GUIDANCE SERVICES AND FINANCIAL MANAGEMENT AMONG YOUNG COUPLES IN AKWA IBOM STATE, NIGERIA

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Keywords

guidance and counselling; financial management; young couples; follow-up

Abstract

Many young couples in Akwa Ibom State struggle with effective financial management, leading to relational stress, debt, and instability. Despite the availability of various financial strategies, a lack of financial literacy and differing priorities often result in poor financial decisions and conflict.This study employed a correlational research design to investigate the relationship between guidance services and financial management among young couples. The study was grounded in Bowen's Family Systems Theory and Becker's Theory of Economic Gain. A sample of 200 young couples from NsitUbium Local Government Area was selected using stratified random sampling. Data were collected using the researcher-designed "Young Couples' Financial Management Questionnaire (YCFMQ)," which had a reliability coefficient of .76. Pearson Product Moment Correlation (PPMC) was used to analyse the data and test the four hypotheses at a .05 alpha level.The results revealed significant positive relationships between all four guidance services and young couples' financial management. Specifically, information service (r = .461), appraisal service (r = .555), and counselling service (r = .610) showed moderate positive relationships. A very strong positive relationship was found for follow-up service (r = .895).Guidance services namely information, appraisal, counselling, and follow-up are significantly related to improved financial management among young

couples. This study contributes empirically by demonstrating that follow-up services often underemphasized in marital counselling exert the strongest influence on couples' financial behaviour. The study also integrates relational and economic frameworks to explain how counselling interventions shape financial decision-making, offering a dual-theoretical lens for future research.It was recommended among many others thatCounsellors and policymakers should integrate structured financial literacy, appraisal and sustained follow-up mechanisms into premarital and marital counselling programmes to promote long-term financial stability among young couples.

Introduction

Financial management is fundamental to marital stability; nonetheless, it poses a considerable problem for several young couples. In the initial years of a relationship, couples frequently emphasise immediate lifestyle gratification and shared experiences, which, although fortifying their connection, may lead to enduring financial instability. This emphasis on the present is frequently intensified by societal pressures and the aspiration to uphold a specific lifestyle, resulting in expenditures on travel, fashion, and luxury goods that may not correspond with their long-term financial objectives.

The ramifications of such financial actions are dire. Families that inadequately handle their finances have numerous challenges, with a fundamental deficiency in financial literacy being a principal issue. Lusardi and Mitchell (2014) present persuasive evidence indicating that a significant proportion of adults lack the fundamental financial literacy necessary for effective personal resource management. This fundamental deficiency necessarily results in suboptimal financial decision-making. The issue extends beyond a mere deficiency of knowledge; it is fundamentally entrenched in structural disparities within the familial framework. Piketty's (2014) examination of income distribution provides a macro-level viewpoint that, when applied to the familial context, indicates that disproportionate control over resources may result in financial distress and discord. The interaction between personal knowledge gaps and relational power dynamics fosters financial stress.

This tension is frequently exacerbated by inadequate debt management. The propensity to incur debt without a robust repayment plan can ensnare families in a cycle of financial instability, a situation especially pronounced in environments such as Nigeria (Farouk and Bashir, 2017). Lusardi and Tufano (2015) elucidate that substantial debt obligations directly constrain a household's capacity to save and invest for the future. As Garman and Forgue (2011) emphasise, the lack of an emergency fund can be catastrophic when unexpected expenses occur. However, Joo and Grable (2004) contend that these issues are not insurmountable. They assert that transparent discourse regarding finances might alleviate these apprehensions; yet, this prompts a pivotal inquiry: how can couples be instructed to cultivate such conversation and acquire these essential skills?

This is when advisory services become essential. These services provide a systematic framework of specialised methodologies aimed at assisting people and couples in addressing personal and relational challenges (Corey, 2017). In this context, marriage and family counselling explicitly targets relationship issues, assisting families in enhancing communication, resolving conflicts, and fortifying connections (Gurman and Burton, 2014). The capacity of these services to alleviate financial hardship is expressed through several essential elements. The information service supplies the essential

knowledge that couples lack. Johnson and Brown (2020) assert that information literacy, defined as the capacity to access, assess, and utilise information effectively, is essential in guidance. This transcends the basic provision of data; it is about enabling clients to make educated decisions. Cheney (2023) contends that these services provide resources and insights that enhance financial decision-making, whilst Kovar and Kovar (2023) illustrate how financial education via workshops and seminars can furnish couples with essential skills in budgeting and saving.

