UNRAVELING THE STORIES BEHIND STUDENT DISCONTINUATION DESPITE THE TERTIARY EDUCATION SUBSIDY: A PHENOMENOLOGICAL STUDY

Angelica Concepcion [1], Von P. Gabayan Jr.[2]

Cagayan Valley Computer and Information Technology College, Santiago City, Philippines

Concepcionangelica790@gmail.com[1], von.gabayan95@gmail.com[2] *

Abstract:

This study explores the experiences and challenges faced by students who have discontinued their education despite being recipients of the Tertiary Education Subsidy (TES) in the Philippines. The primary aim is to understand the underlying problems, the specific challenges in balancing academic pursuits with other obligations, and the strategies employed to overcome these obstacles. Data were collected through in-depth interviews with former TES recipients. The findings reveal that financial problems, including family financial strain and parental job loss, significantly impact students' ability to persist in their studies. Additionally, personal issues such as mental health concerns and parental health problems further exacerbate these challenges. Balancing studies with family obligations, financial challenges, and the necessity to work often forces students to sacrifice their education. Despite these difficulties, many students employed strategies such as part-time employment, effective time management, and resilience to manage their academic and personal responsibilities. The study concludes with recommendations to improve institutional support and policies to better assist students facing similar challenges.

Keyword: *Tertiary Education Subsidy (TES), financial challenges, family obligations, mental health, academic persistence, resilience*

Introduction

Amidst the backdrop of the educational landscape, where the journey towards higher education stands as a beacon of hope and opportunity, there exists a concerning trend of attrition. The projected attrition rate in universities and colleges for the academic year spanning 2023 to 2024 has been a topic of vigorous discussion, reflecting the challenges and complexities inherent in pursuing academic advancement. According to recent data from the Commission on Higher Education (CHEd), the projected attrition rate, representing the number of students who have discontinued their education, stands at 35.15 percent. While this figure marks a slight improvement from the previous year's rate of 40.98 percent, it nonetheless underscores the

persistent issue of student discontinuation within the higher education landscape.

In response to this pressing concern, initiatives such as the Tertiary Education Subsidy (TES) have been implemented to provide financial support to students embarking on their collegiate journey. Enshrined within the Free Higher Education Act (Republic Act 10931), the TES program aims to alleviate the financial burdens faced by students, particularly those hailing from economically disadvantaged backgrounds. By extending financial assistance to students pursuing tertiary education in state universities and colleges, the TES program seeks to enhance accessibility and affordability, thereby fostering greater inclusivity within the higher education sector.

A government program called the Tertiary Education Subsidy (TES) was created to give students pursuing college or higher learning financial support, particularly students entering state universities and colleges and regional universities and colleges. The Free Higher Education Act (Republic Act 10931), which was passed in 2017, includes the TES program as part of its larger goals to make higher education accessible and affordable for Filipino students, focusing mostly on students from families with limited resources (Commission on Higher Education, 2020). Its objective is to give those who could not have been able to pay for their higher education some financial support. In addition to tuition, TES also pays for additional costs related to education like cost of living, books, transportation, and other unrelated fees (CHEd, 2020). It aims to lessen the financial burden that families and students experience.

The UniFAST (Unified Student Financial Assistance System for Tertiary Education) service ensures an individual's eligibility for TES. Beneficiaries are evaluated and identified by UniFAST according to the exact legal requirements as well as their financial situation. Beneficiaries usually have to come from homes that make a particular amount of cash. It has an increased chance that students from homes below the poverty level will be qualified for the subsidy (CHEd, 2020). Typically, TES applicants must send all the required documents along with information to the colleges or universities to which they are applying. The universities now process the applications and give the qualified students their grants. The goals of the TES program are to lower financial barriers to student numbers, increase access to higher education, and improve opportunities for work and education for Filipino students. The government's budget, which is set aside specifically for supporting colleges and universities, provides funds for TES. The program is a component of bigger campaigns aimed at providing more Filipinos with free or highly subsidized college degrees.

However, it is important to understand that each student's conditions are different and that many factors may impact their decision to discontinue their education. Financial limitations beyond tuition, such as living expenses, books, and transportation, may still pose significant challenges. If these expenses are not properly covered, students could find it difficult to make ends meet and end up quitting school (Jurado, 2021). Family obligations may also play a critical role; some students may have to work to support their families because they come from low-income backgrounds, impacting their ability to focus on their studies (Torres, 2022). Even in the case of public or funded education, policy, and program improvements can be essential for solving some of these issues and reducing the dropout rate.

Other factors include a lack of information about the financial aid or subsidy programs available. Some students may be unaware of the options available to finance their education, leading to discontinuation due to financial ignorance (Rivera & Santos, 2023). Academic difficulties also contribute to the decision to drop out. Students may struggle with their schoolwork or feel inadequate academically, leading them to leave rather than face continuous challenges (Garcia & Reyes, 2021). Immediate work opportunities that provide both work experience and instant cash may also attract students away from their education, particularly those who believe they can secure jobs without a degree. Additionally, personal issues, health problems, financial crises, or other unforeseen life events can disrupt a student's education, causing them to pause or permanently stop their studies (Delos Santos et al., 2020).

Understanding the lived experiences of those affected is crucial to understanding the complex factors that trigger students to leave school despite the existence of tertiary education subsidies. This phenomenological study, titled "*Unraveling the Stories Behind Student Discontinuation Despite the Tertiary Education Subsidy*," aims to explore these personal experiences, perspectives, and reasons through qualitative research. By examining the narratives of students who have dropped out, we can gain insights that may inform educational and policy changes aimed at reducing dropout rates and supporting students in completing their education (Garcia & Reyes, 2021).

