

# Unveiling Student Scholars' Lived Experiences: Identities, Uncertainties, and Realities

**Lelibeth D. Balintongog<sup>1</sup>, Ninfa C. Osias, PhD<sup>2</sup>**

<sup>1</sup> Instructor, Cagayan de Oro College

<sup>2</sup> Professor, Cagayan de Oro College

## Abstract

Students with financial scholarships, as observed remain at risk of leaving school despite receiving financial assistance, as personal, academic, and emotional struggles often hinder persistence. With student retention emerging as a growing issue in higher education, it is essential to understand these challenges to sustain enrollment and support student success. This study explores the lived experiences of financial scholars at PHINMA Cagayan de Oro College who completed their undergraduate degrees through financial scholarship programs.

The main objective of this research is to explore how financial scholars construct meaning from their experiences and how these shaped their academic journey and personal growth. Specifically, it aims to examine how scholars perceive and construct their identities, understand how they manage fears and uncertainties in their academic and personal lives, identify the challenges they face in balancing multiple responsibilities, and determine the support mechanisms that institutions should provide to help them thrive academically.

Using a descriptive phenomenological design, six graduates from families with limited financial means were chosen through purposive sampling to share their stories in semi-structured interviews. Their narratives were analyzed using Colaizzi's seven-step method and validated through member checking. From the analysis, six themes emerged: resilience, commitment, acceptance of emotional vulnerability, faith amid adversity, persistence and perseverance, and a goal-driven mindset. Despite financial hardship, emotional stress, and multiple responsibilities, the scholars remained focused on graduation. The findings highlight the need for student support systems that go beyond financial aid by integrating social, emotional, and academic success.

**Keywords:** student scholars lived experiences, identities, uncertainties, realities

## 1. Introduction

Education opens doors to better opportunities, yet student scholars often face complex challenges beyond finances, including struggles with identity, uncertainty, and daily realities. Identity formation, shaped by personal, social, and cultural factors, influences persistence, while lack of role models and support can lead to disengagement and even dropout, as shown in CHED data. Uncertainties in academics, finances, and career prospects, coupled with real-life burdens like part-time work and family responsibilities, further test resilience and mental health. Despite these struggles, success stories highlight the power of perseverance when paired with strong support systems. This study, "Unveiling Student Scholars' Lived

Experiences on Identities, Uncertainties, and Realities,” explores these journeys to guide institutions in creating holistic programs that nurture not only scholars’ education but also their growth into resilient and purpose-driven professionals.

### **Research Questions**

Many students depend on scholarships to finish college, but financial help alone is not always enough. Scholars often face personal, academic, and emotional challenges. Thus, this study aimed to answer the following questions:

1. How do student scholars perceive and construct their identities through their personal and academic experiences?
2. How do student scholars manage and deal their fears and uncertainties on their academic and personal life?
3. What challenges and lived experiences do student scholars face in balancing their academic, social, and personal roles?
4. What forms of institutional support can help student scholars overcome financial challenges and pursue academic success?

### **Significance**

This study provides timely insights into the lived experiences of financially supported student scholars who balance academic demands with family and financial responsibilities, highlighting how structural, emotional, and psychological factors shape their persistence in higher education. Findings emphasize that financial aid alone is insufficient; holistic support systems combining mentoring, counseling, flexible learning, and career development are essential for student retention and success. For administrators, policymakers, and faculty, the research underscores the need for empathic, student-centered, and responsive approaches that address both visible and invisible burdens, while for scholars, it validates their resilience and adaptive strategies. By amplifying their voices, this study informs more equitable and sustainable scholarship programs and contributes to the growing literature on student identity, persistence, and success in the Philippine higher education context.

### **Scope and Limitations**

This study focuses on six former student-scholars from PHINMA Cagayan de Oro College who received government or private scholarships and are now working with stable jobs outside the PHINMA company. All participants are from the neighboring municipalities of Misamis Oriental. The study aimed to understand their experiences on identities, uncertainties and realities as scholars and how those shaped their lives after graduation. This study is limited to a small group and does not include current scholars or those still connected to PHINMA. It also does not evaluate the scholarship programs themselves but focuses on the personal stories of the selected graduates.

