

Financial Stress of Working Students

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Abstract — This study which was all about the financial stress of working students in Jose Rizal Memorial State University- Dipolog City Campus during the calendar 2023-2024 aimed to determine the effects of financial stress towards the physical, mental, social and psychological health condition of the identified respondents. A quantitative method utilizing self-made questionnaire was employed using the statistically tools weighted mean, percentile, frequency count and chi-square computation. Results revealed that majority of respondents were female, financially disadvantaged and living with their employers/guardians. Further, the positive motivation experienced was considered as driving force for them to go on with their studying. Additionally, most of the determinants implied lesser financial stress experience while the rest of those had and implication of often experienced. However, despite the various challenges it brought about, still their physical, mental, social and psychological conditions remained stable and well managed. Further, the working students would remain optimistic in facing obstacles with determination, persist through difficulties, and stay focused towards their studies. Keep the balance between time for work and studies then stay fit physically, mentally, socially and psychologically. The positive discipline techniques applied by employers, family members and teachers shall be continued as fundamental tools to encourage positive behaviour. Parents must continuously find ways and means to earn for a living to financially support the needs of their children and guide their children providing special time in monitoring, visiting and keep in touch that would make them feel valued. Finally school administrators and faculty are encouraged to arrange plans and programs to fit in the special needs of working students.

Keywords — **Financial Stress, Physical, Mental, Social & Psychological Conditions**

I. Introduction

Financial problem is a situation where money worries are causing stress. However, college student has been facing financial problem lately and this problem had become a major problem for college student. Financial problem faced by student are known as they do not have enough money for their daily expenses, where money worries is causing them to stress. After that, financial problems will bring impact to both mental and physical health. According to Halliday Wynes, (2018), a student financial position will affect their commitment in learning which will affect their academic performance. Moreover, due to inflation and trade war, it had made most of the country facing recession and increases the cases of student facing financial problem.

Working and studying while in college can be rewarding and tiring at the same time. The number of college students who work and study during college has dramatically increased over

the years. According to a new research study from Georgetown University's Center on Education and the Workforce, more than 70% of college students have worked and studied at the same time for over 25 years. As a matter of fact, the idea of whether working and studying at the same time provides more advantages than disadvantages vary, based on the perspectives of each individual. Some people might view working while studying as negative while some view it as positive. Nonetheless, as long as a student commits to do it in a right way, anything is possible. However, working students' motivation is often separated into two types: Intrinsic motivation and extrinsic motivation. Not every student is able to study without financial support from a parent. If there is no financial support from parent it is a big problem for them and this will affect their academic performance. What they can do is work for their school needs and for their family even it can affect by the academic performance because of lost sleeps.

Therefore, the researchers are motivated to go through with the present study to further investigate what are the financial stress of students particularly those who are working at the same time studying and enrolled in Jose Rizal Memorial State University in Dipolog City for the school year 2023-2024. Considering the human aspects of every working student in terms of physical, mental, social and psychological in which these financial stress would greatly be correlated likewise how they manage to pursue. Furthermore, the results of the study would serve as inspiration for other working students to end up successfully with their studies through the encouragement of teachers and continuous support from peers, family members and relatives.

Significance of the Study

This study on financial stress of working students shall come up with results that would benefit the following:

Working Students. In this study, these working students will be informed and get oriented with the pros and cons of their status while studying at the same time working.

Employers. In this study, the employers will understand very well the situation of their servant students and they will become more considerate and understanding being optimistic towards the future of these working students.

Parents. In this study, the parents will be oriented to give full support morally then become more passionate and sympathetic in looking forward for their sons/daughters' better future in the hands of employers who are willing to finance for the education of their children.

Teachers. In this study, the teachers will better understand the situation of working students however, encouraged not to compromise the quality of education these working students will attain by the time they finish their degree.

Curriculum Planners. They will be guided in the revision, enrichment, and modification and strengthening of the curricula to meet the needs of these working students.

Guidance Counsellors/DSAS. In this study the guidance counsellor/ office of student affairs and services will better find ways on how to counsel and guide these working students to keep them motivated and persevere.

