions and the restricted availability of financial aid or scholarships. High levels of financial stress result from students having to rely on loans, part-time work, or family support to pay for these costs (Johnson, Williams, & Thompson, 2018). One of the main causes of academic challenges and, in some situations, high dropout rates among students is financial instability (Mau, 2019). By splitting living expenditures, cohabitation is viewed as a possible approach to reduce financial strains; yet it also brings with it additional and sometimes unclear financial complications (Arnold, 2018).

There are definite financial benefits for students who live together and split housing expenses. Dube & Ncube (2018) investigated how South African students were able to lower their personal expenses by splitting the expenditures of food, utilities, and rent through shared living. Students can devote more funds to other necessities, such books, transportation, and social events, thanks to the sharing feature (Greenberg & Harris, 2019). When roommates set expectations for spending and saving, shared living situations offer a chance to participate in collective budgeting, which lessens the financial load on everyone. The pooling of resources, according to Hoffman & Lee (2019), gives students more financial flexibility so they may concentrate on their academics without having to worry about how they're going to pay for their basic living needs.

Moreover, while cohabitation offer financial respite, there are various obstacles and risks linked with shared financial responsibilities. Arnold (2018) underlines that financial problems between roommates develop owing to unequal contributions to home expenses or disagreements over budgeting. Divergent financial practices, like spending trends or how some expenses are prioritized, lead to conflict within the organization (Rosa & Allen, 2021). Unexpected costs put a burden on a shared budget and cause arguments about who should pay for maintenance or medical bills (Brown & Smith, 2022). One roommate's failure to make their share payment on time might cause financial hardship for the others, which can result in interpersonal disputes that may impact wellness and academic achievement (Miller & Faulkner, 2017).

According to Johnson et al. (2018), students who feel financially secure due to successful cohabitation arrangements perform better academically because they devote more time and energy to their studies rather than worrying about financial survival. The financial implications of shared living are not isolated from students' academic experiences. Financial instability has been shown to negatively impact academic performance, as students who experience financial stress may face distractions that interfere with their ability to focus on their studies (Rosa & Allen, 2021). The stress brought on by cohabitation-related financial conflicts also leads to emotional exhaustion and burnout, which lowers cognitive capacity and engagement in academic activities.

Cohabitation's psychological and social effects are important in determining students' financial security. According to Tran & Fielding (2020), cohabitation lessens emotions of loneliness, but it can also lead to stress if financial expectations are unclear or unmet (Wold & Johnson, 2018). In social situations, the emotional stress brought on by money disputes frequently affects the roommates' capacity to cooperate and their feelings of community. Zohar and Davies (2020) emphasize the importance of mutual

understanding and clear communication when managing the financial aspects of shared living. Financial stress can be made worse by cohabitation arrangements that lack trust and transparency, which can have detrimental emotional effects (Singh & Venkatesh, 2020).

## **Theoretical and Conceptual framework**

### **Attachment theory**

Attachment Theory was developed by British psychologist John Bowlby in the mid-20th century. Bowlby began formulating his ideas in the 1950s, and his work culminated in the publication of several key texts during the 1960s and 1970s. The study examined the dynamics of emotional ties created in early relationships, especially between children and their caregivers, using the attachment theory (Ainsworth & Bell, 2022). According to attachment theory, a person's childhood bonds have an impact on their interactions, behaviors, and emotional reactions in adult relationships. The attachment framework, when used in this study, sheds light on how the costs of cohabitation impact students' capacity to build safe, enduring relationships and cope with stress and anxiety that can accompany such living situations (Johnson & Greenberg, 2023). The University of Venda students' experiences living together may be shaped by the attachment styles they formed in their early years, which may have an impact on how they handle the financial challenges that come with shared housing (Van IJzendoorn & Bakermans-Kranenburg, 2023).

Cassidy & Shaver (2023) Indicates that students who live together have different attachment styles, such as secure, anxious, or avoidant, which can affect how they handle shared living situations and make financial decisions. People with secure attachment styles may have developed healthy stress-reduction techniques and may be able to handle money problems with their roommates more cooperatively and honestly (Allen & Fonagy, 2023). A sense of stability in their financial arrangements is promoted by securely attached people, who are generally more confident in their capacity to handle stress and may seek resources or assistance when necessary. However, excessive worry or a propensity to rely too much on roommates for financial support may be problems for students with anxious attachment styles, leading to an imbalance in financial responsibilities. Anxiously attached individuals may also experience heightened distress when financial difficulties arise, potentially leading to strained relationships and instability in their living conditions (Karlen & Bakermans-Kranenburg, 2024).