## **2. Literature Review**

### **Student Scholars’ Lived Experiences**

Scholarships provide crucial access to education and alleviate financial burdens, yet student scholars often navigate challenges beyond academics, including identity struggles, emotional strain, and the need to balance multiple roles (Perkins & William, 2014; Crisp & Nora, 2010). Research indicates that scholarship

programs offering holistic support such as mentoring, wellness services, and peer networks enhance scholars' resilience, motivation, and academic success (Gibbons & Shoffner, 2004). In the Philippine context, where educational attainment is closely linked to family and community advancement, integrated support systems that address financial, academic, and psychosocial needs are particularly effective in sustaining scholars' persistence and overall well-being (Cruz, 2018).

### **Identities**

Government scholarship programs, such as the Unified Financial Assistance System for Tertiary Education (UniFAST), play a vital role in enabling underprivileged Filipino students to pursue higher education by alleviating financial barriers and motivating academic perseverance (Capinig et al., 2023; Kristoph, 2022). Research highlights that supportive relationships with teachers and parents significantly enhance students' academic outcomes, reduce stress, and reinforce motivation, particularly for those facing socioeconomic challenges (Hoferichter & Raufelder, 2021; Stanford, 2023). Moreover, scholars' academic identity and persistence are shaped by environmental factors such as institutional support, peer belonging, and family encouragement, underscoring the importance of holistic support systems in sustaining educational attainment (Jackman et al., 2021; Chang, Park, & Kim, 2022).

### **Uncertainties**

Students frequently encounter uncertainty due to changing learning modalities, financial pressures, and global challenges, which has been shown to increase stress and emotional exhaustion (Misra & Castillo, 2020; Henning et al., 2022). Research on Uncertainty Management Theory highlights that students cope with uncertainty through relational and communicative strategies, such as seeking information, relying on peers, or leveraging family support, with institutional interventions like flexible learning and mental health services mitigating its negative effects (Romo & Luurs, 2020; Rahiem, 2021). These findings emphasize the importance of structured support systems and coping strategies in helping students navigate academic and personal uncertainties.

### **Realities**

Scholarship recipients often face financial pressures, academic demands, and the emotional burden of stigma, which can undermine persistence and increase the risk of attrition (Nguyen, et al., 2021). Studies highlight that financial stress not only affects students' academic performance but also contributes to mental health challenges, including anxiety and emotional exhaustion, emphasizing the need for holistic support beyond monetary assistance (Hope Center, 2020; Moore et al., 2021). These findings suggest that combining financial aid with emotional, social, and institutional support is critical to sustaining scholars' motivation, well-being, and successful completion of their education.

## **3. Methodology**

### **Research Design**

This study adopts a phenomenological qualitative research design to explore and understand the lived experiences of student scholars as they navigate their academic journeys. Phenomenology is appropriate as it allows an in-depth exploration of how individuals perceive, experience, and give meaning to specific phenomena in this case, the identity formation, uncertainties, and daily realities of financially supported students in higher education. Alexandra Meyers (2019) cited Patton's work (2015) who believed that this approach was the best choice for this study as the phenomenological point of view emphasizes the importance of understanding what people experience and how they interpret the world.

## Participants

This study involved six graduates of PHINMA Cagayan de Oro College (PHINMA COC) who completed their degrees through financial scholarship programs, each representing a different academic college to capture diverse perspectives. Guided by phenomenological principles emphasizing depth over quantity, the participants shared rich accounts of balancing financial hardship, academic responsibilities, and personal growth while maintaining scholarship requirements. Their post-graduation paths ranging from teaching, engineering, architecture, management, criminology, to nursing demonstrate how financial aid intersects with persistence, identity formation, and professional success. These narratives not only embody the goals of scholarship initiatives but also provide valuable insights for designing enhancement programs that strengthen retention and support for future scholars.