School Administrators. In this study, the school administrators will be encouraged to conduct trainings and programs involving the faculty with the aim on how to properly deal with the academic performance of working students. For example, in the School Improvement Plan (SIP) this program must be included.

Future Researchers. The result of this study can be a reference material for others researchers to continue and improve.

Statement of the Problem

This study aims to determine financial stress of working students in Jose Rizal Memorial State University, Dipolog City Campus during the calendar year 2022-2023. It aims to answer the following;

- 1.) What is the profile of the student's respondents in terms of?
 - 1.1 age;
 - 1.2 gender;
 - 1.3 parental status;
 - 1.4 parents occupation;
 - 1.5 parents highest educational attainment; and
 - 1.6 types of working students?
- 2.) What are the Financial Stress of working student respondents in terms of their;
 - 2.1 physical aspect;
 - 2.2 mental aspect;
 - 2.3 social aspect; and
 - 2.4 psychological aspects?
3. Is there a significant difference between the financial stresses experienced by the working students when grouped according to their profile?

Review of Literature

Working Students

Based on the study of Rajeev Darolia (2018), there are a growing number of students in college that are working and to a greater extent. Using nationally representative data from the 1997 National Longitudinal Survey of Youth, he analyzes the different effects of working on grades and credit completion for undergraduate students in the United States. There are strategies to identify the causal relationship between working and academic performance including student-level fixed effects to control for permanent, unobserved characteristics that may affect both work and study intensity, and system GMM models to account for potentially endogenous relationships between both aspects that vary over time. He examines that with a particular focus on differences between full-time and parttime students, consequences of working for diverse subgroups will deal with it. Furthermore, he finds no evidence in harming the students' grades by marginal work hours, but that full-time students complete fewer credits per term when increasing work.

Financial Stress

Financial stress is a situation where money worries are causing stress. However, college student has been facing financial problem lately and this problem had become a major problem for college student. Financial problem faced by student are known as they do not have enough money for their daily expenses, where money worries is causing them to stress. After that, financial problems will bring impact to both mental and physical health.

Physical Aspect

Widener (2017) further added that financial problems lead to health problems such as anxiety which then lead to negative behaviours such as addiction to alcohol or uncontrolled shopping, hence making the students lose their focus on their academics.

Mental Aspect

According to Asri et al. (2017) stated that poor financial management could cause an individual unable to control the stress and thus it affects their daily life such as health by making them depressed and becoming physically ill. Stress is all around us.

Social Aspect

According to research results, when people learn collaboratively in small groups, they learn more, remember the information better and longer, and are more satisfied with the learning process (Guidelines for Using Groups Effectively Compiled by Chad Hershock and adapted by Stiliana Milkova Center for Research on Learning and Teaching). The group of participants in your training is more than the sum of individuals who attend your sessions.

Psychological Aspect

The psychological characteristics of pupils with LDs in e-environments have not been extensively studied. Some studies have concentrated on the psychological implications of increased usage of information and communication technologies (ICTs), while others have concentrated specifically on adults and addressed the psychological effects of e-learning techniques tailored to students with learning disabilities. In their study, Ouherrou et al. (2019) emphasized how the inclusion of ICTs in special needs education may have a positive effect on the emotional states of children with LDs because they may feel less negatively affected by the classroom environment than the results of the current literature would imply.

Family Stress

Family stress is also effect on student's academic performance. It also affects cognitive ability it will affect your ability to focus if you are worried about your serious issues. Starting at the basic education level, almost 20% of Filipino children who dropped out of school mentioned insufficient financial resources the main reason for quitting school (Philippine Statistics Authority, 2017).

Parent's Income

According to Olufemioladebinu, Adediran and Oyediran (2018), the parent's income or social status has positively affected the students' academic performance in an examination. This can be further supported by a previous study by Olufemioladebinu et al. (2018) explained that students who come from low socio-economic family status tend to show a poor academic performance compared to students who come from a better family background status.