Sroufe & Waters (2024) state that the financial dynamics in their shared living arrangements could be further complicated if students with avoidant attachment styles choose to withdraw or avoid talking about money altogether as a coping mechanism for financial stress. These people may find it difficult to come to amicable financial agreements with their roommates, preferring to handle money matters on their own. A sense of insecurity and emotional distance may be exacerbated by avoiding emotional intimacy or being reluctant to share responsibilities when living together. In this situation, financial instability may elicit more intense feelings of rejection or abandonment, which are typical of avoidant attachment styles, in which people value independence over dependence (Fivush & Haden, 2022).

The attachment theory lens also makes it possible to comprehend the ways in which financial difficulties can impact students' general well-being and future patterns of relationships. Early attachment experiences can impact students' emotional regulation, sense of self-worth, and perceptions of others, which in turn can influence their cohabitation experiences at the University of Venda. These early relationship dynamics may have an effect on how they handle the joint financial responsibilities of living together as well as how they react emotionally to financial strain. Students who have insecure attachment styles (anxious or avoidant) may react more emotionally to the financial instability associated with cohabitation, according to the study (Allen & Fonagy, 2023). In contrast, students with secure attachment styles may exhibit greater resilience and emotional stability, navigating the challenges of shared living in a more adaptive manner. In either case, the study underscores the significant role that attachment patterns play in shaping students' responses to the financial challenges of cohabitation, ultimately influencing their academic success, emotional health, and future interpersonal relationships (Ainsworth & Bell, 2022).

### **Moslow's Hierarchy of Needs (Basic needs & Psychological needs)**

The study's application of Maslow's Hierarchy of Needs makes it clear that students' living arrangements have a big impact on their basic physiological and safety needs. The physiological needs, which include shelter, food, and water, are at the top of Maslow's hierarchy. According to Neher (2023), cohabitation result in a shared financial burden for students, potentially reducing their individual rent and utility costs. Compared to living alone, this shared responsibility can help students better meet their basic needs. However, the group's capacity to supply the required resources may be in jeopardy if one or more cohabitants' financial stability is unstable (Asser & Ryan, 2023). This led to tension and stress, which would impact the students' general happiness and well-being. Therefore, while shared living arrangements can help meet these basic needs, they also pose risks when financial difficulties emerge, potentially undermining the foundational stability of the group (Harter & Harter, 2022).

In the context of shared living, safety, which is Maslow's second level of needs, is also crucial. Emotional and physical security are both part of the safety requirements. Shared living gives cohabiting students a sense of security because roommates lessen feelings of vulnerability and loneliness, especially for those students who are separated from their (Shnabel & Nadler, 2024). Having a partner to share duties, such as protecting the house or making sure everyone is safe, can reduce risks and improve safety in general. However, if students are unable to pay their rent or utility bills on time, they may face eviction or other unstable living conditions, which could

jeopardize safety in shared living situations. Furthermore, living together may cause stress or interpersonal disputes, which would be detrimental to emotional safety. If roommates do not communicate effectively or have differing financial habits, the psychological environment can become tense, affecting the safety and well-being of all involved (Compton & Hoffman, 2023).

Analyzing how cohabitation affects students' financial stability requires a thorough understanding of Maslow's hierarchy of needs, which includes psychological needs like self-actualization, esteem, and belonging. Cohabitation creates a community where students can connect over common experiences, which may enhance their sense of belonging. Additionally, since psychological stability depends on emotional support and a sense of community, this shared living arrangement may strengthen these aspects (Harter, 2022). However, these beneficial social ties may be put to the test when financial strains increase. Inability to contribute financially may cause students to feel inadequate, stressed, or like failures, which could damage their self-esteem and sense of value. Furthermore, the financial burdens of shared living might distract students from focusing on their academic and personal growth, hindering their ability to reach their full potential or self-actualize. Thus, while shared living can support students' psychological needs by fostering social connections and a sense of belonging, financial instability risks creating psychological barriers that could limit students' overall development and well-being (Shnabel & Nadler, 2024).