In addition to expertise, the appraisal service provides a tailored evaluation of a couple's financial well-being. This service transitions from basic teaching to particular application, pinpointing individual financial behaviours, attitudes, and issues. Grable and Joo (2001) determined that financial counsellors employ diverse strategies to evaluate behaviours and provide customised advice. The essential benefit of this service, as highlighted by Ekore et al. (2016), lies in its capacity to identify certain financial stressors affecting marital stability, hence facilitating focused intervention.

The counselling service is the proactive engagement in resolving these recognised concerns. Expanding upon Uba's (1990) basic description of counselling as a one-on-one, interactive process, Akinade (2012) asserts that it aids individuals in developing coping mechanisms and enhancing decision-making skills. In the financial sector, this involves assisting couples in formulating pragmatic budgets, as Garman and Forgue (2011) recommend, and establishing mutual financial objectives, which Corey (2017) recognises as crucial for ensuring both partners strive towards a unified aim.

The follow-up service guarantees that these interventions have enduring effects. Pate (1981) determined that follow-up is crucial for assessing counselling outcomes and facilitating ongoing client advancement. In financial management, this entails methodically monitoring a couple's advancement, as affirmed by Rohman and Suherman (2024), who observe that such services markedly enhance financial behaviours by offering continuous support and implementing requisite modifications. Notwithstanding the recognised theoretical significance of these individual services, a distinct gap persists in empirically validating their specific correlations with financial management results among young couples in a localised setting such as Akwa Ibom State. This study aims to address this gap by analysing the correlation between these four advisory services and the financial management practices of young couples in Akwa Ibom State.

Statement of the problem

Despite the existence of numerous financial management tools, many young couples struggle to effectively manage their finances, resulting in stress and pressure within their relationship. A significant issue contributing to poor financial decisions, increased debt, and strained relationships is the deficiency in financial management skills among young couples, as noted by the study. Young couples that mismanage their finances often experience persistent financial stress, potentially leading to severe consequences such as bankruptcy, divorce, and mental health issues. Young couples frequently possess divergent financial priorities, with one partner desiring to save for a home while the other favours expenditures on vacation, apparel, accessories, and various other items. Divergent objectives result in conflicts in certain areas if not mitigated by transparent communication. Moreover, when one spouse assumes the predominant financial obligations, it may result in perceptions of inequity and heightened stress. The unquenchable urge to depict a specific lifestyle on social media, characterised by donning

opulent attire and jewellery, operating luxury vehicles, and indulging in spa treatments and fitness regimens, results in superfluous expenditures and financial stress that may jeopardise the couple's finances. The researchers noted that couples receiving financial counselling are more inclined to experience less financial stress and manage their finances well. This project aims to establish a comprehensive financial counselling program for young couples, focussing on the cultivation of budgeting skills, debt management, and financial literacy.

Purpose of the study

The main purpose of the study is to examine the relationship between guidance services and financial management among young couples in NsitUbium Local Government Area. Specifically, the study seeks to determine:

1. The relationship between information service and financial management among young couples.
2. The relationship between appraisal service and young couples financial management.
3. The relationship between counselling service and financial management among young couples.
4. The relationship between follow up service and young couples financial management.

Research Questions

The following research questions were raised for the study.

1. What is the relationship between information service and financial management among young couples?
2. What is the relationship between appraisal service and young couples financial management?
3. What is the relationship between counselling service and financial management among young couples?
4. What is the relationship between follow up service and financial management among young couples?

Research Hypotheses

The following hypotheses were formulated for the study:

(H_{01}): There is no significant relationship between information service and financial management among young couples.

(H_{02}): There is no significant relationship between appraisal service and young couples' financial management.

(H_{03}): There is no significant relationship between counselling service and financial management among young couples.

(H_{04}): There is no significant relationship between follow up service and financial management among young couples.