## Data Collection

In this qualitative phenomenological study, data were gathered through semi-structured, in-depth interviews with former financial scholars, guided by Colaizzi's (1978) method and supported by existing phenomenological literature. The open-ended and exploratory questions, along with probing prompts, encouraged participants to reflect deeply on their identities, uncertainties, and realities as student scholars while the researcher actively fostered a safe, unbiased environment for sharing. To ensure credibility and trustworthiness, the interview guide was reviewed by qualitative research experts and the adviser, and member-checking was conducted to validate interpretations. These steps ensured the instrument's clarity, relevance, and ability to capture authentic, meaningful narratives aligned with the study's objectives.

## Data Analysis

The study employed homogeneous purposive sampling, a type of non-probability sampling in which participants are deliberately selected based on specific characteristics relevant to the research objectives. This approach was chosen to ensure that all participants who represent from the different programs share similar key attributes, allowing for an in-depth exploration of their common lived experiences. In this case, the six (6) participants were all student scholars of PHINMA Cagayan de Oro College who successfully completed their undergraduate degrees through financial scholarship programs. Selection was guided by predetermined criteria to ensure that each participant could meaningfully contribute to the understanding of identities, uncertainties, and realities experienced by student scholars.

## 4. Results and Discussions

**Problem 1: How do student scholars perceive and construct their identities through their personal and academic experiences?**

**Table 1**  
**Presentation of Theme1 and Theme 2 with sub-themes and significant statements of the participants.**

Theme	Sub-theme	Significant Statements
Resilience	Enduring Challenges	“It was tiresome and I can’t imagine my life before being a mother, wife, company employee, and CHED scholar.” (P1MA)
		“I ignored all the pain, cried silently.” (P1MA)

Theme	Sub-theme	Significant Statements
Commitment	Financial Struggles	“My allowance was so small that I had to stretch a kilo of rice as for two weeks.” (P4Ed)
	Motivation	“Those struggles made me stronger and more determined to finish my degree.” (P3CE)
	Personal Sacrifices	“I sacrificed my personal needs and got no friends to hang out with.” (P2PO) “I was focused on my studies for four years—no detrimental activities.” (P5Ar)
	Prioritizing Studies over Personal Life	“There’s less time to have fun because I need to study and maintain my grades.” (P2PO) “Self-discipline is a must, especially when everyone else is out enjoying themselves.” (P5Ar)
	Sense of Accountability to Supporters	“I always valued my scholarship and the hard work of my ‘ate’. So, I focused on my studies.” (P6Nur)

The theme of Resilience highlights how PHINMA COC student-scholars adapted to hardship by balancing multiple responsibilities, heavy workloads, and limited rest, often sacrificing leisure and relationships for academic success. These struggles became sources of strength, reflecting Filipino values of perseverance and supporting literature that frames resilience as essential for sustaining motivation, reducing anxiety, and ensuring persistence in higher education, particularly in the post-pandemic context.

### Sub-theme 1: Enduring Challenges

The participants described their academic life as an unrelenting balancing act, managing overlapping roles as students, workers, and family members while enduring sleepless nights, silent struggles, and the constant pressure to maintain grades. Balancing scholarship obligations, coursework, and responsibilities emerged as a persistent challenge, yet these hardships shaped their resilience and self-concept, proving their ability to survive against all odds. Their stories reveal that resilience was not about facing a single hardship but about navigating an ongoing series of struggles, sustained by the quiet resolve to keep going when stopping was never an option.

### Sub-theme 2: Financial Struggles as Motivation

Rather than giving in to hardship, participants reframed financial struggles as challenges that strengthened their determination. They endured skipped meals, sleepless nights, and extra work while holding on to education as a non-negotiable investment in their future. Poverty became more than an obstacle—it was the force that pushed them to persist, turning sacrifice into resilience and reinforcing their resolve to succeed.

### Sub-theme 3: Personal Sacrifices

The scholars deliberately sacrificed leisure, friendships, and personal comfort to prioritize academic success, often enduring isolation, emotional strain, and financial hardship. For them, resilience was not just survival but the conscious construction of an identity rooted in persistence, self-discipline, and responsibility. Their strong commitment was evident in consistent study routines, accountability to family and benefactors, and reliance on faith, all anchored in the belief that education was the key to a better life and lasting transformation.

