

FINANCIAL STRUGGLES AND ACADEMIC PERSISTENCE AMONG INDIGENOUS COLLEGE STUDENTS

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ABSTRACT

This study examined the influence of financial struggles on the academic persistence of Indigenous college students by identifying common financial challenges and determining how these challenges affect their ability to remain enrolled, stay engaged, and complete their college education during the academic year 2025–2026. The study employed a descriptive quantitative correlational research design involving 150 Indigenous students from selected higher education institutions in Bukidnon, namely Roman C. Villalon Memorial Colleges Foundation, Incorporated, Don Carlos Polytechnic College, and Torres Capitol College. These institutions were selected to represent the experiences of Indigenous learners in the province. Data were collected using a researcher-made survey questionnaire with a four-point Likert scale. The gathered data were analyzed using frequency counts, percentages, weighted mean, standard deviation, Analysis of Variance (ANOVA), and Pearson's correlation coefficient.

Findings revealed that most respondents were young adults, predominantly female, single, in their early college years, enrolled in Education programs, and residing in rural areas, with family support as their primary source of income. Financial struggles were generally high in areas such as tuition and school fees, learning materials, transportation, living expenses, emergency costs, limited access to financial aid, and challenges related to part-time work, with tuition and school fees identified as the most pressing concern. Despite these difficulties, students demonstrated high academic persistence, driven by strong aspirations to earn a degree and supported by family, peers, and teachers. Financial stability and zonal location significantly influenced academic persistence, while demographic variables showed no significant differences. The findings emphasize the need for strengthened financial assistance and institutional support programs to help Indigenous students sustain their education and complete their college degrees.

Keyword: *Financial Struggles, Academic Persistence, Indigenous Students, Higher Education, Student Retention*

1. INTRODUCTION

Education is often seen as the key to breaking the cycle of poverty, yet for many indigenous college students, the journey toward a degree is marked by challenges, particularly financial ones. Many indigenous college students face serious financial struggles that affect their academic journey. These struggles often include not having enough money for tuition fees, daily allowance, and educational materials like books and school supplies. Some students also need to travel long distances to attend school, which adds more expenses for transportation and food. Because of these challenges, students may find it hard to focus on their studies and may experience stress and

anxiety about how to sustain their education. These financial burdens can also lead to frequent absences or even dropping out, making it difficult for students to complete their courses on time.

Despite these financial difficulties, many indigenous students show strong academic persistence. They continue to attend classes, complete their assignments, and find ways to support themselves financially, such as working part-time jobs or applying for scholarships. Their determination to finish their education reflects their desire to improve their lives and help their communities. This persistence highlights their resilience and commitment, even when faced with limited resources. Understanding their struggles

and strengths can help schools and policymakers create better support systems that promote equal access to education and academic success (Reyes & Cruz, 2022).

In the Philippine context, many students from indigenous backgrounds continue their studies despite limited financial resources. Their persistence highlights not only their determination but also the urgent need for structured support programs that can ease their financial burdens and strengthen their academic journey.

According to Bray et al. (2019), financial difficulties are one of the major barriers that hinder indigenous and marginalized students from succeeding in higher education. Limited access to scholarships, low household income, and insufficient community support often contribute to dropout risks. Similarly, Pidgeon (2016) emphasized that indigenous learners face systemic inequalities in education that affect their academic performance and persistence. These findings point to the reality that while financial hardship is not the only factor, it significantly impacts the educational journey of indigenous students.

In the province of Bukidnon, some colleges have indigenous students, and most of them have stories that reveal a recurring struggle, such as balancing school requirements while coping with the lack of financial means. Some students resort to part-time jobs, while others rely on irregular financial assistance from relatives, making it difficult for them to focus on their studies. These circumstances highlight a gap, the absence of a sustainable community support program designed to address the financial struggles of indigenous students. It is this gap that prompted the researchers to conduct the study, with the hope of finding ways to strengthen academic persistence despite economic challenges.