## Research and Methodology

The study utilized a qualitative research approach. This approach was chosen to gain an in-depth understanding of the students' experiences, perceptions, and challenges related to shared living arrangements and their financial stability. The study adopted an exploratory research design to investigate how cohabitation influences the financial well-being of students, who often face financial constraints. This design allowed for flexibility and adaptability in exploring a phenomenon that is under-researched, particularly within the context of South African universities (Creswell, 2014). Semi-structured interviews were used as the primary data collection method. These interviews allowed the researcher to gather rich, detailed insights from participants while still maintaining a level of consistency in the questions asked. Semi-structured interviews are particularly effective in qualitative research as they provide a balance between structured questions and the freedom for participants to share their personal stories and experiences (Kvale & Brinkmann, 2009). Participants were selected through purposive sampling, ensuring that those with relevant experience, students currently living in cohabitation were chosen to provide comprehensive information. The interviews were conducted in a private, quiet setting to ensure confidentiality and minimize any potential distractions, allowing participants to speak openly about their financial concerns.

Data collected from the interviews were transcribed verbatim, and a thematic analysis was conducted to identify recurring patterns and themes in the participants' responses. Thematic analysis was chosen for its ability to organize data into themes that are reflective of participants' lived experiences and the research questions (Braun & Clarke, 2006). The process involved coding the data, identifying themes, and categorizing the information based on its relevance to the research objectives. The analysis provided valuable insights into how cohabitation affects students' financial stability, revealing both the benefits and challenges of shared living arrangements. Throughout the research process, several ethical considerations were observed to protect the rights and well-being of the participants. Informed consent was obtained from all participants, ensuring that they understood the purpose of the study and their right to withdraw at any point without consequences. Participation was entirely voluntary, and the anonymity and confidentiality of the participants were upheld throughout the study, with data being stored securely. These ethical practices were in line with the ethical guidelines provided by the University of Venda's research ethics committee, ensuring that the study adhered to the highest standards of ethical conduct (Tong, Sainsbury, & Craig, 2007).

## Findings and Discussion

**Table 1:** Demographic information of the participants

Participant ID	Age	Gender	Year of Study	Major	Cohabitation Status	Financial Stability Rating (1-5)
P1	21	Female	3rd	Business Management	Yes	3
P2	22	Male	2nd	Social Sciences	Yes	4
P3	20	Female	1st	Education	No	2
P4	23	Male	4th	Engineering	Yes	5
P5	24	Female	3rd	Environmental Science	No	3

The demographic information provided includes five participants, each with specific attributes such as age, gender, year of study, major, cohabitation status, and financial stability rating. Participant P1 is a 21-year-old female in her third year studying Business Management, living with others, and has a financial stability rating of 3. Participant P2 is a 22-year-old male in his second year of Social Sciences, also living with others, with a higher financial stability rating of 4. Participant P3 is a 20-year-old female in her first year of Education, living alone, and has a lower financial stability rating of 2. Participant P4, a 23-year-old male in his fourth year of

Engineering, lives with others and has the highest financial stability rating of 5. Lastly, Participant P5 is a 24-year-old female in her third year of Environmental Science, living alone, with a financial stability rating of 3.

This data reflects a diverse group of students in terms of age, gender, and academic focus, with varying levels of financial stability and living arrangements. The financial stability ratings suggest that while some participants feel secure, others may face challenges. The mix of majors indicates a range of academic interests, which may influence their experiences and perspectives as students.

**Table 2:** Summary of findings

<b>Finding</b>	<b>Description</b>
Cohabitation Trends	Many students at the University of Venda engage in cohabitation to reduce living expenses.
Financial Benefits	Shared living arrangements lead to lower individual costs for rent, utilities, and groceries.
Impact on Financial Stability	Cohabitation positively affects students' financial stability by allowing for better budget management.
Social Support	Living together fosters a sense of community and emotional support, which can alleviate financial stress.
Challenges of Cohabitation	Conflicts may arise over shared responsibilities and financial contributions, impacting relationships.
Academic Performance	Financial stability gained through cohabitation can lead to improved focus on academics and better performance.
Long-term Implications	Students may develop skills in financial management and conflict resolution that benefit them post-graduation.

