RESEARCH ARTICLE

Financial Strain and the Struggle to Persist: Voices of Filipino Nursing Students in a State University

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Abstract

Background: Financial hardship is a defining reality for many nursing students in the Philippines. While nursing education is viewed as a path to family upliftment, the academic burden of sustaining clinical fees, requirements, and living expenses can be overwhelming.

Objective: This study explored the lived experiences of Filipino nursing students who face financial strain, while focusing on its sources such as emotional and psychological impacts, coping and survival strategies, and academic consequences.

Methods: A descriptive qualitative design was employed to capture rich, contextualized narratives from sixteen Bachelor of Science in Nursing (BSN) students enrolled at a state university in the Bicol Region. Data was collected through semi-structured interviews and were analyzed thematically using Braun and Clarke's six-phase approach. Trustworthiness was ensured through member checking, audit trails, and reflexive journaling.

Findings and Discussion: Four themes emerged: (1) Sources of Financial Strain—family income instability, solo-parent dependency, family medical expenses, and multiple dependent siblings; (2) Emotional and Psychological Impacts—hopelessness, anxiety, and depression; (3) Coping and Survival Strategies—working while studying and sacrificing rest or self-care; and (4) Academic Consequences—difficulty focusing and fear of dropping out. These findings revealed a complex interplay of economic, emotional, and cultural factors that shape students' struggle to persist.

Conclusion: Financial strain among Filipino nursing students extends beyond economic limitation to encompass moral obligation, emotional fatigue, and academic compromise. Universities must provide holistic support—financial, psychosocial, and institutional—to ensure that nursing students not only survive but succeed.

Keywords: *Financial strain, persistence, coping, nursing students, qualitative research, Philippines*

Introduction

In the Philippines, tertiary education is seen as both a promise and a burden—a bridge toward better opportunities and a reflection of familial sacrifice. For many families, earning a college degree symbolizes the hope for economic mobility and collective upliftment. Nursing education, in particular, has long been viewed as a pathway to global employability and family security. However, for many students from low-income backgrounds, the cost of pursuing a nursing degree, including uniforms, clinical fees, transportation, and daily living expenses, creates a significant financial strain that can impact academic persistence and mental health.

Several studies have shown that financial stress negatively affects students' mental health and academic engagement (Frazier et al., 2021; Huang & Zhao, 2021). In the Philippine context, where family-centered cultural values such as *utang na loob* (debt of gratitude) and *tiyaga* (perseverance) are highly emphasized, financial strain often intertwines with emotional

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and moral dimensions. Young people often choose nursing as a means of achieving financial stability for their families, even if doing so demands significant personal sacrifice.

However, there is a scarcity of qualitative research that centers on Filipino nursing students' voices and the meanings they ascribe to their persistence amidst poverty. This study sought to deepen the understanding of the multifaceted experiences of Filipino nursing students facing financial strain. Specifically, it explored how they navigate their circumstances through emotional, behavioral, and academic responses. The investigation was guided by four domains identified from both literature and empirical data: (1) sources of financial strain, (2) emotional and psychological impacts, (3) coping and survival strategies, and (4) academic consequences.

Objective

This study aimed to describe the lived experiences of Filipino nursing students encountering financial strain—particularly their sources of financial pressure, emotional and psychological responses, coping and survival strategies, and academic consequences—as they persist in pursuing their nursing education.

Methods

Design

A descriptive qualitative design was employed to generate rich, thick descriptions of the participants lived experiences and their interpretations of financial strain (Moustakas, 1994). This approach allowed the researchers to elicit authentic narratives grounded in participants' social and cultural contexts.

Participants and Setting

Sixteen BSN students from a state university in the Bicol Region were recruited through purposive sampling. Inclusion criteria included students who self-identified as financially strained and who consented to participate in in-depth interviews. Participants ranged in age from 19 to 21 years old, predominantly female, and mostly in their third or fourth year. Table 1 presents their demographic information.