Through this phenomenological approach, the study will provide a deeper understanding of the personal and multifaceted challenges faced by students. These insights will help in enhancing financial aid programs like TES to effectively reduce dropout rates and improve educational outcomes for Filipino students, contributing to the broader goal of making higher education more accessible and equitable for all.

Statement of the Problem

The primary aim of this study is to explore the experiences and challenges faced by students who have discontinued their education despite being recipients of the Tertiary Education Subsidy (TES). Specifically, the research seeks to address the following questions:

1. What are the underlying problems and perceived challenges encountered by the respondents that led to their decision to discontinue their education despite receiving TES?

2. What specific challenges do the respondents encounter in attempting to balance their academic pursuits with other obligations, such as familial responsibilities or employment?

3. What strategies do respondents commonly employ to overcome the obstacles or problems they face in pursuing their education while balancing competing demands?

4. Based on the experiences of the respondents, what recommendations can be provided to other students who may be facing similar challenges in navigating the complexities of tertiary education while managing various obligations?
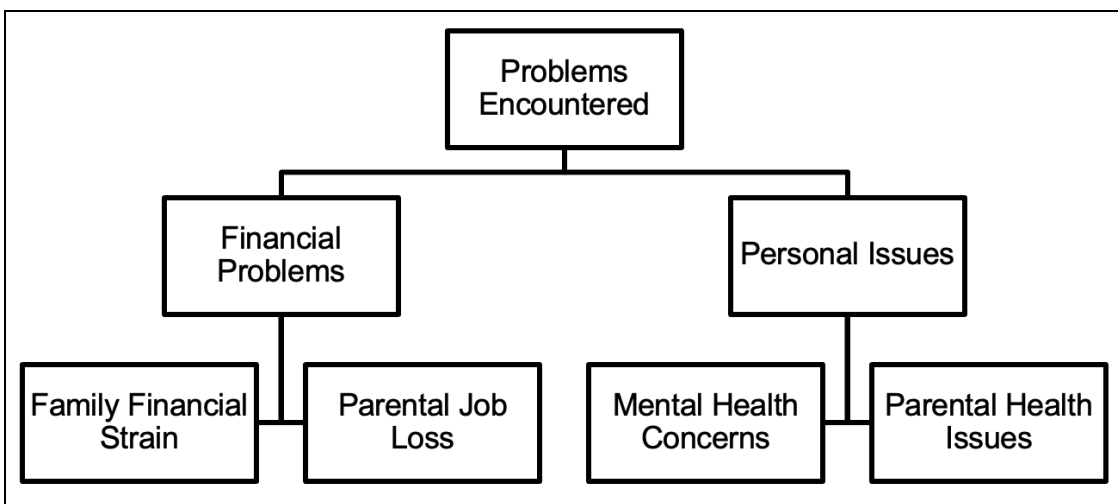
METHOD

This study employs a qualitative approach, specifically utilizing a phenomenological design, to explore the lived experiences of students who have discontinued their education despite being beneficiaries of the Tertiary Education Subsidy. This study employs a purposive sampling strategy to select three (3) dropout students from Cagayan Valley College of Communication and Information Technology (CVCITC). The selection of three participants is based on the principle of qualitative research, where the focus is on depth rather than breadth of understanding. Data collection for this study will take place through off-campus interviews conducted within the city of Santiago, ensuring convenience for the participants while maintaining their privacy and comfort. A semi-structured interview guide was utilized to collect data from participants. The data gathering process for this study involved several key steps to ensure ethicality, participant consent, and data accuracy. The researchers sought advice from the college's publishing office and the research ethics panel to ascertain the necessary procedures and paperwork required to conduct the study. The data gathering procedure adhered to ethical standards and best practices, prioritizing participant autonomy, confidentiality, and data integrity throughout the research process. Following the completion of the interviews, the next phase of the research involves the analysis of the gathered data to extract meaningful insights and patterns. Utilizing NVivo software, the researchers can streamline the data analysis process, enhance data organization, and facilitate the identification of key findings and insights.

RESULT AND DISCUSSION

Part I. Problems Encountered And Perceived Challenges Of The Participants On Their Study Discontinuation.

This section discloses the difficulties and perceived challenges that led to the discontinuation of studies among the participants. Through a thematic analysis of interview transcripts, this uncovers two primary categories of the Problems Encountered: Financial Problems and Personal Issues. These challenges provide insight into the intricate circumstances individuals face while striving to pursue education during hard times.

Financial Problems

Financial problems emerged as a significant obstacle encountered by students in their pursuit of higher education. Within this category, family financial strain and parental job loss were identified as key factors contributing to students' discontinuation of their studies. Respondents cited financial difficulties, such as the inability to cover tuition fees and other educational expenses, as compelling reasons for discontinuing their education despite the availability of financial assistance programs like TES.

The respondents' experiences align with the findings of previous studies, which emphasize the detrimental effects of financial strain on students' academic persistence and success (Rodriguez & Hernandez, 2020). Students from low-income backgrounds often face challenges in balancing the demands of work and studies, leading to increased stress levels and reduced academic performance. Additionally, the loss of parental employment further aggravates financial instability, making it difficult for students to continue their education.