Synthesis

The possible impacts of the current study are expected to be similar to those frequently encountered by respondents given the context of the many themes, ideas, and opinions gathered. Based on the organization and culture of the pupils as well as their country of origin, it is likely possible to identify differences. The physical, mental, social, and psychological repercussions of financial stress were literally accepted on experiential and clinical discoveries and conclusions by researchers.

2.0 Theoretical/Conceptual Framework

This study is anchored primarily on the Theory of Academic Performance by Atkinson's (Atkinson, 1996; Weiner, 1967) According to Atkinson, educators generally agree that a major variable affecting the academic performance is financial stress or poverty and motivation. However, the concept of highest 2018 on financial distress occurs when an individual's bills or expenses are unable to be met or paid for. Afraid of one's financial obligations or expenses is defined as financial stress. If a person fails to meet their financial obligation their debt. Can

accumulate and become unpayable. Furthermore, budgeting should be planned and organized because there are negative outcomes that cause financial stress).

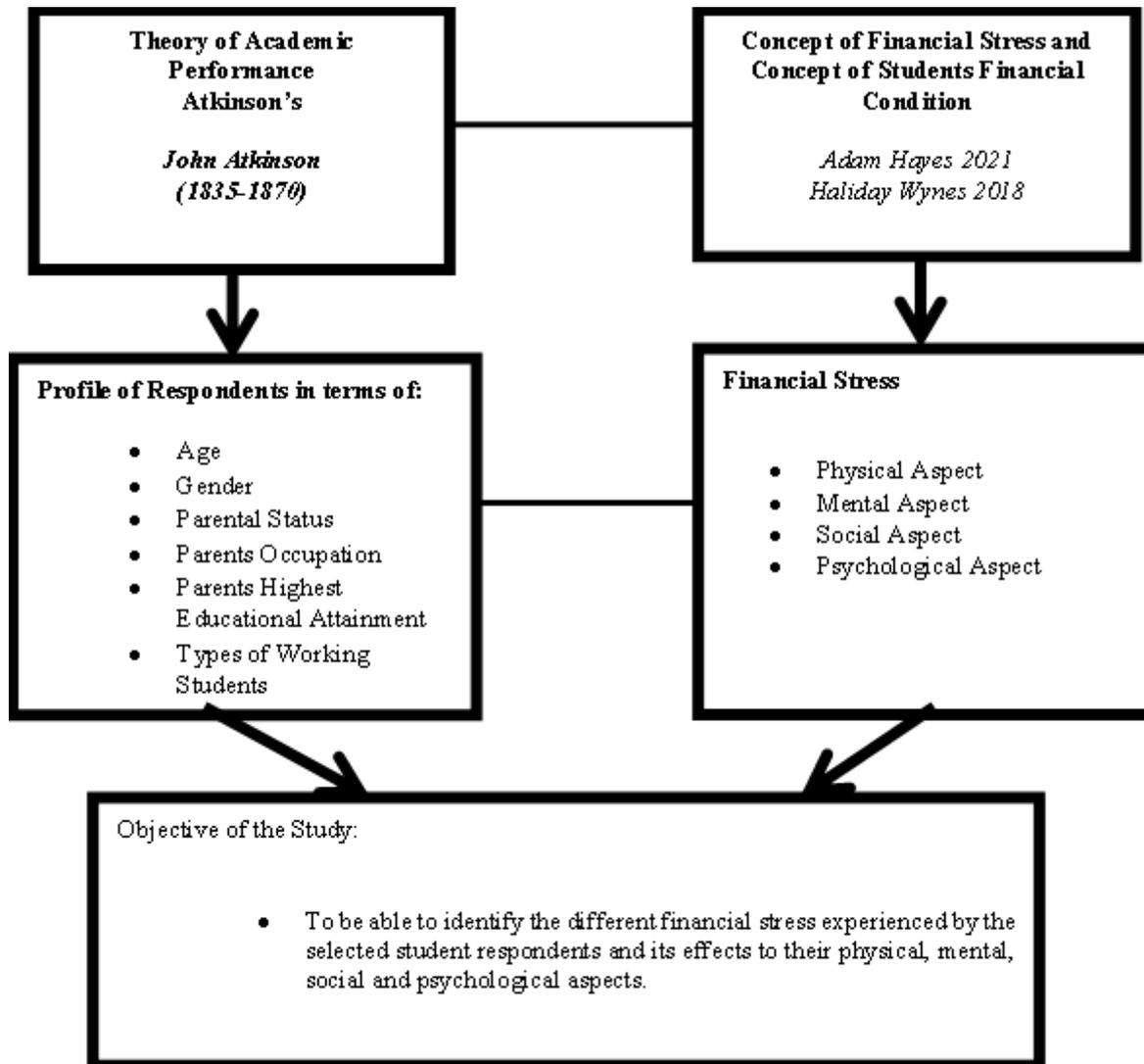


Figure 1: Theoretical - Conceptual Framework of the Study

II. Methodology

Research Method

A random sample method approach was applied to respondents coming from the six departments of the university. There will be ten (10) respondents from 2nd year 4th year students who are officially enrolled during the school year 2023 - 2024. Following the schedule as reflected in the Gantt chart the distribution of the instruments started after validation. A pilot testing was administered to test the content validity of the predictors then the results were tabulated and analyzed.

Research Environment

The study was conducted at Jose Rizal Memorial State University in which the respondents are from College of Education, College of Criminal Justice Education, College of Business Administration, College of Industrial Technology, College of Arts and Sciences and School of Midwifery. There were ten (10) respondents for each department who are enrolled during the school year. The respondents were randomly selected working students. The Associate Dean of College of Education is Dr. Elenita M. Reyna with the strong faculty wherein most of them are Doctors of Education. The rest of the departments are under the supervision of associate deans namely Dr. Bernard G. Gilaga for College of Criminal Justice Education, Dr Lorenzo V. Sugod for the college of engineering and technology, Dr. Elsie P. Sandueta for the college of arts and sciences, Prof. Rubelyn C. Sabanal for the College of Business Administration and Prof. January N. Erro for the School of Midwifery. Further, quite a number of researches pertaining to the plight of working students as the same time studying had been done. This implies there were many working students enrolled in the institution. Moreover, Jose Rizal Memorial State University was the oldest established colleges and university in Dipolog City, Zamboanga del Norte known to have produced successful professionals and leaders not only locally but internationally as well.



