Definition of Terms

The following terms were defined to clarify their use in this study:

**Anxiety** is a psychological characteristic consisting of an unavoidable, unpleasant experience having both negative physiological and behavioral effects often interfering with learner performance in instructional situations (Spielberger, 1966).

**Computer anxiety** is the tendency to experience unresolved apprehension or fear when anticipating interaction with a computer, as well as the tendency to experience exaggerated feelings of disorientation and uncertainty when interacting with a computer (Brooke, 1989).

**Computerphobia** is the having a fear or dread of the computer (Kennedy 1988, p. 297).

**Low-literate adults** are adults functioning below the ninth grade in reading, writing, and math (Lewis 1988, p. 6).

**Math anxiety** is described as “feelings of tension and anxiety that interfere with the manipulation of numbers and the solving of mathematics problems in a wide variety of ordinary life and academic situations” (Richardson & Suinn, 1972, p. 551).

**State anxiety** is a transitory anxiety situation characterized by subjective, consciously perceived feelings of apprehension and tension, accompanied by or associated with activation or arousal of the autonomic nervous system (Spielberger, 1966).

**Technostress** is the inability of an individual to adapt to the introduction of technology (Lewis, 1988, p. 5).