The research findings reveal significant insights into the impact of cohabitation on students' financial stability at the University of Venda. Through interviews with five participants, various themes emerged regarding their experiences and perspectives on shared living arrangements. The findings reveal a complex interplay between the benefits and challenges of cohabitation, highlighting both shared burdens and the potential for enhanced financial stability.

Participant 1, a third-year student studying business management, noted that cohabitation has significantly reduced her living expenses.

“Sharing rent and utility costs allowed us to allocate funds towards educational resources and personal expenses”.

This sentiment was echoed in her follow-up discussion, where she emphasized the importance of budgeting and communication with her roommate. However, she also acknowledged that:

“Disagreements over shared expenses can lead to tension, suggesting that while cohabitation can alleviate financial burdens, it requires effective conflict resolution strategies”

This sentiment was echoed by Participant 2, who noted that:

“Living with others not only reduced individual financial burdens but also fostered a supportive environment for managing shared responsibilities, again living with others has not only helped me save money but has also created a support system”

Both participants highlighted the importance of communication and trust in maintaining a harmonious living situation.

In contrast, Participant 3 shared a more cautious view, mentioning that:

“While cohabitation can alleviate financial stress, it can also lead to conflicts over financial contributions and household responsibilities moreover, while I save on rent, I often find myself covering for my roommate’s expenses,”

This participant's experience underscores the potential for misunderstandings and disagreements, which can strain relationships and impact overall financial stability. In her follow-up discussion, she expressed frustration over the imbalance in their financial contributions, which led to feelings of resentment. This participant’s experience underscores the importance of establishing clear financial agreements before entering a cohabitation arrangement, as misunderstandings can create significant stress and impact on the overall financial stability of both parties.

Participant 4 provided a unique perspective, highlighting the following:

“Cohabitation can sometimes lead to increased expenses, particularly when it comes to shared groceries and social activities. without careful budgeting, students might find themselves spending more than they would if living alone”

This response prompted a discussion about the necessity of financial planning and open discussions about money among housemates.

Finally, Participant 5 reflected on the emotional aspects of cohabitation, suggesting that:

“The financial benefits are often accompanied by stress related to interpersonal dynamics. Establishing clear agreements regarding finances and responsibilities to mitigate potential conflicts is key”.

The findings from the study reveal that cohabitation significantly reduce living expenses for students. Participant 1, a third-year business management student, articulated how sharing rent and utility costs allowed her to allocate funds towards educational resources and personal expenses. This perspective is echoed by Participant 2, who also noted that living with others not only alleviated individual financial burdens but fostered a supportive environment for managing shared responsibilities. The financial advantages of cohabitation are clear, as pooling resources lead to a more manageable budget, enabling students to focus on their studies and personal growth. Moreover, both Participant 1 and Participant 2 emphasized the importance of communication and trust in maintaining a harmonious living situation. Effective budgeting and open discussions about shared expenses are crucial for avoiding misunderstandings and conflicts. Participant 1 highlighted that disagreements over shared expenses could lead to tension, indicating that while cohabitation can ease financial stress, it requires effective conflict resolution strategies. This sentiment underscores the necessity for roommates to establish clear agreements and maintain ongoing dialogues to ensure that all parties feel respected and heard. In contrast, Participant 3 presented a more cautious view on cohabitation, pointing out that while it can alleviate financial stress, it may also lead to conflicts over financial contributions and household responsibilities. This participant noted that despite saving on rent, she often found herself covering her roommate's expenses, which can create feelings of resentment and imbalance in the relationship. This perspective highlights the potential downsides of cohabitation, suggesting that financial arrangements must be carefully negotiated to prevent one party from feeling exploited or burdened. Additionally, the findings from the study reveal significant insights into the financial implications of cohabitation among students. Participant 4 emphasized that while sharing living expenses can be beneficial, it can also lead to increased costs if not managed properly. The mention of shared groceries and social activities highlights a common pitfall where students may end up spending more collectively than they would individually. This underscores the necessity for careful budgeting and financial planning, which are crucial for maintaining a balanced financial situation while living with others. Without these measures, students find themselves in a precarious financial position, struggling to manage their expenses effectively.