Data Collection

Data was collected through semi-structured, in-depth interviews lasting 40-60 minutes, conducted in Filipino. Guiding questions included:

Table 1. *Profile of Participants*

Alias	Age	Sex	Year Level	Family Income Source	Family Structure
Jane	20	F	4th Year	Father – farmer	3 siblings
Paulo	21	M	4th Year	Mother – store attendant	Solo parent
Maricel	20	F	3rd Year	Mother – sales lady	3 siblings
Rina	20	F	4th Year	Mother – vendor	3 siblings
Liza	19	F	3rd Year	Father – Construction worker	5 siblings
Ken	19	M	3rd Year	Father – padyak driver	3 siblings
Ana	21	F	4th Year	Mother – laundry woman	Solo parent
Carla	21	F	4th Year	Self-supporting	4 siblings
Diana	20	F	4th Year	Grandfather - craftsman	5 siblings
Jessa	20	F	4th Year	Mother – contractual employee	3 siblings
Irene	21	F	4th Year	Father - carpenter	Solo parent
Sam	20	F	4th Year	Grandmother - vendor	3 siblings
Aby	21	F	4th Year	Father – tricycle driver	4 siblings
Mae	21	F	4th Year	Father - farmer	3 siblings
Marie	20	F	4th year	Mother – domestic helper	Solo parent
Charise	21	F	4th Year	Grandmother – pension	2 siblings

Note: Pseudonyms used

"Can you describe how your family's financial situation affects your studies?
"What do you usually do when you run short of money for school expenses?"
"What helps you keep going despite financial difficulties?"

All interviews were audio-recorded, transcribed verbatim, and translated into English, retaining Filipino expressions to preserve cultural meaning.

Data Analysis

Data was analyzed using Braun and Clarke's (2006) thematic analysis. Three researchers independently coded the data and collaborated to finalize themes. The analysis was guided by the four conceptual domains that were identified during the literature review, but remained inductive to reflect participants' authentic narratives.

Ethical Considerations

Ethical clearance for this study was obtained from the Bicol University Research Ethics Committee (Protocol No. 2023-011). Recruitment was conducted through the university's student affairs office, which circulated the invitation letter to eligible nursing students. This indirect approach ensured that potential participants were not personally contacted by the researchers, thereby minimizing power imbalance and avoiding any perception of coercion. Interested students voluntarily reached out to the research team through email to signify their willingness to participate.

Before each interview, participants were informed of the study's purpose, the voluntary nature of their involvement, and their right to withdraw at any time without academic or personal repercussions. Written informed consent was obtained before participation. To protect confidentiality, pseudonyms were assigned and all identifiable information was removed from transcripts and stored in password-protected files accessible only to the research team.

Given the participants' financial vulnerability, no monetary incentives were provided to avoid any form of coercion or undue inducement. Instead, participants were offered light refreshments during interviews and received a certificate of appreciation for their time and contribution. Throughout the study, the researchers maintained a stance of empathy and respect, ensuring that participation posed minimal risk and upheld the principles of autonomy, beneficence, and justice as outlined in the *National Ethical Guidelines for Health and Health-Related Research (2017)*.

Trustworthiness

Trustworthiness was established following Lincoln and Guba's (1985) criteria. Credibility was enhanced through member checking, wherein participants reviewed their transcribed narratives for accuracy. Thick description of the study context supported transferability. Dependability was maintained through an audit trail documenting analytic decisions, while confirmability was ensured by maintaining a reflexive journal that captured the researcher's assumptions and reflections throughout data collection and analysis.

Reflexivity

The researcher acknowledges dual positionality as both educator and researcher. A reflexive journal was maintained throughout data collection and analysis to document insights, emotions, and potential biases, ensuring analytic transparency and ethical sensitivity.

Findings and Discussion

Thematic analysis revealed four overarching themes: (1) Sources of Financial Strain, (2) Emotional and Psychological Impacts, (3) Coping and Survival Strategies, and (4) Academic Consequences. These themes, supported by emic statements in Filipino with English translations, highlight how financial strain affects not only students' material realities but also their mental health, coping strategies, and academic persistence (Table 2). The results are discussed in conjunction with relevant literature to provide depth and context.

Theme 1: Sources of Financial Strain

The students delineated multiple family circumstances that generated persistent anxiety about sustaining their college studies amid financial constraints. Their narratives revealed four interwoven conditions—family income instability, solo-parent dependency, medical expenses for family members, and multiple siblings in college—that collectively magnified the burden of pursuing a nursing degree.

Family Income Instability

Students described how irregular and low-income employment among household heads had led to limited access to educational resources and basic needs.