## Sub-theme 1: Prioritizing Studies Over Personal Life

Participants described giving up leisure, friendships, and even basic comforts to sustain their studies, often relying on strict routines and self-discipline. Their sacrifices reflect not deprivation but intentional self-regulation choosing study over social life as an investment in their future. Each missed gathering or meal became a purposeful act of commitment, a bridge from present hardship toward the life they envisioned beyond graduation.

## Sub-theme 2: Sense of Accountability to Supporters

Many scholars described their commitment as rooted in utang na loob a moral debt of gratitude to benefactors, mentors, and family. Support was seen not only as financial aid but as trust that demanded proof of worth, making responsibility a powerful motivator. For them, commitment was both personal discipline and a relational contract to honor those who believed in them, pushing them to minimize distractions, maximize study time, and persist despite hardships.

## Problem 2: How do student scholars manage and deal their fears and uncertainties on their academic and personal life?

**Table 2**  
**Presentation of Theme 3 and Theme 4 with sub-themes and significant statements of the participants**

Theme	Sub-theme	Significant Statements
<b>Faith Amid Adversity</b>	Spiritual Grounding as Coping Mechanism	“My faith in God was the greatest reason I held on.” (P6Nur) “I focused on Jesus and on my goal—to graduate as Magna Cum Laude.” (P4Ed)
	Prayer and Belief in Divine Provision	“The rosary was my primary weapon... If you worship God first, the rest will follow.” (P6Nur) “God never failed me when I put Him first in my studies.” (P6Nur)
<b>Accepting Emotional Vulnerability</b>	Fear of Academic Failure	“My greatest fear was failing the subject. I can’t afford to reenroll.” (P3CE) “I don’t want to frustrate my ‘ate’ and the scholarship I got.” (P6Nur)
	Anxiety and Overthinking due to Financial Strain	“I overthought—what if I can’t pay and have to stop?” (P6Nur) “They looked down on me... I cried silently.” (P1MA)
	Coping with Fears and Uncertainties	“I prayed hard before every exam.” (P6Nur) “I learned to control what I can and let go of what I can’t.” (P4Ed)

The second research problem examines how financial scholars understand and cope with uncertainties about their future. Their accounts reveal fears and doubts shaped by financial strain and academic pressure, yet also highlight how they managed these challenges by accepting emotional vulnerability while finding ways to persist. Faith Amid Adversity. For many scholars, faith was more than a belief it was their anchor in times of exhaustion, financial strain, and academic pressure. It steadied them through life’s storms and guided them toward their goals, serving as a constant source of strength. This theme is further illustrated through its sub-themes.



**Sub-theme 1: Spiritual Grounding as a Coping Mechanism**

When faced with uncertainty, scholars turned to faith as their first line of defense. As some expressed, focusing on God and their goals gave them the strength to endure hardships. For them, faith was more than comfort—it was a framework for survival that turned struggles into stepping stones and reframed obstacles as opportunities for growth.

**Sub-theme 2: Prayer and Belief in Divine Provision**

For many scholars, prayer was not just ritual but a refuge a space to find strength amid chaos. One described the rosary as her “primary weapon,” while another shared that putting God first gave clarity and focus. These convictions were shaped through nights of worry when trust in divine provision felt like the only way forward. Faith was inseparable from their academic journey, not only helping them endure but also reinforcing persistence and belief that sacrifices carried meaning. Prayer and trust in God offered emotional stability, renewed motivation, and the courage to keep striving despite uncertainty.

**Sub-theme 1: Fear of Academic Failure**

The fear of failing a subject weighed heavily on scholars, not only because it meant losing academic standing but also because re-enrolling was financially impossible. For many, failure was more than a grade it threatened their entire academic journey, their scholarships, and the trust of family who supported them. This fear lingered in classrooms, exams, and daily routines, magnified by demanding courses and the pressure to succeed despite overwhelming odds.