Theoretical framework: This research is grounded in two complimentary theoretical frameworks: Bowen's Family Systems Theory and Becker's Theory of Economic Gain. These frameworks offer unique yet interrelated perspectives for comprehending the impact of advice services on the financial management of young couples. Bowen (1950) posited that a family operates as an emotional unit, an interrelated system wherein the behaviours and feelings of each member are fundamentally interwoven. This theory posits that individuals cannot be comprehended independently of their familial setting, as relational patterns are formed and perpetuated between generations. This perspective is essential for our study since it redirects attention from individual financial literacy to the relational dynamics associated with money.

The theory's notion of the family as an emotional system elucidates how financial strain in one partner can swiftly rise into a collective marital crisis. Bowen's concept of anxiety transmission elucidates how unmanaged tension related to debt or expenditure may infiltrate a relationship, fostering a cycle of blame and defensiveness that impedes collaborative problem-solving. This theoretical perspective posits that proficient financial management encompasses not only practical abilities but also emotional and relational dimensions. Moreover, the notion of self-differentiation is essential. A poorly differentiated marriage may amalgamate their concerns, resulting in reactive financial actions (e.g., impulsive expenditures to mitigate stress or stringent financial control stemming from dread). From this perspective, guidance services extend beyond conventional financial advice; they facilitate couples in enhancing their distinction, enabling discussions about finances without the risk of personal affront or emotional overwhelm. This hypothesis offers a compelling elucidation for the emotional intensity around financial matters in marriages. Nevertheless, it predominantly emphasises the emotional and psychological aspects. To comprehensively grasp the decision-making process, it is essential to incorporate an economic perspective.

Gary Becker (1976) posited that humans, as rational agents, make decisions by evaluating costs and rewards to optimise their utility or personal advantage. This idea applies to familial decisions, indicating that behaviours inside a marriage, including financial choices, are governed by an economic rationale wherein partners strive to optimise their collective or individual wellbeing. Becker's theory is especially valuable for elucidating the motivations of couples to utilise advisory services. It positions the choice to pursue therapy not as a concession of inadequacy, but as a logical investment. From this perspective, the duration, expense, and effort invested in counselling are evaluated against the expected long-term advantages: diminished financial discord, enhanced wealth building, and improved marital stability. This viewpoint elucidates the rationale behind a couple's involvement, indicating that they engage because they believe the benefits of the service above its expenses.

Becker's theory, which prioritises rational choice, may be criticised for oversimplifying human behaviour, as it often fails to account for irrational biases, emotions, and entrenched habitselements that are central to Bowen's theory. The integration of both philosophies is necessary here. Bowen's theory elucidates the emotional impediments (e.g., merged anxiety, inadequate differentiation) that compromise rational decision-making, whereas Becker's theory delineates the economic logic that may incentivise couples to surmount these obstacles through professional assistance.

Collectively, these ideas offer an extensive framework. Bowen's Family Systems Theory elucidates the mechanisms and rationale of the process, demonstrating that guidance services must confront foundational emotional patterns to achieve efficacy. Becker's Theory of Economic Gain elucidates the rationale for participation, positioning counselling as a strategic, utility-maximizing endeavour. This study posits that guidance services enhance effective financial management by concurrently addressing the dysfunctional emotional dynamics within couples (Bowen) and imparting the knowledge and strategies necessary for attaining financial well-being as a rational and attainable objective (Becker).

Methodology

The research utilises a correlational approach to examine the association between advisory services and the financial management of young couples. A correlational study examines

the relationship between two variables to determine if they are associated, without attempting to establish causality (Gravetter and Forzano, 2018). The research population consisted of young married couples aged 18 to 39 years from four selected villages (Ikot Abasi Ufat, Afia NsitAtai, Ikot Edibon, Ikot Akpaofuk) in Nsit-Ubium, with an estimated total of 2,917 individuals (National Population Census 2022 projection).A sample of 200 young couples was selected from four villages in the NsitUbium Local Government Area. A stratified random sample method will be utilised to choose participants for this investigation.

Stratified random sampling is a technique in which the population is segmented into various subgroups based on common features, from which random samples are subsequently drawn to ensure equitable and representative participation in the study. To illustrate this sample technique, the researcher will engage with local inhabitants and guarantee that each town is proportionally represented according to its population size, with volunteers randomly picked within each group to prevent bias or unequal representation.