Theoretical Framework

This study is anchored on several theories that explain the relationship between financial struggles, academic persistence, and the importance of support systems for indigenous college students.

First, Tinto's Theory of Student Retention (1993) provides the foundation for understanding persistence in higher education. According to

Tinto, student persistence is influenced by both academic integration (such as classroom performance and faculty support) and social integration (such as peer interaction and community belonging). When financial struggles prevent students from fully engaging in academic and social activities, their persistence is weakened. This theory helps explain why indigenous students facing economic hardship are at higher risk of dropping out and highlights the importance of institutional and community support.

INDEPENDENT VARIABLE DEPENDENT VARIABLE

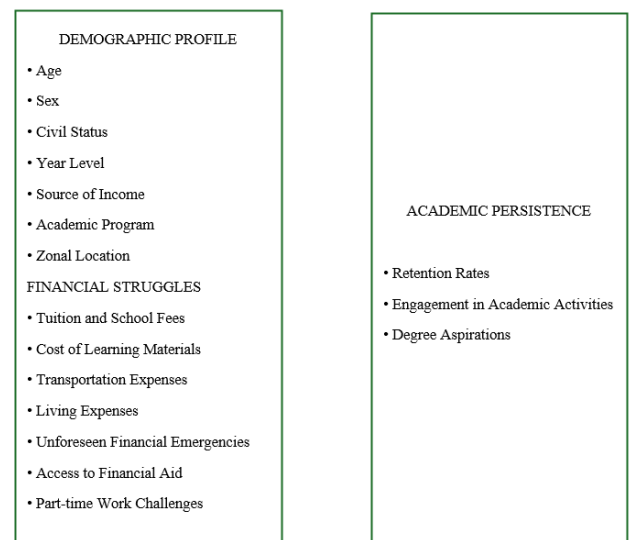


Figure 1. The schematic diagram shows the interactions between the Independent and dependent variables

Scope

This study focused on the financial struggles and academic persistence of indigenous college students enrolled in three colleges in the province of Bukidnon. These are Roman C. Villalon Memorial Colleges Foundation, Inc. (RCVF), Torres Capitol College (TCC), and Don Carlos Polytechnic College (DCPC). Specifically, it examined the types and levels of financial challenges faced by indigenous students, such as tuition and school fees difficulties, cost of learning materials, transportation expenses, living expenses, unforeseen financial emergencies, access to financial aid, and part-time work challenges, and how these challenges affect their persistence in terms of GPA (Grade Point Average), retention

rates, engagement in academic activities, degree aspirations.

The scope of this study was limited to indigenous college students who were officially enrolled during the school year 2025–2026. It did not cover non-indigenous students or those from other schools and universities. Data were gathered only through surveys with the selected participants, which means that the results may not fully capture all possible financial and academic experiences of indigenous students outside the institution.

Review of the Literature

This chapter presents the literature review that aims to determine the existing knowledge, theories, and concepts related to the topic. Furthermore, it identified the gaps and inconsistencies in the literature, which served as the basis for the formulation of research questions and hypotheses. The studies reviewed are from 2019 to 2024, ensuring that the information is recent and relevant.

The American Indian College Fund (2021) reported that tuition fees are among the biggest barriers to Indigenous students' access and completion of higher education. Even before considering other costs such as housing, food, or books, tuition alone often exceeds what many Indigenous families can afford, given lower average household incomes. Rising tuition discourages enrollment, delays academic entry, and increases dropout rates, showing its critical role in shaping Indigenous students' educational outcomes.

Similarly, the Rhode Island Current (2023) examined how increasing tuition directly correlates with declines in Native student enrollment. The article highlighted that as tuition fees rise, Indigenous students tend to choose less expensive but less suitable institutions, delay enrollment, or completely forgo higher education, showing how tuition costs significantly limit options for Native learners.