**Sub-theme 2: Anxiety and Overthinking Due to Financial Strain**

Financial insecurity was a constant source of distress, with students worrying about unpaid fees, dropping out, or an uncertain future. Many admitted to silently crying, overthinking whether they could continue studying, and feeling looked down upon despite being scholars. These anxieties often surfaced during lectures or at night, creating a heavy mental burden that overshadowed both academic focus and personal well-being. For them, financial stress was not a passing concern but a persistent shadow shaping their studies, self-worth, and outlook on life.

**Sub-theme 3: Coping with Fears and Uncertainties**

Despite the emotional strain, scholars developed coping strategies such as prayer, gratitude, reframing difficulties, and focusing on controllable goals. These practices helped them steady themselves, accept vulnerability, and turn fear into motivation. Their ability to confront anxiety while staying goal-driven reflects quiet resilience, showing that coping was not just survival but a vital strategy for persistence. These findings also highlight the importance of institutional support systems that address both financial and emotional needs to help scholars navigate uncertainties with strength and hope.

**Problem 3: What challenges and lived realities do student scholars face in balancing their academic, social, and personal roles?**

**Table 3**  
**Presentation of Theme 5 and Theme 6 with sub-themes and**  
**significant statements of the participants**

Theme	Sub-theme	Significant Statements
<b>Persistence and Perseverance</b>	Difficulties in	“I had to manage school, family, and work all at once.” (P1MA)
	Balancing Roles	“Sometimes I went to class without eating.” (P1MA)

<b>Goal-Driven</b>	Sustained Focus	“My dream to be in the PNP kept me going. I couldn’t allow money problems to stop me.” (P2PO)
	Despite Uncertainty	“I studied and focused without minding my tuition. I just prayed that God will provide.” (P5Ar)
	Overcoming Difficulties	“I mastered time management because my duties conflicted with school roles.” (P2PO) “I asked for help from my classmates when I didn’t understand the lesson.” (P3CE)
	Positive and Negative Experiences	“I became more disciplined and confident.” (P5Ar) “There were moments when I missed class just to attend required activities.” (P4Ed)
	Enduring Day-to-Day Sacrifices	“I slept only two to three hours a night to meet all my obligations.” (P1MA)
	Future-Oriented Mindset	“My dream to be in the PNP kept me going.” (P2PO) “I always thought of my future self.” (P4Ed)
	Education as Pathway to Transformation	“I was promoted because my coworkers trusted me... but I still chose to finish my studies.” (P1MA) “I knew this degree would change my life and my family’s future.” (P4Ed)

Persistence and perseverance have been the defining hardships of the many PHINMA COC scholars to their academic journey. Their stories speak of long days, short nights, and the constant push to move forward despite exhaustion and uncertainty. This determination was not just about surviving college; it was about holding on to dreams that felt bigger than their circumstances.

### Sub-theme 1: Difficulties in Balancing Roles

The student scholars constantly struggled to balance studies, work, and family responsibilities, often at the expense of their own needs. They described exhaustion, skipped meals, sleepless nights, and the challenge of meeting academic demands while fulfilling duties at home and work. Despite fatigue and financial strain, they persisted by relying on faith, discipline, and strong self-regulation, framing challenges as temporary sacrifices for long-term goals. Their stories reflect a quiet yet relentless determination, where every sacrifice whether time, rest, or personal comfort became a step toward dignity, stability, and a better future for themselves and their families.

### Sub-theme 2: Sustained Focus Despite Uncertainty

Despite financial instability, scholars anchored themselves on clear dreams and faith, which allowed them to persist through sleepless nights, skipped meals, and fears of not affording tuition. Their goals served as a compass, turning hardships into stepping stones and giving meaning to sacrifices. For them, aspirations were not abstract ideals but powerful forces that shaped daily choices, sustained focus, and transformed uncertainty into proof of their capacity to endure.

### Sub-theme 3: Overcoming Difficulties

For many scholars, adaptability became a survival skill. Through disciplined time management, seeking peer support, and adjusting study habits, they learned to navigate competing demands rather than be defeated by them. Overcoming difficulties was less about removing obstacles and more about turning them into opportunities for growth each revised schedule, shared review, and moment of asking for help became a quiet victory that reinforced their persistence.