The principal tool for data collection was a questionnaire named the Young Couples' Financial Management Questionnaire (YCFMQ). A collection of statements and enquiries evaluating financial management (utilising a Likert scale). The questionnaire was distributed to young couples to gather insights into their financial management and that of their partners. Young couples were directed to express their levels of agreement or disagreement using a four-point rating scale: Strongly Agree (SA) = 4, Agree (A) = 3, Disagree (D) = 2, and Strongly Disagree (SD) = 1.

The YCFMQ's reliability was evaluated by the Cronbach Alpha statistical approach. A pilot test was performed with an additional sample of five couples from a distinct local government area in Akwa Ibom State to evaluate the internal consistency of the instrument. A Cronbach Alpha score of 0.78 is deemed satisfactory for assessing reliability, signifying that the items in the questionnaire consistently measure the same underlying constructs. The data acquired from the YCFMQ was analysed with the Pearson Product Moment Correlation (PPMC) statistical approach. This investigation assessed the nature and intensity of the correlation between advice services and the financial management of young couples.

Results

Research Question One

What is the relationship between information service and financial management among young couples in NsitUbium Local Government Area?

Table1: Pearson Product Moment Correlation between information service and financial management among young couples in NsitUbium Local Government Area.

Variables	n	r	Remark
Information service	200	.461	Moderate Positive Relationship
Financial Management	200		

Source: Computed by the Researcher using data from the respondents (2025).

From the result in Table1, it is revealed that r-value is .461. This implied that there is a moderate positive relationship between information service and financial management among young couples in NsitUbium Local Government Area. This means that as information service increases, financial management among young couples also

increases moderately. Therefore, information service could enhances the financial management among young couples.

Research Question Two

What is the relationship between appraisal service and young couples financial management in NsitUbium Local Government Area?

Table 2: Pearson Product Moment Correlation between appraisal service and financial management among young couples in NsitUbium Local Government Area.

Variables	n	r	Remark
Appraisal service	200	.555	Moderate Positive Relationship
Financial Management	200		

Source: Computed by the Researcher using data from the respondents (2025).

From the result in Table 2, it is revealed that r-value is .555. This implied that there is a moderate positive relationship between appraisal service and financial management among young couples in NsitUbium Local Government Area. This means that as appraisal service increases, financial management among young couples in NsitUbium Local Government Area also increases moderately. Therefore, appraisal service could enhance the financial management among young couples.

Research Question Three

What is the relationship between counselling service and financial management among young couples in NsitUbiumLoal Government Area?

Table 3: Pearson Product Moment Correlation between counselling service and financial management among young couples in NsitUbium Local Government Area

Variables	n	r	Remark
Counselling service	200	.610	Moderate Positive Relationship
Financial Management	200		

Source: Computed by the Researcher using data from the respondents (2025).

From the result in Table 3, it is revealed that r-value is .610. This implied that there is a moderate positive relationship between counselling service and financial management among young couples in NsitUbium Local Government Area. This means that as counselling service increases, financial management among young couples in NsitUbium Local Government Area also increases moderately. Therefore, counselling service could enhance the financial management among young couples in NsitUbium Local Government Area.

Research Question Four

What is the relationship between follow up service and financial management among young couples in NsitUbium Local Government Area?

Table 4: Pearson Product Moment Correlation between follow-up service and financial management of young couples in NsitUbium Local Government Area

Variables	n	r	Remark
Follow-up service	200	.895	Very Strong Positive Relationship
Financial management	200		

Source: Computed by the Researcher using data from the respondents (2025).

From the result in Table 4, it is revealed that r-value is .895. This implied that there is a very strong positive relationship between follow-up service and financial management among young couples in NsitUbium Local Government Area. This means that as follow-up service increases, financial management among young couples in NsitUbium Local Government Area also increases very strongly. Therefore, follow-up service could enhance the financial management among young couples in NsitUbium Local Government Area.

Hypothesis One

There is no significant relationship between information service and financial management among young couples in NsitUbium Local Government Area

Table 5: Pearson Product Moment Correlation between information service and financial management among young couples in NsitUbium Local Government Area.

	N	r	p-cal.	p-crit.	Decision at .05 alpha
Information service	200	.461	.000	.05	Significant. Ho1 rejected.
Financial management	200				

df= 198

Source: Computed by the Researcher using data from the respondents (2025).