> *"Mahirap po ang sitwasyon namin, kasi ang tatay ko ay construction worker lang. Kapag walang project, wala rin siyang trabaho."*
> (Our situation is difficult because my father is only a construction worker. When there is no project, he has no job. *Jane, F, 20*)

Table 2. *Themes, Subthemes, and Exemplar Quotes*

Theme	Subtheme	Exemplar Quote
Sources of Financial Strain	Family income instability	*"Kapag walang project, wala rin siyang trabaho."* ("When there is no project, he has no job.") — *Jane, F, 20*
	Solo-parent dependency	*"Si mama lang ang sumasalo sa lahat."* ("My mother carries everything alone.") — *Rina, F, 20*
	Family medical expenses	*"Karamihan ng kita namin napupunta sa gamot ng tatay ko."* ("Most of our income goes to my father's medication.") — *Paulo, M, 21*
	Multiple dependent siblings	*"Tatlo kaming magkakapatid na sabay-sabay sa kolehiyo."* ("Three of us are in college at the same time.") — *Liza, F, 19*
Emotional and Psychological Impacts	Hopelessness	*"Gusto ko na lang tumigil at magtrabaho." ("I just want to stop and work.") — Maricel, F, 20*
	Anxiety and stress	*"Halos araw-araw iniisip ko kung saan kukuha ng pera."* ("Almost every day I think about where to get money.") — *Ken, M, 19*
Coping and Survival Strategies	Working while studying	*"Nag-aaral at nagtatrabaho ako sabay."* ("I study and work at the same time.") — *Carla, F, 21*
	Sacrificing rest	*"Mas pipiliin ko pang magtrabaho kaysa magpahinga."* ("I'd rather work than rest.") — *Ana, F, 21*
Academic Consequences	Difficulty focusing	*"Hindi ako makafocus sa review."* ("I cannot focus on my review.") — *Ana, F, 21*
	Fear of dropping out	*"Baka ito na ang huling taon ko."* ("This might be my last year.") — *Paulo, M, 21*

This instability reflects the broader socioeconomic landscape of the Philippines, where precarious, short-term labor arrangements dominate the informal economy. Smith and Williams (2022) observed that households reliant on contractual labor experience unpredictable income cycles that compromise educational continuity. Similarly, Tran and Do (2021) found in Southeast Asia that dependence on informal work restricts long-term investment in higher education, reproducing intergenerational poverty. Students' accounts confirm that the uncertainty of parental income generates chronic worry about tuition, transportation, and living expenses—an everyday stressor that shapes their persistence in nursing education.

Dependence on a Solo Parent

Participants who depended on a single parent for financial support experienced heightened vulnerability.

> *"Hiwalay na po ang mga magulang ko. Si mama lang ang sumasalo sa lahat."*
> (My parents are separated. My mother, who serves as the head of the family, carries everything alone." *Rina, F, 20*)

Students narrated the emotional and economic pressure of seeing a solo parent struggle to finance schooling while managing household responsibilities. Single-parent households typically faced reduced earning capacity and increased caregiving obligations, intensifying financial precarity (Perez & Garcia, 2023). Goldrick-Rab et al. (2019) further noted that such dependency correlates with greater financial-aid reliance and higher dropout risk among college students. The participants' testimonies revealed that filial responsibility intertwines with emotional strain where many feel compelled to "help" their mothers by economizing on meals, commuting, or part-time work, blurring the line between student and provider.

Medical Expenses for Family Members

A recurring subtheme involved health-related costs diverting limited household income away from education.

> *"Karamihan ng kita namin napupunta sa gamot ng tatay ko."*
> *(*Most of our income goes to my father's medication." *Paulo, M, 21*)

Health expenditures created what Daniels et al. (2022) termed a *"medical poverty trap,"* wherein scarce income is consumed by chronic illness, leaving little for schooling. Students emphasized that meeting medical and educational needs simultaneously was "mentally and emotionally exhausting." Cultural expectations of *utang na loob* (debt of gratitude) further compelled them to prioritize family caregiving over personal welfare (Magtulis, 2020). Thus, moral obligation amplified financial strain, transforming economic hardship into an ethical and emotional dilemma.

Multiple Siblings in College

Financial pressure intensified when several siblings pursued tertiary education concurrently.