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Tuition and school fees represent a primary financial barrier for students pursuing higher education. High costs often compel learners to delay enrollment, reduce course loads, or even temporarily withdraw, particularly for students from low-income or Indigenous backgrounds (Ridge & Ivanova, 2020). Managing tuition expenses often requires careful budgeting, financial support from family, or access to scholarships.

The burden of tuition directly interacts with other financial struggles, such as purchasing materials, transportation, and living costs. Students who are unable to cover tuition may face academic interruptions, stress, and declining performance, which adversely affect persistence (Magusara & Dela Peña, 2021). In many cases, these challenges create a cycle of financial and academic strain.

Among Indigenous learners in the Philippines, tuition difficulties significantly influence persistence. Many students depend on community support, informal loans, or scholarships to continue their studies. Those without sufficient financial backing are more likely to experience dropout or deferment, highlighting structural inequities in access to higher education (Bautista & Torres, 2023).

Internationally, similar patterns are observed. Indigenous students in Latin America and Africa often face “educational debt traps,” where unpaid tuition prevents continuation or leads to prolonged degree completion (Martínez et al., 2022). These global examples reinforce the importance of accessible and flexible financial support mechanisms.

Addressing tuition-related challenges requires multifaceted interventions. Scholarships,

installment payment schemes, and government subsidies can alleviate financial pressure, allowing students to focus on academic engagement. Ensuring equitable access to tuition support is critical to improving retention and fostering long-term persistence among marginalized populations.

Finally, Walter and Andersen (2013) critiqued the lack of disaggregated data on tuition burdens among Indigenous students, pointing out that existing statistics often mask the specific ways tuition costs impact their enrollment and persistence. Together, these studies confirm that tuition is a decisive factor influencing Indigenous students' access to, and persistence in, higher education.

Research Design

This study employed a descriptive-correlational research design using a quantitative methodology to systematically assess the financial struggles and academic persistence of Indigenous college students. A descriptive-correlational research design examines the relationships between two or more variables without manipulating them, aiming to identify patterns and associations in natural settings. It helps understand interactions between variables but does not infer causality. This approach is commonly used in educational and social sciences when experimental designs are impractical or unethical (Johnson & Christensen, 2022).

By utilizing structured survey questionnaires with closed-ended items, the research gathered measurable data from respondents, allowing for statistical analysis of the relationship between financial struggles (independent variables) and academic persistence (dependent variables). This approach facilitated the identification of trends, patterns, and correlations, providing a comprehensive understanding of how financial difficulties influence the academic persistence of Indigenous learners.

Research Locale

The research was focused on three higher education institutions where Indigenous college students are enrolled: Roman C. Villalon Memorial Colleges Foundation, Inc. in Kibawe, Don Carlos Polytechnic College in Don Carlos, and Torres Capitol College in Maramag. These institutions were selected because they serve students from

various upland and lowland communities across Southern Bukidnon.

Conducting the study in these colleges provides a broader understanding of the financial struggles and academic persistence of Indigenous college students from different geographical and socioeconomic backgrounds within the province.

Sampling Procedure

A total of 150 respondents were selected using a purposive sampling procedure to ensure that only Indigenous students enrolled in the three colleges were included, as they represent the specific population being studied. The sample was proportionally allocated to each institution DCPC – 35; RCVMI – 35; PCF – 30 to ensure fair representation and allow for meaningful comparisons across different academic and geographic contexts. This approach follows the recommendation of Gay et al. (2012) that a sample should adequately represent the population while remaining feasible for data collection and analysis.

Eligible students were identified through coordination with school registrars or Indigenous student affairs offices. Within each institution, random selection was applied to the list of qualified Indigenous students to minimize bias and ensure that every eligible student had an equal chance of being selected. If the number of eligible students was fewer than the allocated sample, all qualified students were included. In cases of non-response, additional students were randomly selected from a reserve list to maintain the intended sample size.

This sampling procedure ensured that the data collected provided a reliable and accurate representation of Indigenous college students' financial struggles and academic persistence across different institutions in Bukidnon, while maintaining fairness, ethical considerations, and voluntary participation.