Family Financial Strain

Respondents frequently mentioned family financial strain as a significant obstacle leading to the discontinuation of their studies. The exact words of one respondent encapsulate this sentiment: " *Napahinto ako ng pagaaral kahit na may TES dahil naging magulo ang buhay ko.. Dahil sa Financial Problems.*" (Translation: "I had to stop studying even though I had a TES scholarship because my life got chaotic... Because of financial problems...") This distressing statement reflects the profound impact of economic hardship on students' educational pursuits. Another respondent lamented, "*Hindi ko na kaya pang ituloy ang pag-aaral dahil sa hirap ng buhay. Hindi sapat ang kita ng aking mga magulang para matustusan ang aking pag-aaral.*" (Translation: "I can no longer continue my studies because of the hardships of life. My parents' income is not enough to support my education.") This expression underscores the strain that financial difficulties place on families, limiting their capacity to finance in their children's

education.

The respondents' accounts highlight the stark reality faced by many students from economically disadvantaged backgrounds. Family financial strain not only impedes students' ability to cover tuition fees and educational expenses but also creates additional stressors that affect their overall well-being. The inability to afford basic necessities, coupled with the pressure to contribute to household finances, places students in a precarious situation where pursuing higher education becomes increasingly unsustainable. Moreover, the cyclical nature of poverty perpetuates intergenerational educational disparities, further intensifying socioeconomic inequalities.

The narratives provided by the respondents resonate with findings from previous research, which underscore the disadvantageous effects of economic hardship on students' academic persistence and success (Rodriguez & Hernandez, 2020). Socioeconomic factors, such as poverty and financial strain, significantly influence students' educational outcomes, shaping their access to resources and support services. As highlighted by Santiago and Perez (2018), inclusive institutional policies and support systems are essential for addressing the systemic barriers faced by students from economically disadvantaged backgrounds.

Furthermore, the intersectionality of family financial strain with other social stressors, such as family obligations and mental health concerns, underscores the complex nature of students' experiences (Warnecke & Lewine, 2019). Addressing these multifaceted challenges requires a holistic approach that integrates financial assistance with comprehensive support services and policy initiatives. By fostering a supportive campus environment and providing targeted assistance to students in need, institutions can mitigate the impact of financial strain and promote equity and inclusivity in higher education.

While financial assistance programs like the Tertiary Education Subsidy (TES) play a crucial role in promoting access to higher education, addressing the broader socioeconomic challenges faced by students requires a concerted effort from policymakers, institutions, and communities. By recognizing the complex experiences of students and implementing evidence-based interventions, stakeholders can create a more equitable and inclusive higher education landscape conducive to student success and retention.

Parental Job Loss

Among the challenges encountered by students, parental job loss emerged as a significant factor contributing to study discontinuation. One respondent articulated the impact of this issue, stating, " *Yung nanay ko ay isang OFW.. That time kaso nagkaroon siya ng sakit kaya napilitang umuwi at tumigil sa pagtratrabaho .."* (Translation: " My mom is an OFW. At that time, she got sick, so she was forced to come home and stop working..") This sentiment reflects the profound disruption that parental job loss can have on students' educational pursuits. Another respondent echoed similar sentiments, expressing, "*Ang biglaang pagkawala ng trabaho ng aking mga magulang ang naging dahilan kung bakit ako nawalan ng interes sa pag-aaral*." (Translation: "The sudden loss of my parents' jobs was the reason why I lost interest in studying.") This narrative underscores the emotional toll of economic instability on students, affecting their motivation and engagement in academic activities.

The experiences shared by the respondents highlight the cascading effects of parental job loss on students' educational trajectories. Beyond the immediate financial strain caused by loss of income, job loss can erode students' sense of security and stability, leading to heightened stress and anxiety. Moreover, the emotional impact of witnessing parental unemployment can compound existing academic challenges, further undermining students' resilience and ability to persevere in their studies.

The narratives provided by the respondents resonate with research findings on the influence of socioeconomic factors on students' academic outcomes (Rodriguez & Hernandez, 2020). Socioeconomic stressors, such as parental job loss, can significantly impact students'

educational attainment and retention, highlighting the need for targeted interventions and support services. Moreover, the findings underscore the importance of addressing the broader structural inequalities that perpetuate economic insecurity and exacerbate educational disparities (Santiago & Perez, 2018).

Furthermore, the intersectionality of parental job loss with other familial and social factors underscores the complexity of students' experiences. Family financial strain, compounded by job loss, creates a challenging environment for students, limiting their access to resources and support networks. As emphasized by Velasquez and Santos (2019), addressing the needs of students balancing family obligations with academic responsibilities requires a multifaceted approach that integrates financial assistance with comprehensive support services.

Parental job loss poses significant challenges to students' academic persistence and success, highlighting the need for holistic support strategies that address the interconnected nature of socioeconomic stressors. By providing targeted assistance and fostering a supportive campus environment, institutions can empower students to navigate adversity and continue their educational journeys despite external obstacles.

Personal Issues

In addition to financial constraints, personal issues emerged as significant impediments to the educational endeavors of the participants, encompassing challenges such as Mental Health Concerns and Parental Health Issues.