### Sub-theme 4: Positive and Negative Experiences

The journey of these scholars was marked by both triumphs and trials. Moments of discipline, confidence, and achievement stood alongside fatigue, missed classes, and constant pressure. Yet, in this balance of



pride and struggle, they found strength turning setbacks into lessons, and hardships into stepping stones for growth. Perseverance, for them, was not only about enduring but about transforming challenges into the very foundation of their success.

#### **Sub-theme 5: Enduring Day-to-Day Sacrifices**

For many scholars, sacrifice was woven into daily life. Long hours, sleepless nights, and skipped meals became routine as they balanced work, family, and studies. These hardships often tested their endurance, bringing both discipline and growth but also exhaustion and moments of doubt. Yet, beneath the fatigue lay an unshakable purpose. Their goals lifting their families from hardship, proving their resilience, and building a better future gave meaning to every sacrifice. For them, perseverance was not an abstract virtue but a lived commitment, a steady compass that guided them through uncertainty and reminded them that each struggle was a step closer to the life they envisioned.

#### **Sub-theme 1: Future-Oriented Mindset**

Participants 2PO and 4Ed expressed determination through clear visions of their future: “My dream to be in the PNP kept me going.” and “I always thought of my future self.” These mental images became anchors during sleepless nights, skipped meals, and overwhelming responsibilities. Their future-oriented mindset turned sacrifices into purposeful investments, giving meaning to hardship and strength to endure. For these scholars, the future was not abstract it was a vivid, driving force that gave every sacrifice meaning and kept them moving forward.

#### **Sub-theme 2: Education as a Pathway to Transformation**

For many scholars, education was more than a diploma, it was the key to changing their lives and uplifting their families. Participant 1MA shared, “I was promoted because my coworkers trusted me... but I still chose to finish my studies.” Another added, “I knew this degree would change my life and my family’s future.” Each completed semester was proof that transformation was already underway, turning sacrifices into stepping stones toward stability and opportunity. Education became both a personal and collective victory, symbolizing hope, dignity, and the power to break free from hardship.

#### **Problem 4. What support mechanisms should be given by the educational institutions to the lives of the hundreds of student-scholars as they thrive academically and professionally?**

Student-scholars often juggle financial struggles, academic demands, and personal responsibilities, making strong institutional support essential. Findings highlight the need for flexible schedules, extended deadlines, and lighter academic loads to accommodate working students. Accessible mental health services, peer mentorship, and training in time management and resilience can further reduce stress and promote persistence. Financial aid should also be expanded to cover daily necessities like food, transportation, and learning materials, not just tuition.

#### **Proposed Program**

Scholars’ Success Support and Completion Enhancement Program is a three-year initiative designed to provide comprehensive academic, financial, and personal assistance. It aims to strengthen student resilience, improve retention and performance, and ensure scholars’ successful transition into professional life.

#### **Rationale**

Despite financial aid, many scholars still face challenges in balancing academics, work, and personal responsibilities while coping with stress and limited resources. The Enhancement Program addresses these risks through a structured three-year intervention. Year 1 focuses on foundations such as schedule adjustments, life skills, and peer support. Year 2 expands with flexible learning, mentoring, and added

financial aid. Year 3 sustains progress through wellness and career readiness programs. By Year 4, scholars are more resilient, academically adjusted, and prepared for graduation, requiring only minimal support.

## General Objectives

The program aims to improve scholar retention, academic performance, and overall well-being by providing flexible academic schedules that allow students to balance school, work, and personal responsibilities. It also seeks to develop essential life skills, resilience, and leadership capabilities while fostering a strong peer mentoring network for continuous support. In addition, the program promotes mental health awareness and ensures access to counseling services, while reducing financial strain through micro-loans, emergency grants, and adequate learning resources.