Research Instrument

This study employed a researcher-made survey questionnaire as the primary instrument for data collection, designed to gather quantitative information regarding the financial struggles and academic persistence of Indigenous college students. The questionnaire consisted of three (3) parts.

The first part focused on the respondents' demographic profile, categorized into age, gender, civil status, year level, source of income, academic program, religion, and zonal location, each with predefined options to ensure uniformity of responses.

The second part assessed the extent of financial struggles experienced by Indigenous college students, specifically focusing on tuition and school fees difficulties, cost and learning materials challenges, transportation expenses, living expenses, unforeseen financial emergencies, access to financial aid, and part-time work challenges. Each category included four positively worded Likert-scale items to measure the degree of financial strain encountered by the respondents.

2. FINDINGS

After thorough data collection and analysis, the following findings emerged:

The majority of Indigenous college students are young, female, single, enrolled in the Education program, in the early years of college, rely primarily on family support, and come from rural barangays.

Indigenous college students face high extent of financial struggles, with the most common challenges being tuition and school fees (high cost burden), the price of learning materials, transportation expenses to and from school, daily living expenses, and unexpected financial emergencies. Additionally, limited access to financial aid and difficulties in managing part-time work further exacerbate their economic challenges.

Indigenous students demonstrated a high level of academic persistence despite financial struggles. Degree aspirations were the strongest motivator, supported by family, peers, and teachers. Financial stress affected focus and study time, and part-time work added pressure, but most students remained committed to completing their degrees. Participation in extracurricular activities was somewhat limited due to financial constraints.

Indigenous college students experience significant financial struggles that vary based on transportation costs, source of income, and zonal location, while challenges related to tuition, learning materials, living expenses, and access to

financial aid remain consistently high across most demographic groups.

There is a significant relationship between financial struggles and the academic persistence of Indigenous college students. All measured financial challenges including tuition, learning materials, transportation, living expenses, unforeseen emergencies, access to financial aid, and part-time work significantly affected students' retention, engagement in academic activities, and degree aspirations.

3. CONCLUSIONS AND RECOMMENDATIONS

The demographic profile of the indigenous students suggests that financial challenges and academic persistence are most pressing for early-year students in the Education program, particularly those living in rural communities with limited access to educational resources.

The combined impact of tuition costs, material expenses, living costs, and limited financial support places stress on their ability to focus on studies, maintain consistent attendance, and complete academic requirements, potentially affecting retention and timely graduation.

Social support networks and personal motivation act as protective factors, enabling students to persist despite economic constraints. This indicates that persistence is influenced not only by financial resources but also by social and motivational factors that reinforce commitment to education.

Financial challenges are a major barrier to academic persistence for Indigenous students, and while some struggles are consistent across age, gender, civil status, and academic program, location and income sources create additional disparities that affect students' ability to afford education and fully participate in academic life.

Financial difficulties strongly influence the ability of Indigenous college students to remain enrolled, participate actively in their studies, and pursue their educational goals. While students show determination to complete their education, unresolved financial challenges can hinder academic performance and persistence.

From the findings and conclusions, the following recommendations were laid out:

School administrators may implement scholarship programs and tuition assistance for early-year Indigenous students in the Education program to reduce financial barriers and improve retention.

Local government units and community leaders may provide transportation support and subsidies for Indigenous students from rural communities to ensure consistent attendance and reduce commuting challenges.

Financial aid offices may streamline access to financial aid and emergency funds for Indigenous college students so they can promptly address unexpected expenses and avoid academic disruption.

Teachers may offer flexible deadlines, supplemental resources, and mentoring programs to support Indigenous students balancing financial challenges with academic requirements.

Families and guardians of Indigenous students may provide active involvement and emotional support to strengthen motivation and persistence despite economic constraints.

Future researchers and educational partners may conduct further studies on financial struggles and academic persistence among Indigenous students to develop targeted interventions and evidence-based strategies for supporting this population.

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