Figure 1. Site Map of Jose Rizal Memorial State University

Source: [www.google map](http://www.google.com/maps)

Respondents of the Study

The respondents of this study were the selected working students currently enrolled in Jose Rizal Memorial State University, Dipolog Campus. To determine the classification of working students in that particular college the researchers coordinated with the data from the registrar's office. A duly approved permit to conduct the study was complied. Together with the consent form.

Table 1. Respondents of the Study (All Department)

GENDER	Target Number of Respondents
Male	20
Female	20
LGBTQ+	10
Total	50

Research Instrument

A self-made questionnaire checklist was administered to the respondents through the permission of the college administrators and instructors. The respondents worked on part 1 of the survey checklist, which included the student profile considering their age this study this refers the age category of students who were second year to fourth year students. Gender which refers to the group of respondents as to male, female, lesbians, gay, bisexual, transgender and other classification.

Parental status which refers to the status of parents whether single, solo parent, separated, widowed and others. Parents Occupation which refers the job description of parents whether they are government employee, non-government employee, self-employed and others. Highest Educational Attainment which refers to the educational attainment of parents whether elementary level, high school level, college level and others. While part 2 of the survey questionnaire checklist, will focus on the effects of financial stress in terms of mental aspect, physical aspect, social aspect and psychological aspect. Before administering the instrument still it was subjected for validation from three identified experts in the field. The questions to be included in the variables were basically anchored from the concepts and ideas extracted from the literature studies, themes and concepts, readings, and journals related to financial stress of working students.

Data Gathering Procedure

The researchers administered the research instrument to the respondents through face to face. They conferred and discussed the significance of the study and conduct the distribution of the instruments properly. The respondents were given ample time to answer the tool approximately three days. The results were given to the statistician for data analysis and interpretation.