Mental Health Concerns

Alongside financial constraints, mental health emerged as a pressing issue affecting students' academic journeys. One participant expressed, "*...Kapag marami pong pinapagawang activities kaya nakakadrain po minsan....*" (Translation: *"...When there are a lot of activities to do, it can be really draining sometimes...."*) This honest reflection underscores the profound impact of mental health struggles on students' educational pursuits, highlighting the intricate interplay between personal well-being and academic engagement. Another respondent echoed a similar sentiment, stating, "*Ang hindi pagkakaroon ng payapang isipan ang naging hadlang ko sa pag-aaral."* (Translation: "The lack of peace of mind became a barrier to my studies.") This statement elucidates how mental distress can impede students' cognitive functioning and overall academic performance.

The narratives shared by the participants underscore the complex relationship between mental health and academic success. Mental health concerns not only compromise students' emotional well-being but also hinder their ability to concentrate, engage, and persist in their studies. Moreover, the reluctance to seek help due to societal stigma exacerbates students' struggles and perpetuates a cycle of distress, underscoring the need for proactive intervention and support.

The prevalence of mental health challenges among students resonates with existing research emphasizing the pivotal role of psychological well-being in academic achievement (Warnecke & Lewine, 2019). Addressing students' mental health needs is essential for fostering a supportive campus environment conducive to learning and holistic development. As highlighted by Warnecke and Lewine (2019), providing accessible mental health resources and promoting a culture of openness and acceptance are critical steps toward supporting students' well-being and academic success.

Furthermore, the intersectionality of mental health concerns with socioeconomic factors complicates students' experiences and exacerbates disparities in educational outcomes (Rodriguez & Hernandez, 2020). Students from disadvantaged backgrounds may face heightened barriers to accessing mental health support services, exacerbating their academic struggles. Therefore, integrating mental health initiatives with existing financial assistance programs can enhance the effectiveness of interventions aimed at promoting student retention and success.

Addressing mental health concerns is integral to fostering student resilience and promoting academic persistence in higher education. By prioritizing mental health support services and destigmatizing help-seeking behaviors, institutions can create a nurturing environment where students feel empowered to seek assistance and thrive academically. Additionally, recognizing the intersectionality of mental health with socioeconomic factors is essential for promoting equity and inclusivity in higher education and ensuring that all students have equal opportunities to succeed.

Parental Health Issues

Parental health issues emerged as a significant concern affecting students' academic trajectories. One respondent shared, " *Financial problem, dahil that time nagkasakit si mama rason para walang maipambayad sa ibang needs in school….*" (Translation: " Financial problems, because at that time my mom got sick and we didn't have money to pay for other school needs....") This poignant revelation underscores the profound impact of parental health challenges on students' decision-making processes regarding their education. Another participant expressed, "*Ang pangangalaga sa aking mga magulang na may mga karamdaman ang naging prayoridad ko kaya hindi ko naipagpatuloy ang pag-aaral.*" (Translation: "Taking care of my parents with illnesses became my priority, which is why I couldn't continue my studies.") This testimony reveals the sacrifices students make to prioritize familial responsibilities over their academic pursuits.

The accounts provided by the participants illuminate the intricate dynamics between familial obligations and educational aspirations. Parental health issues not only disrupt students' academic continuity but also evoke feelings of duty and responsibility, compelling them to prioritize caregiving duties over personal goals. The emotional toll of witnessing parental illness further exacerbates students' challenges, underscoring the need for holistic support to navigate these complex circumstances.
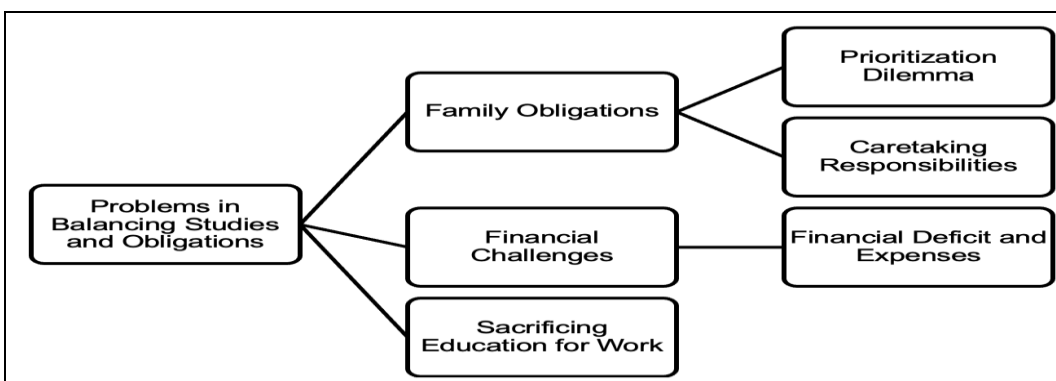
The intersectionality of familial obligations with academic pursuits reflects the broader socioeconomic factors that influence students' educational experiences (Velasquez & Santos, 2019). Students from low-income backgrounds may bear additional responsibilities, such as caregiving and financial support, which intersect with parental health issues to create barriers to academic persistence. Addressing the needs of students balancing familial obligations with academic responsibilities requires targeted interventions and support services tailored to their unique circumstances.

Moreover, the impact of parental health issues on students' academic trajectories underscores the importance of comprehensive institutional support systems (Martinez & Garcia, 2021). Academic institutions must recognize and accommodate the diverse needs of students, including those grappling with familial challenges, to foster a supportive learning environment conducive to academic success. By providing access to resources such as counseling services and flexible academic accommodations, institutions can empower students to navigate familial crises while pursuing their educational goals.