## Scholars Success Support and Completion Enhancement Program

Year 1: Strengthening Foundations							
Key areas of concern	Specific Objectives	Strategies/Activities	Time Frame	Persons Involved	Source of Fund	Estimated Budget	Expected Outcome
Study schedule adjustments	Help scholars manage their time by adjusting class schedules, deadlines, and workload so they can balance school, work, and family responsibilities	1) Offer evening or Sunday classes for working scholars, 2) Allow extended deadlines for major requirements when justified, 3) Approve reduced academic load without losing scholarship eligibility, and	Whole year Round	Registrar, CSDL, SSP Faculty	MOOE	₱ 2, 000	Scholars are able to meet academic requirements without feeling overwhelmed, improving retention and academic performance
Life Skills & Resilience lessons	Keep building scholars' confidence and problem-solving skills	Hold advanced classroom sessions on confidence-building, problem-solving, and leadership	Whole year Round	Completion Team, CSDL, CAS Faculty and SSP Advisers	MOOE	₱8,000	Scholars remain confident and better prepared to face challenges

Peer Support	Build a stronger support network among scholars	Launch peer mentoring circles and buddy systems for academic and emotional support	Whole year Round	SSP Advisers, Scholar Leaders, Alumni Scholars	MOOE	₱5,000	Scholars feel connected, supported, and less isolated
Counseling and Wellness	Provide easy access to mental health and emotional support	Refer to Guidance Counselors for regular counseling sessions, stress management workshops, and wellness check-ins	Whole year Round	SSP Adviser Guidance Counselor	MOOE		Scholars have improved emotional well-being and coping skills
Financial Support	Lessen financial stress to help scholars stay focused on studies	Start flexible micro-loan program and small emergency grants	Whole year Round	Finance, CSDL	MOOE	₱15,000	Reduced financial burden, higher retention rates

Year 2: Expanding Support and Flexibility							
Key areas of concern	Specific Objectives	Strategies/Activities	Time Frame	Persons Involved	Source of Fund	Estimated Budget	Expected Outcome
Study schedule adjustments	Continue helping scholars manage time effectively	Same strategies as Year 1 but expand to include Saturday class options and online learning components	Whole year Round	Registrar, CSDL, Faculty	MOOE	₱2,500	Scholars have more flexible options, leading to fewer dropouts
Life Skills & Resilience lessons	Advance scholars' leadership and teamwork skills	Introduce group projects and problem-solving simulations in class sessions	Whole year Round	Completion Team, CAS Faculty	MOOE	₱9,000	Scholars develop stronger leadership and collaboration skills

Peer Support	Strengthen mentoring networks	Match new scholars with trained upper-year scholar mentors	Whole year Round	SSP Advisers, Scholar Leaders, Completion Team	MOOE	₱5,500	New scholars adapt faster and feel supported
Counseling and Well-ness	Enhance mental health awareness	Organize mental health awareness week and resilience workshops	Whole year Round	Guidance Counselors, Health Services	MOOE	₱12,000	Greater openness to seeking help and healthier coping behaviors
Financial Support	Provide more responsive aid	Increase micro-loan limit and establish a textbook/laptop lending program	Whole year Round	Finance CSDL	MOOE	₱18,000	Less financial strain, better access to learning tools

## Year 3: Sustaining Improvements and Recognition

Key areas of concern	Specific Objectives	Strategies/Activities	Time Frame	Persons Involved	Source of Fund	Estimated Budget	Expected Outcome
Study schedule adjustments	Keep flexible learning options active	Maintain flexible schedules, online classes, and deadline adjustments	Whole year Round	Registrar, CSDL, Faculty	MOOE	₱3,000	Sustained retention rates and balanced scholar workloads
Life Skills & Resilience lessons	Keep scholars motivated and adaptable	Hold advanced sessions focusing on self-motivation, career readiness, and leadership	Whole year Round	Completion Team, CAS Faculty	MOOE	₱8,500	Scholars graduate with strong life skills ready for professional life
Peer Support	Maintain peer networks	Hold yearly training for peer mentors	Whole year Round	SSP Advisers, Scholar	MOOE	₱6,000	Continued commu-

		and gatherings with alumni scholars		Leaders, Alumni, Completion Team			nity support and networking opportunities
Counseling and Wellness	Continue wellness programs	Maintain counseling services and quarterly wellness workshops	Whole year Round	Guidance Counselors, Health Services	MOOE	₱12,000	Scholars maintain good mental health while preparing for graduation
Financial Support	Ensure scholars' needs are met until completion	Keep micro-loan and emergency fund active; offer small graduation preparation grants	Whole year Round	Finance CSDL	MOOE	₱20,000	Financial readiness for graduation and smooth transition to careers