III. Results and Discussion

Table 2 below shows the profile of the respondents in terms of age. Majority of the respondents are from the age group of 18 to 25 years old and the minority is from the age group of 31-40 years old. Overall, the age range of the respondents is from 18 to 25 years old.

Since this study focuses on the working students of Jose Rizal Memorial State University, Dipolog Campus, it can be concluded that all of the respondents are already in college. According to Subramanian (2023), that the best age for a student to enter college is between ages 16-22 years old. Within this age range, students are more enthusiastic to finish their college degree than those who start later in life.

Table 2 Respondents' Profile in Terms of Age

Age	Frequency	Percentage
18 – 25 years old	49	98%
26 – 30 years old	0	
31 – 40 years old and above	1	2%
Total	50	100%

Table 3 below depicts the profile of the respondents in terms of gender. The majority of the respondents' gender was female; the male population came second then the minority of the population was from LGBTQ+ community. With the data gathered, it can be implied that most of the working students are from the feminine population. Relative to the research study of Comeaux and Harrison, 2019 "The Relationship between Academic Motivation and Academic Achievement of the Students". The mean score of women was higher than the average score of men. Further, the females perform better related to academic performance as a result the females advanced academically than their male peers.

Table 3 Respondents' Profile in Terms of Gender

Gender	Frequency	Percentage
Male	10	20%
Female	37	47%
LGBTQ	3	6%
Total	50	100%

Table 4 below shows the respondents profile in terms of parental status. The majority of the respondents' parental status was with spouse; the others parental status specifically came second then the minority of the population were from LGBTQ+ community. With the data gathered, it can be implied that most of the working students in Jose Rizal Memorial State University, Dipolog Campus are from the feminine population.

Table 4 Profile of Respondent's in terms of Parental Status

Parental Status	Frequency	Percentage
Solo Parent	13	26%
With spouse	17	34%
Separated	4	8%
Others (please specify)	16	32%
Total	50	100%

Table 5 below shows the respondents profile in terms of parent's occupation. The majority of the respondents' parental occupation was the unemployed; the self-employed came second, followed by the government employee, then the minority was the private employee with the percentage of 10%. With the data gathered, it can be implied that most of the working students' parent are unemployed.

Table 5 Profile Respondent's in terms of Parent's Occupation

Parent occupation	Frequency	Percentage
Gov't employee	8	16%
Private employee	5	10%
Self - employed	12	24%
Unemployed	23	46%
Other (please specify)	2	4%
Total	50	100%

Table 6 below shows the respondent's profiles in terms of parents' highest educational attainment. Revealed that the majority of the parent's highest educational attainment was high school level. This educational attainment would support on the relationship status of parents that the lack of education could be grounds for early separation. Then followed by high school graduate which also equal with college level, however, few of them were only elementary graduate. Considering the educational level of parents, socioeconomic status (SES)–indexed via parent educational attainment, parent occupation, and family income–is a powerful predictor of children's developmental outcomes. Variations in these resources predict large academic disparities amongst children from different socioeconomic backgrounds that persist across schooling, perpetuating educational inequalities across generations.

Table 6 Profile of Respondent's in terms of Parent's Highest Educational Attainment

Parent Highest Educational Attainment	Frequency	Percentage
Elementary Level	8	16%
Elementary Graduate	5	10%
High School Level	11	22%
High School Graduate	9	18%
College Level	8	16%
College Graduate	9	18%
Others (please specify)	0	-
Total	50	100%

Table 7 Profile of Respondent's in terms of Type of Working Students

Type of Working Students	Frequency	Percentage
Living in with employer	18	16%
Living out	7	10%
Part timer	20	22%
On call	1	18%
Other (please specify)	3	16%
Full time	1	18%
Total	50	100%

Table 7 shows the profile of respondents in terms of type of working students wherein majority of them are part timers while ranked next are those living within the house hold of their employers. Few prefer to stay out while only one serves as working "on call".