Parental health issues represent significant barriers to students' academic persistence and success in higher education. By acknowledging the intersectionality of familial obligations with academic pursuits and providing targeted support services, institutions can mitigate the impact of these challenges on students' educational trajectories. Additionally, fostering a culture of empathy and understanding within the academic community can help destigmatize students' experiences and create a more inclusive environment where students feel supported in balancing their familial responsibilities with their academic aspirations.

Part II. Specific Challenges that the Participants Encountered In Trying To Balance their Studies With Other Obligations.

Balancing academic pursuits with various obligations and responsibilities is a formidable challenge faced by many students, particularly those from underprivileged backgrounds. In this section, it explores into the specific challenges encountered by participants as they strive to harmonize their studies with other obligations. These challenges encompass a spectrum of familial and financial burdens, each exerting its unique pressures on the academic journey. From navigating complex family dynamics to grappling with financial constraints, participants confront multifaceted hurdles that test their resilience and determination. By examining these challenges in depth, it will gain insight into the intricate interplay between academic aspirations and real-world demands, shedding light on the experiences of students striving to navigate the complexities of higher education amidst adversity.

Family Obligations

Navigating familial responsibilities while pursuing higher education poses a significant challenge for many students, impacting their ability to balance academic demands with caregiving duties and familial expectations. Within the realm of family obligations, participants highlighted several key challenges that impeded their academic pursuits.

Prioritization Dilemma

One prominent challenge identified by participants is the dilemma of prioritization, wherein students must contend with conflicting demands on their time and energy. Respondents expressed frustration and stress over the need to prioritize between familial responsibilities and academic commitments. One participant lamented, "*... Noon din ay tatlo kaming pinagaaral nila mama kaya nahirapan po silang pagsabayin kaming tatlo...*" (Translation: "...Back then, my mom was supporting three of us in school, so it was hard for them to manage all three of us at the same time...") This sentiment underscores the inherent tension between familial obligations and academic aspirations, leaving students grappling with feelings of guilt and inadequacy as they strive to meet competing expectations.

Caretaking Responsibilities

Another significant challenge cited by participants is the burden of caretaking responsibilities, particularly for those tasked with caring for younger siblings or ailing family members. Participants recounted the emotional and logistical challenges of juggling caregiving duties alongside academic responsibilities. One respondent shared, "*Napagdesisyunan ko pong tumigil sa pagaaral at magtrabaho muna... Upang makapagipon at malatulong kila mama sa mga kailangan at pagaaral ng mga kapatid ko ...*" (Translation: "...I have decided to stop studying and work first... So that I can save and help my siblings with their needs and

education.") This testimony reflects the profound impact of caretaking responsibilities on students' academic experiences, as they navigate the complexities of familial dynamics while striving to pursue their educational goals.

The challenges associated with family obligations underscore the intricate interplay between students' academic pursuits and their roles within the family unit. The prioritization dilemma illuminates the inherent tension between fulfilling familial responsibilities and pursuing academic aspirations, highlighting the need for students to navigate competing demands on their time and energy. Moreover, the burden of caretaking responsibilities places additional strain on students, as they grapple with the emotional and logistical challenges of balancing caregiving duties with academic commitments. These challenges underscore the resilience and fortitude exhibited by students as they strive to navigate the complexities of familial obligations while pursuing higher education.

The experiences recounted by participants align with findings from previous research, which highlight the significant impact of family obligations on students' academic experiences and outcomes. Studies have shown that students who bear caregiving responsibilities within their families often face increased stress and time constraints, which can negatively affect their academic performance and persistence (Velasquez & Santos, 2019). Furthermore, the prioritization dilemma identified by participants reflects broader societal expectations and cultural norms surrounding familial duties, which may place undue pressure on students to prioritize family obligations over their educational pursuits (Santiago & Perez, 2018). As such, addressing the challenges associated with family obligations requires a multifaceted approach that encompasses both institutional support and broader societal shifts in attitudes towards caregiving and familial responsibilities. By recognizing the complexities of students' familial roles and providing targeted support to mitigate the impact of caregiving responsibilities, institutions can create a more inclusive and supportive learning environment conducive to student success and well-being.

Financial Challenges

Financial constraints represent a pervasive obstacle for many students striving to balance their academic endeavors with other obligations. Participants identified various financial challenges that hindered their ability to pursue higher education while meeting their financial needs and obligations.

Financial Deficit and Expenses

A predominant challenge highlighted by participants is the struggle to cope with financial deficits and expenses, which often exceed their available resources. Many students grapple with the burden of tuition fees, educational materials, and living expenses, exacerbating their financial strain, and impeding their academic progress. One participant shared, " *Naranasan ko pong maubusan ng pera at humiram sa mga kakalse ko upang maibayad sam ga needs ko sa school aq pamasahe ko pauwi ng bahay...*" (Translation: " I had the experience of running out of money and borrowing from my friends to pay for my school needs and my fare back home…") This testimony underscores the pervasive impact of financial constraints on students' academic journeys, as they confront the daunting reality of navigating higher education amidst economic uncertainty.

The financial challenges articulated by participants underscore the profound impact of socioeconomic factors on students' academic experiences and trajectories. Financial deficits and expenses represent tangible barriers that inhibit students' ability to access and persist in higher education, limiting their opportunities for academic advancement and personal growth. Moreover, the pervasiveness of these challenges highlights the systemic inequities embedded within the educational landscape, wherein students from economically disadvantaged backgrounds face disproportionate barriers to educational attainment and success.