## 5. Conclusion and Recommendations

### Conclusion

This study explored the lived experiences of student scholars as they navigated challenges and uncertainties in their academic journey. What emerged was not only a story of hardship but also of resilience, as participants demonstrated perseverance, commitment, and faith that sustained them through financial struggles, sleepless nights, and self-doubt. The findings reveal that while scholarships ease economic barriers, true success comes when institutions provide holistic support that nurtures emotional well-being, affirms identity, and fosters belonging. Ultimately, education for these scholars is not just about academic achievement but about transformation and hope—a reminder that behind every scholarship is a student carrying dreams for themselves and their families, strengthened by resilience, relationships, and support systems.

### Recommendations

The study recommends that PHINMA Cagayan de Oro College implement an integrated support program that holistically develops scholars' resilience, values, leadership, and mentoring. Sustained counseling on coping strategies, financial and academic planning, and career readiness should be provided alongside flexible academic arrangements such as adjusted schedules, blended learning, alternative assessments, and accessible tutorials. Wellness initiatives, including stress management and peer support groups, must also be sustained. Finally, a comprehensive framework is needed to ensure timely scholarship disbursement, emergency financial assistance, strong mentoring networks, and accessible counseling services, thereby addressing scholars' financial, academic, and psychosocial needs throughout their academic journey.



**References**

1. Chang, H., Park, H., & Kim, B. (2022). Negotiating scholar identity in competitive environments: A longitudinal study of university students. *Journal of College Student Development*, 63(4), 481–495. <https://doi.org/10.1353/csd.2022.0040>
2. Jackman, D. M., Wilson, K. S., & Seifert, T. A. (2021). Understanding academic identity formation among low-income students. *Journal of Diversity in Higher Education*, 14(3), 450–460. <https://doi.org/10.1037/dhe0000193>
3. Chang, H., Park, H., & Kim, B. (2022). Negotiating scholar identity in competitive environments: A longitudinal study of university students. *Journal of College Student Development*, 63(4), 481–495. <https://doi.org/10.1353/csd.2022.0040>
4. Moosa, V., & Shareefa, M. (2019). The Impact of Teachers' Experience and Qualification on Efficacy, Knowledge and Implementation of Differentiated Instruction. *International Journal of Instruction*, 12(1), 1–16
5. Misra, R., & Castillo, L. G. (2020). Academic stress among college students: Comparison of American and international students. *International Journal of Stress Management*, 27(2), 132–140. <https://doi.org/10.1037/str0000157>
6. Henning, M. A., Krägeloh, C. U., & Webster, C. S. (2022). Student uncertainty and mental health during COVID-19: Predictors and supports. *Journal of American College Health*, 70(4), 1064–1072. <https://doi.org/10.1080/07448481.2020.1842419>
7. Kim, B., & Ryu, H. (2022). Role overload and academic engagement: Financial implications for university students. *Journal of Student Success*, 11(1), 45–60. <https://doi.org/10.2139/ssrn.4098004>
8. Rahiem, M. D. H. (2021). Remaining motivated despite the limitations: University students' learning strategies during the COVID-19 pandemic. *Journal of Education for Teaching*, 47(2), 228–239. <https://doi.org/10.1080/02607476.2021.1886830>
9. Alda, R. C. (2022). Lived experience of student-scholars under the Expanded Students Grants-in-Aid Program for Poverty Alleviation. Cebu Normal University, Cebu City.
10. Gareth Hughes. (2022). Why uncertainty can be stressful. Retrieved from <https://studentspace.org.uk/wellbeing/why-uncertainty-can-be-stressful>