Basically, one common advantage of a working student who prefers to live-in house with employers/guardians is that aside from they will earn money, they would be able to relieve their parents' burden when it comes to daily provision with the basic needs in life and support their life in the near end once successful.

Table 8. The effects of financial stress to the working students respondents in relation to their Physical Health condition.

PHYSICAL HEALTH CONDITION	MEAN	INTERPRETATION
1. Able to maintain physical fitness activities despite financial constraints with the help of employers to sustain daily expenses in school.	3.94	AGREE
2. Feel tired in coming to school regularly due to improper diet.	3.96	AGREE
3. Manages to find time still doing exercises and relaxation in order to come to school regularly financial worries.	3.72	AGREE
4. Observes proper diet to keep physically fit for my commitment studies.	3.32	MODERATELY AGREE
5. Feels a bit poorly and down due to overthinking financial problems.	4.12	AGREE
6. Experiences lack of sleep.	4.44	STRONGLY AGREE
7. Disturbs with feelings of anxiety and negative behaviours.	4.36	STRONGLY AGREE
AVERAGE WEIGTHED MEAN	3.98	AGREE

Table 8 deals on the effects of financial stress to the working students in relation to their physical health condition. Hence, the overall implication of the effects of financial stress to the physical health condition of the working students is AGREE. Meaning, considering all the financial stressors relative to the physical health condition of the working students, majority of those were OFTEN experienced and sacrificed by them.

Table 9. The effects of financial stress to the working students respondents in relation to their Mental Health condition

MENTAL HEALTH CONDITION	MEAN	INTERPRETATION
1. Able to think positively to continue with studies because my family would be very proud of me with this achievement.	4.56	STRONGLY AGREE
2. Determined in finishing college and earning a bachelor's degree would complete my ambition in life it is the only way to get out of poverty.	4.54	STRONGLY AGREE
3. Thinking that sense of honour and prestige once graduated and my guardian/employer will also be proud of such accomplishment.	4.42	STRONGLY AGREE
4. Looking forward that my grades would qualify for recognition during honour's day despite the struggles of being a working student.	3.86	AGREE
5. Have those thoughts that financial concerns will interfere with my academic performance.	4.18	AGREE
6. Able to stay mentally fit despite financial stress.	3.84	AGREE
7. Able to think critically regardless of financial disturbances.	4.06	AGREE
AVERAGE WEIGTHED MEAN	4.21	STRONGLY AGREE

Table 9 discusses on the effects of financial stress to the mental health condition of working students. Noted that the highest indicator **strongly agreed** by the respondents was on "able to think positively to continue with studies because my family would be very proud of me with this achievement" this finding is very impressive since it denotes the positive attitude of the working student regardless of the difficulties encountered.

Therefore the general findings for this table which is **STRONGLY AGREE** interpreted as always experienced also means that optimism provides the necessary fuel to face obstacles with determination, persist through difficulties, and maintain focus on the tasks at hand. By viewing challenges as opportunities for growth rather than insurmountable barriers, students are more likely to maintain their enthusiasm and stay committed to their academic pursuits.

Table 10. The effects of financial stress to the working students respondents in relation to their Social Health condition.

SOCIAL HEALTH CONDITION	MEAN	INTERPRETATION
1. Manages to participate collaborative activities.	3.94	AGREE
2. Chose not to participate in an activity due to lack of money.	3.38	AGREE
3. Able to interact socially with peers and mentors despite financial stress.	3.78	AGREE
4. Willingness to join school academic and non-academic competitions.	3.54	AGREE
5. Limited participation in school activities as set rules by employers.	3.64	AGREE
6. My employers use to have me around in most of their social gatherings so I would develop confidence and social exposure.	3.90	AGREE
7. Household chores assigned by employer need to be prioritized.	3.76	AGREE
AVERAGE WEIGTHED MEAN	4.21	AGREE

Table 10 shows the effects of financial stress in relation to the social aspect condition of working students revealed that the highest indicator **AGREED** by the students was "Manages to participate collaboratively activities " which implies that despite financial stress still they have time to participate, however not that always.