The financial challenges encountered by participants align with findings from previous

research, which underscore the significant impact of financial constraints on students' academic outcomes and retention rates (Santos et al., 2018). Studies have shown that students facing economic hardship often experience heightened levels of stress and anxiety, which can negatively affect their academic performance and well-being (Rodriguez & Hernandez, 2020). Furthermore, socioeconomic disparities exacerbate the academic challenges faced by students from low-income backgrounds, limiting their access to essential resources and support services (Warnecke & Lewine, 2019). Addressing the financial challenges confronting students requires a comprehensive approach that encompasses both institutional support and broader socioeconomic reforms aimed at reducing economic inequality and expanding access to educational opportunities. By addressing the root causes of financial insecurity and providing targeted support to students in need, institutions can foster a more equitable and inclusive learning environment conducive to student success and well-being.

Sacrificing Education for Work

Another salient theme that emerged from participants' narratives is the difficult decision to prioritize work over education due to financial pressures and obligations. Many students find themselves compelled to forgo their academic pursuits or compromise their educational goals in order to secure employment and meet their financial needs.
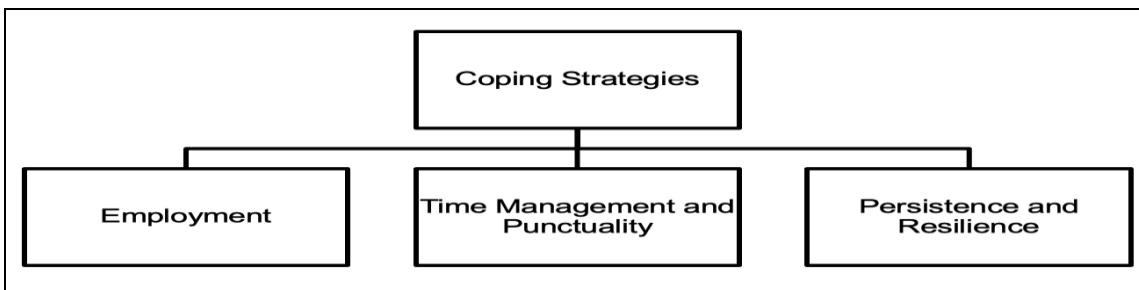
Participants expressed the dilemma of balancing the demands of work and studies, with some acknowledging the necessity of prioritizing employment to support themselves and their families financially. One participant lamented, " *Unang hakbang po ay naghanap ako ng trabaho upang makatulong sa mga pangangailangan nila mama at mga kapatid ko sa kanilang gastusin sa pagaaral... Kahit di ako nakatuloy sa pagaaral ko sa ngayon… Natulungan ko naman ang mga magulang ko sa pagpapaaral sa mga kapatid ko …*." (Translation: " The first step was to look for a job to help my mother and my siblings with their education expenses... Even though I have not been able to continue with my studies at the moment... I have helped my parents in educating my siblings...") This sentiment reflects the stark reality faced by many students who must navigate the competing demands of academic aspirations and financial responsibilities.

The phenomenon of sacrificing education for work underscores the pervasive impact of financial insecurity on students' academic trajectories. For many students, the imperative to secure employment and contribute to household finances takes precedence over their educational pursuits, highlighting the precarious balancing act they must undertake to reconcile competing priorities. Moreover, the necessity of prioritizing work over education perpetuates cycles of socioeconomic disadvantage, as students from low-income backgrounds encounter barriers to academic success and upward mobility.

The sacrifices made by students who prioritize work over education resonate with broader discussions on the intersection of socioeconomic factors and academic achievement. Research has shown that students facing financial constraints are more likely to engage in employment while pursuing their studies, often at the expense of academic performance and retention (Santiago & Perez, 2018). Furthermore, the prevalence of work-related responsibilities among students underscores the need for institutions to provide flexible academic pathways and support services tailored to the needs of working learners (Martinez & Garcia, 2021). By recognizing the diverse challenges faced by students balancing work and studies, institutions can implement targeted interventions to promote academic success and retention among this population. Additionally, efforts to address the underlying systemic inequalities that perpetuate financial insecurity are essential for fostering a more equitable educational landscape where all students have the opportunity to thrive academically and achieve their full potential.

Part III. Common Strategies They have Employed To Overcome The Obstacle Or Problems They Faced.

Amidst the numerous challenges encountered, participants have demonstrated resilience and ingenuity in devising strategies to surmount the obstacles impeding their academic journey. Through proactive measures and steadfast determination, they navigate the complexities of higher education, endeavoring to achieve their educational aspirations despite formidable odds. In this section, it explores into the common strategies employed by participants to overcome the hurdles they faced.

Employment

Employment emerges as a pivotal strategy employed by participants to overcome financial constraints and sustain their academic pursuits. Many participants seek employment opportunities to alleviate the financial burden of tuition fees and daily expenses, recognizing the imperative of financial self-sufficiency in supporting their educational endeavors. By engaging in part-time or full-time employment, participants augment their financial resources and garner invaluable real-world experience, thereby enhancing their employability and paving the path towards economic empowerment.

The exact words of one participant encapsulate the sentiment shared by many: "*Ang pagtatrabaho ay naging paraan ko para matugunan ang mga pangangailangan ko sa pag-aaral at para maipagpatuloy ko ito sa susunod na semestre.*" (Translation: "Employment has become my means of meeting my educational needs and continuing it in the next semester.")