> *"Tatlo kaming magkakapatid na sabay-sabay sa kolehiyo. Sobrang bigat sa gastusin."*
> (There are three of us siblings in college at the same time. It is a very heavy burden on expenses." *Liza, F, 19*)

This *compounding effect* of simultaneous tuition and living costs stretched family budgets to breaking point. Johnson and Martin (2021) noted that in collectivist societies, concurrent sibling enrollment magnifies pressure on older children to finish early and contribute financially. Within Filipino families, such expectations are reinforced by interdependence and collective aspiration, making educational attainment both a personal and familial duty.

Synthesis: The interplay of unstable income, single-parent dependency, health-related expenses, and sibling concurrency paints a multidimensional portrait of financial fragility. These overlapping pressures align with international evidence on socioeconomic determinants of academic persistence (Smith & Williams, 2022; Johnson & Martin, 2021) but are magnified in the Philippine context by strong kinship obligations and limited welfare safety nets. Financial strain, thus emerged, not as a discrete burden but as a systemic, intergenerational constraint entwined with cultural duty. Despite these adversities, students persist—driven by hope, gratitude, and the moral imperative to uplift their families—illustrating how endurance becomes both a coping mechanism and a form of resistance against structural inequality.

Theme 2: Emotional and Psychological Impacts

Students' narratives revealed that financial hardship extended beyond material deprivation, profoundly affecting their emotional and psychological well-being. The recurring feelings of hopelessness, anxiety, and depression reflected the invisible weight of poverty on their sense of self, motivation, and future orientation.

Hopelessness

The prolonged financial instability experienced by the students' families fostered a pervasive sense of hopelessness. They often described feeling trapped in their circumstances, questioning whether pursuing a nursing degree was still worth the continued hardship.

> *"Minsan pakiramdam ko gusto ko na lang tumigil at magtrabaho, kasi hirap na hirap na kami sa pera."*
> (Sometimes I feel like I should just stop and work, because we are really struggling financially." *Maricel, F, 20*)

These expressions of despair underscored how economic uncertainty erodes academic motivation and emotional endurance. McKinney et al. (2020) similarly observed that financially distressed students often experience *academic fatigue*—a cumulative form of exhaustion marked by feelings of helplessness and futility. Within this study, hopelessness was not only a reaction to financial hardship but also a reflection of guilt for burdening one's family, consistent with Filipino collectivist values that emphasize *utang na loob* (debt of gratitude) and family reciprocity. The sense of moral obligation deepened the emotional toll, as students internalized the family's struggles as their own failure to contribute.

Anxiety, Stress, and Depression

Financial insecurity also manifested in chronic anxiety and psychological distress. Many students described the mental burden of constantly thinking about how to meet daily expenses or pay for school requirements.

> *"Halos araw-araw iniisip ko kung saan kukuha ng pera. Nakakabigat sa isip."*
> (Almost every day I think about where to get money. It weighs heavily on my mind." *Ken, M, 19*)

This persistent preoccupation with financial scarcity produced what Frazier et al. (2021) identified as *financial stress syndrome*, wherein sustained worry leads to sleep disturbances, concentration problems, and emotional exhaustion. Huang and Zhao (2021) further describe a "double burden effect," where financial anxiety compounds academic stress, leading to reduced cognitive performance and deteriorating mental health.

In the Philippine context, these manifestations of anxiety and depression often remain unspoken due to *hiya* (modesty or shame) and the societal stigma attached to mental illness (Dayrit & Mendoza, 2022). Students rarely sought psychological support, perceiving emotional distress as a private burden rather than a legitimate health concern. This silence—both cultural and systemic—exacerbates mental strain and diminishes resilience, creating a cycle of hidden suffering.

Synthesis: Hopelessness, anxiety, and depression illustrate the *psychosocial dimensions of poverty* among Filipino nursing students. Financial strain erodes not only academic persistence but also self-worth, agency, and future orientation. These findings echo global evidence linking economic hardship to poor mental health outcomes (Frazier et al., 2021; McKinney et al., 2020) but gain unique resonance in collectivist cultures like the Philippines, where familial duty and emotional restraint intertwine. Ultimately, financial stress is not merely an economic issue. It is a psychological and moral struggle, one that destabilizes resilience while demanding emotional labor in silence.