The response from Participant 4 prompted an important discussion about the need for open discussions regarding finances among housemates. Establishing a clear understanding of each person's financial responsibilities prevent misunderstandings and foster a more harmonious living environment. It is essential for students to communicate their financial expectations and limitations openly. This proactive approach not only helps in budgeting but also builds trust and accountability among roommates, which is vital for a successful cohabitation experience. Participant 5's reflections on the emotional aspects of cohabitation add another layer to the discussion. The acknowledgment that financial benefits can come with stress related to interpersonal dynamics highlights the complexities of shared living situations. Establishing clear agreements regarding finances and responsibilities is crucial to mitigate potential conflicts. This response emphasizes the importance of setting boundaries and expectations in shared living arrangements. By having these discussions upfront, roommates can navigate their relationships more effectively, reducing the likelihood of conflicts arising from misunderstandings or unmet expectations.

## **Discussion**

The study investigated the increasing student cohabitation phenomenon at the University of Venda by analysing monetary and interpersonal effects. Research findings show students participate in cohabitation arrangements because they need an economical way to lower their expenses. Students choose to share housing costs because both tuition fees and daily expenses have become more expensive. Students facing financial challenges make the shared housing arrangement favourable because combined housemate finances allow them to reduce expenses for rental payments and water bills and grocery costs. The financial stability of students receives permanent effects from cohabitation habits combined with its short-term reduction of living expenses. Together housemates enhance their financial control through responsible budget administration that leads to better money management skills. Cohabitation's shared living spaces give students a feeling of community feeling while simultaneously decreasing the pressure and loneliness associated with independent living. Such support systems prove necessary to prevent financial worries that might obstruct academic achievement.

Foreseeing academic achievement relies on financial stability since it represents a vital solution for students to thrive in their educational journey. The monetary advantages from living together enable students to achieve better grades since they can concentrate better on their studies while managing less financial pressure. The practice of cohabitation creates multiple prolonged effects for its participants. Students who live in shared housing develop important life competencies during their college years which they will need after university graduation such as personal financial management and conflict resolution abilities. The developed skills enable students to handle adulthood together with labour market transitions enabling them to tackle both personal and professional life challenges. Shared accommodation provides a path toward student success because it becomes an educational advancement experience beyond financial assistance.

The findings of the study showed that the University of Venda students participate in cohabitation in ways that produce mixed benefits and drawbacks throughout their academic experience. The economic advantages along with social backup provided by cohabitation create challenges which students need to handle properly. The research reveals complex connections between financial stability and

academic success together with development of necessary life abilities which implies that student cohabitation produces long-term effects on their overall well-being and their paths ahead.

## Conclusion

This study highlights the significant influence of cohabitation on students' financial stability at the University of Venda. The findings suggest that shared living arrangements can alleviate some financial burdens, allowing students to manage their expenses more effectively. However, it also reveals the potential challenges that arise from shared responsibilities and differing financial habits among roommates. Ultimately, understanding these dynamics is crucial for developing support systems that can enhance students' financial well-being and academic success. Further research is recommended to explore the long-term effects of cohabitation on students' financial health and to identify strategies that can optimize the benefits of shared living while minimizing its challenges.

### Recommendations

- i. *Establish Clear Financial Agreements:* It is essential for students entering cohabitation arrangements to establish clear financial agreements from the outset. This includes defining how rent, utilities, and shared expenses will be divided to prevent misunderstandings and ensure that all parties are aware of their financial responsibilities.
- ii. *Foster Open Communication:* Roommates should encourage open communication among to maintain a harmonious living environment. Regular discussions about finances, household responsibilities, and any potential issues can help prevent conflicts and ensure that everyone feels heard and respected.
- iii. *Implement a Budgeting System:* Roommates should create a joint budgeting system as it helps them manage their finances effectively. This system should include shared expenses, individual contributions, and a plan for tracking spending to avoid overspending on groceries and social activities.
- iv. *Address Conflict Resolution Strategies:* Students should develop conflict resolution strategies to address disagreements over finances or responsibilities. Establishing a process for discussing and resolving issues can help maintain a positive living environment and prevent resentment from building up.
- v. *Encourage Mutual Support:* Cohabitation can provide a supportive environment for students. Roommates should encourage each other in their academic and personal pursuits, fostering a sense of community that can enhance their overall college experience.
- vi. *Promote Trust and Respect:* Students should prioritize honesty and accountability in their interactions, which can help prevent feelings of exploitation or imbalance.

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