This testimony underscores the instrumental role of employment in fostering academic persistence and financial resilience among students facing economic adversity. As participants balance the demands of work and studies, they develop essential skills such as time management, multitasking, and problem-solving, which are invaluable assets in both academic and professional spheres. Moreover, employment provides participants with a sense of agency and autonomy, enabling them to take control of their financial situation and pursue their educational aspirations with confidence and determination.

The employment strategy aligns with discussions in the literature emphasizing the importance of financial assistance and economic empowerment in promoting student retention and success in higher education (Santos et al., 2018). By empowering students to secure employment opportunities and gain financial independence, institutions can mitigate the financial barriers that often hinder academic persistence and achievement. Moreover, employment opportunities provide students with valuable experiential learning opportunities, bridging the gap between theory and practice and enhancing their employability in the competitive job market.

Employment serves as a crucial strategy employed by participants to overcome financial obstacles and sustain their academic pursuits. By securing employment opportunities, participants augment their financial resources, develop essential skills, and enhance their employability, thereby fostering academic persistence and economic empowerment. Institutions

play a vital role in supporting students' employment endeavors by providing access to job placement services, internships, and career development resources, thereby empowering students to achieve their educational and professional goals.

Time Management and Punctuality

Time management and punctuality emerge as indispensable strategies employed by participants to navigate the demands of academia amidst competing obligations and responsibilities. Recognizing the finite nature of time and the imperative of efficient resource allocation, participants conscientiously prioritize their tasks and commitments, striving to optimize productivity and maintain academic progress. Through effective time management practices and a steadfast commitment to punctuality, participants cultivate a sense of discipline and accountability, thereby enhancing their academic performance and fostering a conducive learning environment.

One participant articulates the significance of time management in the following words: " *Trinay ko po imanage yung time ko tapos syempre pagiging punctual tapos ginagawa ko mga gawain on time....*" (Translation: " I train to manage my time and then of course being punctual and doing things on time....")

This assertion underscores the pivotal role of time management in facilitating academic success and personal development. By allocating time judiciously to various academic and non-academic commitments, participants optimize their productivity and minimize procrastination, thereby maximizing their academic potential. Moreover, punctuality emerges as a hallmark of professionalism and accountability, reflecting participants' commitment to academic excellence and personal integrity.

The emphasis on time management and punctuality aligns with discussions in the literature highlighting the importance of self-regulation and goal setting in promoting student success and retention in higher education (Rodriguez and Hernandez, 2020). By cultivating a culture of accountability and time consciousness, institutions can empower students to take ownership of their learning journey and excel academically amidst myriad challenges and distractions. Moreover, time management skills are transferable competencies that benefit students beyond the realm of academia, equipping them with the tools to navigate the complexities of professional life and thrive in diverse contexts.

Time management and punctuality emerge as fundamental strategies employed by participants to optimize their academic performance and navigate the complexities of higher education. By prioritizing tasks, adhering to schedules, and demonstrating punctuality, participants cultivate essential skills and habits that are instrumental in fostering academic success and personal development. Institutions play a pivotal role in supporting students' time management endeavors by providing access to resources, workshops, and mentorship programs aimed at enhancing organizational skills and fostering a culture of accountability and excellence.

Persistence and Resilience

Persistence and resilience stand as essential qualities demonstrated by participants in their pursuit of academic excellence despite encountering formidable challenges and setbacks along the way. In the face of adversity, participants exhibit unwavering determination and tenacity, refusing to succumb to discouragement or defeat. Instead, they harness their inner strength and resilience, drawing inspiration from their aspirations and personal convictions to persevere in the pursuit of their educational goals.

One participant eloquently encapsulates the essence of persistence and resilience, stating, " *Magpatuloy pa rin tayo sa buhay kahit na mahirap... Face the reality... hindi tayo uusad kung hindi natin haharapin yung mga problema na dumadating sa atin....*" (Translation: " Let's continue in life even if it's hard... Face the reality... we won't progress if we don't face the problems that come our way....")

This testament underscores the indomitable spirit and fortitude exhibited by participants in their educational journey. In the face of adversity, participants draw upon their inner reservoirs of resilience and determination, leveraging setbacks as opportunities for growth and self-improvement. Moreover, the commitment to persistence reflects participants' intrinsic motivation and dedication to their academic aspirations, transcending transient obstacles and setbacks in pursuit of long-term success.

The emphasis on persistence and resilience resonates with discussions in the literature highlighting the importance of grit and perseverance in fostering academic success and resilience among students Santiago and Perez (2018). By cultivating a growth mindset and resilience-oriented approach to challenges, participants develop the resilience to overcome setbacks and adversity, thereby enhancing their capacity to thrive in the dynamic and demanding landscape of higher education.

Persistence and resilience emerge as indispensable attributes demonstrated by participants in their quest for academic excellence and personal growth. Through unwavering determination and resilience, participants navigate the complexities of higher education with fortitude and grace, emerging stronger and more resilient in the face of adversity. Institutions play a crucial role in fostering persistence and resilience among students by providing mentorship, support services, and opportunities for personal and academic development, thereby empowering students to overcome challenges and realize their full potential in the pursuit of their educational aspirations.

Summary

The study uncovered a variety of challenges faced by students who discontinued their education despite receiving the Tertiary Education Subsidy (TES). Financial problems, notably family financial strain and parental job loss, emerged as primary obstacles, echoing the findings of previous research highlighting the critical role of financial assistance in student persistence (Santos et al., 2018). Personal issues, including mental health concerns and parental health issues, further compounded the difficulties faced by students, aligning with existing literature on the influence of socio-economic factors and psychological well-being on academic achievement (Rodriguez & Hernandez, 2020; Warnecke & Lewine, 2019).