Result in Table 5 revealed that the p-cal of .000 is less than the .05 alpha level of significance at the 198 degrees of freedom. This shows that the formulated null hypothesis that there is no significant relationship between information service and financial management among young couples in NsitUbium Local Government Area was rejected. Therefore, there is a significant relationship between information service and financial management of young couples in NsitUbium Local Government Area.

Hypothesis Two

There is no significant relationship between appraisal service and young couples financial management in NsitUbium Local Government Area.

Table 6: Pearson Product Moment Correlation between appraisal service and financial management among young couples in NsitUbium Local Government Area.

	N	r	p-cal.	p-crit.	Decision at .05 alpha
Appraisal service	200	.555	.000	.05	Significant. Ho1 rejected.
Financial management	200				

df= 198

Source: Computed by the Researcher using data from the respondents (2025).

Result in Table 6 revealed that the p-cal of .000 is less than the .05 alpha level of significance at the 198 degrees of freedom. This shows that the formulated null hypothesis that there is no significant relationship between appraisal service and financial management among young couples in NsitUbium Local Government Area was rejected. Therefore, there is a significant relationship between appraisal service and financial management of young couples in NsitUbium Local Government Area.

Hypothesis Three

There is no significant relationship between counselling service and financial management among young couples in NsitUbium Local Government Area.

Table 7: Pearson Product Moment Correlation between counselling service and financial management among young couples in NsitUbium Local Government Area

	N	r	p-cal.	p-crit.	Decision at .05 alpha
Counselling service Financial management	200 200	.610	.000	.05	Significant. Ho1 rejected.

df= 198

Source: Computed by the Researcher using data from the respondents (2025).

Result in Table 7 revealed that the p-cal of .000 is less than the .05 alpha level of significance at the 198 degrees of freedom. This shows that the formulated null hypothesis that there is no significant relationship between counselling service and financial management among young couples in NsitUbium Local Government Area was rejected. Therefore, there is a significant relationship between counselling service and financial management of young couples in NsitUbium Local Government Area.

Hypothesis Four

There is no significant relationship between follow-up service and financial management among young couples in NsitUbium Local Government Area.

Table 8: Pearson Product Moment Correlation between information service and financial management among young couple in NsitUbium Local Government Area

	N	r	p-cal.	p-crit.	Decision at .05 alpha
Follow-up service Financial management	200 200	.895	.000	.05	Significant. Ho1 rejected.

df= 198

Source: Computed by the Researcher using data from the respondents (2025).

Result in Table 8 revealed that the p-cal of .000 is less than the .05 alpha level of significance at the 198 degrees of freedom. This shows that the formulated null hypothesis that there is no significant relationship between follow-up service and financial management among young couples in NsitUbium Local Government Area was rejected. Therefore, there is a significant relationship between follow-up service and financial management of young couples in NsitUbium Local Government Area.

Discussion of findings

Information Service and Financial Management among Young Couples

The discovery of a notable, moderate positive correlation between information services and financial management highlights the essential significance of knowledge. This outcome indicates that furnishing couples with precise, prompt information regarding budgeting, savings, and debt management directly enables them to make more informed financial choices. This corresponds with the claims of Johnson and Brown (2020) regarding the significance of information literacy in guidance, facilitating clients' efficient navigation of problems. Information services serve as the initial measure in elucidating financial concepts, thereby alleviating anxieties and misconceptions that frequently result in conflict. This discovery reinforces the rational choice component of Becker's theory; couples leverage this information as a resource to optimise their financial utility and circumvent prevalent problems..

Appraisal Serviceand Financial Management among Young Couples

The study found a strong, moderate positive correlation between evaluation services and financial management. The enhanced correlation, relative to information services alone, signifies that the tailored evaluation of a couple's financial well-being is an essential driver of enhancement. Information offers broad knowledge, whereas evaluation contextualises it for the pair, pinpointing distinct strengths, shortcomings, and stressors. This discovery aligns with the research of Grable and Joo (2001), who underscored the need of customised tools in financial counselling, and Ekore et al. (2016), who recognised the identification of financial stresses as essential for marital stability. From a Bowenian perspective, the assessment service serves as a mechanism for enhancing a couple's differentiation by objectively illuminating individual and collective financial behaviours without assigning blame, so promoting a more rational and less emotionally entangled approach to financial management.