In conclusion, cultivating a positive mind set offers numerous benefits for students. From improved mental well-being to enhanced academic performance and better relationships, positive thinking equips students with the tools they need to thrive in the face of challenges. By fostering a positive outlook, students can unlock their full potential, develop resilience, and build a foundation for lifelong success. As educators and mentors, it is essential to encourage and support students in adopting a positive mind set, as it paves the way for a brighter and more fulfilling educational journey.

Table 11. The effects of financial stress to the working students respondents in relation to their Psychological Aspect

PSYCHOLOGICAL ASPECTS	MEAN	INTERPRETATION
1. Lacks concentration and focus during class discussions.	3.84	AGREE
2. Manages to overcome anxiety and depression.	3.92	AGREE
3. Stays positive and optimistic in life.	4.28	STRONGLY AGREE
4. Gains strength from the motivation of employers and family members.	4.32	STRONGLY AGREE
5. Aims to having better academic performance in the class.	4.26	STRONGLY AGREE
6. Still capable of engaging other working students to persevere.	4.38	STRONGLY AGREE
7. Able to balance time for work chores and time for studies.	4.22	STRONGLY AGREE
AVERAGE WEIGTHED MEAN	4.17	STRONGLY AGREE

Table 11 depicts the effects of financial stress on the psychological health condition of the working students. Observed that the parameter "still capable of engaging other working students to persevere" got the highest response of Strongly Agree which means always experienced and indicates a good psychological condition among them.

Therefore the psychological aspect in this picture is not that bad. Since the overall impression for these parameters was **STRONGLY AGREE** therefore, the working students most likely always experienced the different indicators cited in the table.

Table 12. Test of difference between the financial stress of working students respondents and their profile

VARIABLE COMPARED	Financial Stresses of working students					Interpretation	Action
	Df	TV	Computed (x)				
Respondent's Profile							
Age	0.05	2.0	5.991	2.636	No Significant difference	H ₀ was accepted	
Gender	0.05	2.0	5.991	10.914	Significant difference	H ₀ was rejected	
Parent Status	0.05	3.0	7.815	2.671	No Significant difference	H ₀ was accepted	
Parent Occupation	0.05	3.0	7.815	1.499	No Significant difference	H ₀ was accepted	
Parent Educational Attainment	0.05	6.0	12.592	0.996	No Significant difference	H ₀ was accepted	
Types of working students	0.05	5.0	11.070	3.637	No Significant difference	H ₀ was accepted	

Table 12 reflects the significant difference between the effects of financial stress experienced by the working students when grouped according to their profile. Revealed that as to

the students' age, the tabular value is greater than the computed value and therefore interpreted as “no significant difference” which resulted to the acceptance of the null hypothesis. Therefore, considering the age of the working student, whatever bracket or age category the student falls, the effects of financial stress experienced were realistic and happened.

Thus, gender appears to be an important factor in conceptualizing the health impact of financial stress, but extant research has yielded mixed findings on the nature of gender effects, suggesting a need for further investigation.

IV. Conclusion

As revealed by the numerous findings of the present study, it can be concluded that most of the working students are female, commonly financially disadvantaged living with their employers and rendering most of their time working while studying. Further, the positive motivations they experienced were considered as driving force to go on with their studies in order to attain their goals. Moreover, despite the various challenges brought about by financial stress, still the working student’s physical, mental, social and psychological conditions remain to be stable and well managed.

V. Recommendations

1. Working students should maintain to be optimistic in order to face obstacles with determination, persist through difficulties, and maintain focused on their studies.
2. Working students must balance time for work and for studies in order to maintain a better academic performance and stay fit physically, mentally, socially and psychologically. The positive discipline techniques applied by employers, family members and teachers must be continued as fundamental tools to encourage positive behaviour of working students.
3. Parents must continuously find ways and means to earn for a living and guide their sons or daughters by providing special time in monitoring, visiting and keep in touch that would make them feel valued.
4. School administrators are encouraged to arrange plans and programs to fit in the special needs of students who are not just classified as student servants but also for those who have early employment while studying.

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