In attempting to balance their academic pursuits with other obligations, students encountered significant challenges. Family obligations, such as prioritization dilemmas and caretaking responsibilities, were prominent, reflecting the intersectionality of familial duties with educational attainment (Velasquez & Santos, 2019). Financial challenges, characterized by deficits and expenses, underscored the pervasive impact of economic strain on students' ability to sustain their education, aligning with research emphasizing the influence of financial literacy and access to resources on academic persistence (Zamora & Reyes, 2020).

Moreover, the necessity of sacrificing education for work emerged as a prevalent theme, highlighting the trade-offs students make to meet financial obligations, echoing findings on the pivotal role of employment in student resilience (Martinez & Garcia, 2021). However, amidst these challenges, students exhibited resilience and employed various strategies to overcome obstacles. Through employment, time management, and punctuality, students navigated competing demands, showcasing their determination to persevere in their academic pursuits (Yap & Garcia, 2022).

The findings offer valuable insights into the complex interplay between socio-economic factors, institutional support services, and student outcomes in higher education. While highlighting the challenges faced by students receiving financial assistance, the study underscores the importance of inclusive policies and targeted interventions to support their academic success and retention. By addressing these findings, institutions can develop tailored support mechanisms and foster a more inclusive and supportive learning environment conducive to the success of all students.

CONCLUSION

The findings of this study shed light on the multifaceted challenges faced by students who have discontinued their education despite receiving the Tertiary Education Subsidy (TES). Financial constraints, personal issues, and the balancing act between academic pursuits and other obligations emerged as significant barriers to student persistence in higher education. The prevalence of financial problems, including family financial strain and parental job loss, underscores the critical role of financial assistance in facilitating student retention and success.

Furthermore, the intersectionality of socio-economic factors with personal and familial responsibilities highlights the complex dynamics influencing students' educational trajectories. Despite these challenges, students exhibited resilience and employed various strategies to overcome obstacles, emphasizing the importance of institutional support services and targeted interventions in fostering student success.

It is essential for institutions to address the systemic inequalities and barriers faced by students from underprivileged backgrounds. By prioritizing inclusive policies, providing comprehensive support services, and fostering a supportive campus environment, institutions can empower students to overcome challenges and achieve their academic goals.

Additionally, the insights gleaned from this study can inform the development of targeted interventions and recommendations to support students facing similar challenges in navigating the complexities of tertiary education. By addressing these findings, institutions can work towards promoting greater equity, inclusivity, and student success in higher education.

RECOMMENDATION

Based on the findings of this study, the following recommendations are proposed to support students facing challenges in persisting with their education despite being recipients of the Tertiary Education Subsidy (TES):

1. Institutions should provide comprehensive financial counseling services tailored to the needs of TES recipients. This includes guidance on budgeting, financial planning, and accessing additional sources of financial assistance. By empowering students with the necessary financial literacy skills, institutions can help them navigate financial challenges more effectively.

2. Institutions should develop targeted support services to address the specific needs of students facing familial and personal challenges. This may include access to counseling services, childcare assistance, and support groups for students dealing with mental health issues or family obligations. By providing tailored support, institutions can create a more inclusive and supportive environment for all students.

3. Institutions should consider implementing flexible academic policies to accommodate students balancing academic pursuits with employment or caregiving responsibilities. This may include flexible class schedules, alternative learning modalities, and extensions for assignments or exams. By accommodating the diverse needs of students, institutions can promote greater academic success and retention.

4. Institutions should invest in peer support programs to foster a sense of community and belonging among students. Peer mentoring, support groups, and peer tutoring initiatives can provide valuable social and academic support to students facing challenges. By strengthening peer support networks, institutions can promote resilience and persistence among students.

5. Institutions should regularly monitor and evaluate the effectiveness of support services and interventions targeting TES recipients. This includes tracking retention rates, academic performance, and student satisfaction levels. By collecting and analyzing data,

institutions can identify areas for improvement and refine their strategies to better support student success.

6. Institutions should collaborate with external agencies, such as government agencies and community organizations, to leverage additional resources and support for TES recipients. This may include partnering with local employers to provide internship opportunities or securing funding for student assistance programs. By leveraging external partnerships, institutions can enhance the support available to students facing financial and personal challenges.

7. Institutions should engage in awareness and advocacy efforts to raise awareness of the challenges faced by TES recipients and advocate for policy changes to address systemic barriers. This may involve organizing workshops, seminars, or awareness campaigns to educate stakeholders about the needs of TES recipients and mobilize support for institutional and policy reforms.

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Ethical Considerations

In adherence to ethical standards, this study prioritized the protection of participants' identity, security, and privacy. Participants were provided with comprehensive information regarding the study's objectives and procedures, and their written informed consent was obtained before their involvement, aligning with the principles of the Republic Act 10173 - Data Privacy Act of 2012. Confidentiality measures were rigorously upheld, with all data treated with discretion and participants' identities anonymized to safeguard their privacy. Additionally, interviews were conducted in private settings to ensure participants' physical and emotional security, with their autonomy respected throughout the research process. Any data shared will be done so responsibly, by ethical guidelines, and with explicit consent from the participants, thus upholding the integrity and trustworthiness of the study.