Counselling Service and Financial Management among Young Couples

The most robust correlation among the main services was identified with the counselling service. This moderate-positive association signifies that the dynamic, interactive nature of professional counselling is highly helpful in converting financial information into sustainable practices. This discovery corroborates Akinade's (2012) claims that counselling improves decision-making abilities and self-awareness. During the therapy session, theoretical budgets are converted into actionable goals, and financial disputes are reframed as discussions. This technique directly tackles the emotional fusion and anxiety transmission outlined in Bowen's Theory, offering a secure environment for couples to cultivate the communication and problem-solving skills essential for financial harmony. The outcome substantiates the conclusions of Kruger et al. (2023), who associated professional financial advice with increased financial satisfaction and a more equitable distribution of duties.

Follow-up Service and Financial Management among Young Couples

The most notable discovery of this study is the robust positive correlation (r = .895) between follow-up service and financial management. This emphasises that initial intervention alone is inadequate; ongoing assistance is essential for long-term success. This consequence strongly corroborates Pate's (1981) initial assertion regarding the necessity of follow-up for assessing results and guaranteeing ongoing advancement. The discovery indicates that regular check-ins offer accountability,

reinforcement, and the chance for prompt modifications that deter couples from reverting to previous behaviours. The follow-up service connects the plan created in a counsellor's office with its ongoing implementation in everyday life. This corresponds with Rohman and Suherman (2024), who discovered that follow-up services markedly enhance financial behaviours, and Sorenson (2016), who emphasised its importance in connecting financial information to continuous contact. These findings indicate that follow-up is not an optional addition, but rather the most essential element for maintaining the long-term efficacy of financial counselling. These findings collectively illustrate that efficient financial management is attained not through a singular intervention but with a coordinated series of services. Information delineates the "what," evaluation elucidates the "where do we stand," counselling elucidates the "how" and addresses the "why" underlying issues, while follow-up guarantees sustainability. This development seamlessly integrates the two theoretical frameworks: the counselling and follow-up services directly address the couple's emotional system (Bowen), whereas the information and assessment services furnish rational, utility-maximizing tools and data (Becker).

Conclusion

This study offers persuasive empirical evidence that guidance counselling services are essential to the financial management of young couples. Results indicate that information, assessment, counselling, and follow-up services all exhibit a strong and favourable correlation with enhanced financial behaviours. The robustness of these correlations, especially the pronounced link for follow-up service, illustrates that financial management is not a singular lesson but an ongoing process necessitating initial intervention, tailored evaluation, and, most importantly, enduring assistance. By tackling both the logical necessity for financial instruments (Becker's Theory of Economic Gain) and the emotional-relational aspects associated with money (Bowen's Family Systems Theory), guidance services provide a holistic resolution to the financial difficulties encountered by young couples. Consequently, the proficient financial management of young couples in Akwa Ibom significantly relies on the strategic implementation of these fundamental guiding and counselling services.

Recommendations

Based on the findings of the study, the following recommendations were made:

Given the significant positive relationship of information services, counsellors should establish a strong foundation of structured financial information service in their practice. This should go beyond ad-hoc advice to include standardized modules on budgeting, savings, investment, and debt control within premarital and marital counselling curricula.

The moderate-positive relationship for appraisal service indicates its critical role as a diagnostic tool. Counsellors should formally integrate financial assessment tools at the outset of counselling to create personalized profiles for each couple, identifying their specific financial stressors, behaviours, and baseline conditions, as this tailored approach enhances the relevance and impact of subsequent guidance.

The very strong positive for follow-up service demands a paradigm shift. Counselling bodies and practitioners must treat follow-up not as an optional extra but as a non-negotiable, structured component of financial counselling. This involves scheduling periodic check-ins to monitor progress, provide accountability, and make timely adjustments to financial plans, as this sustained engagement was identified as the single most influential factor for long-term success.

Couples should understand that effective financial management is a process. They should seek counsellors who offer a complete suite of services including initial appraisal anda committed follow-up schedule to ensure the plans they create together are effectively implemented and sustained.

Recognizing the overpowering influence of follow-up, couples should proactively request and commit to these sessions. They should view them as essential opportunities toreinforce positive habits, troubleshoot challenges early, and maintain joint accountability, thereby directly leveraging the service most strongly linked to their financial success.

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