Theme 3: Coping and Survival Strategies

Amid financial hardship, students mobilized a range of coping behaviors to sustain their nursing education. The most salient strategies were working while studying and sacrificing rest and self-care, both of which demonstrate remarkable perseverance yet expose the paradox of survivalism under poverty. These forms of endurance reflect deeply ingrained Filipino cultural values of *diskarte* (resourcefulness) and *tiyaga* (perseverance)— virtues that enable persistence but may conceal the structural inequities that necessitate them.

Working While Studying

Determined to finish college despite limited family income, many students undertook part-time or informal jobs to supplement household finances and cover school-related expenses.

> *"Nag-aaral at nagtatrabaho ako sabay. Mahirap, pero kailangan."*
> (I study and work at the same time. It is difficult, but necessary." *Carla, F, 21*)

Engaging in employment while enrolled in a demanding program such as nursing served as both a coping mechanism and a stressor. Students described the pride of being able to help their families, yet also the toll of physical fatigue and reduced academic focus. Anderson and Kim (2022) reported that working students experience lower academic performance and diminished psychological well-being, a pattern echoed here. In the Philippine context, this practice is often valorized as *diskarte*—a symbol of self-reliance and determination—but such cultural framing can obscure its harmful consequences. It normalizes hardship and transforms systemic lack of support into a personal test of endurance.

Sacrificing Rest and Self-Care

To sustain their studies, students routinely compromised sleep, health, and social life. The ethic of sacrifice—so central to Filipino family values—compelled them to prioritize earning and studying over self-care.

> *"Mas pipiliin ko pang magtrabaho kaysa magpahinga, para may pangtustos sa school."*
> (I would rather work than rest, just to support my schooling." *Ana, F, 21*)

This mirrors Arnett's (2015) concept of *survivalist coping*, where immediate financial survival eclipses long-term well-being. Students described neglecting meals, skipping sleep, and suppressing leisure to manage competing demands, leading to exhaustion and emotional depletion. Lopez et al. (2021) similarly found that Asian nursing students facing high financial and academic stress report burnout and declining motivation. In this study, the normalization of self-sacrifice reflected a broader cultural narrative that equates suffering with virtue—"to endure is to be worthy." While such endurance signifies agency, it also revealed the hidden cost of resilience when institutional support is absent.

Synthesis: The coping mechanisms of working while studying and sacrificing rest illustrate the dual nature of resilience: empowering yet detrimental. They exemplified how Filipino nursing students navigate adversity through *diskarte* and *tiyaga*, but at the expense of their physical and psychological health. Consistent with Anderson and Kim (2022) and Lopez et al. (2021), these strategies often lead to fatigue and burnout, underscoring the need for systemic interventions—such as flexible scheduling, financial aid, and psychosocial services—that enable students not merely to survive but to thrive. In essence, coping under financial strain becomes a moral and cultural act of persistence, revealing both the strength of Filipino values and the fragility of educational equity.

Theme 4: Academic Consequences

Given their families' financial situations, most students struggled to balance academic responsibilities with the necessity of earning income to sustain their education. This dual pressure of studying while surviving produced cognitive overload, mental exhaustion, and persistent fear of academic discontinuity.

Difficulty Focusing

Students articulated how constant financial worry and fatigue from part-time work disrupted their concentration and diminished their academic engagement.

> *"Hindi ako makafocus sa review, kasi pagod ako sa trabaho at iniisip ko pa ang bayarin."*
> ("I cannot focus on my review because I'm tired from working and still thinking about expenses." *Jane, F, 20*)

The strain of juggling work and study mirrors Huang and Zhao's (2021) findings that financial anxiety significantly impairs attention, learning, and classroom performance. In this study, distraction was not only cognitive but physical: fatigue, hunger, and sleep deprivation restricted the energy available for learning. Students often arrived in class mentally present but emotionally depleted, symbolizing what McKinney et al. (2020) describe as *academic fatigue,* a cumulative exhaustion that undermines motivation and learning efficacy.

Moreover, the chronic preoccupation with financial scarcity created what Frazier et al. (2021) call *anticipatory stress*—a state in which students remain anxious about future crises even when immediate needs are met. This ongoing vigilance further eroded their capacity to focus on coursework and clinical preparation.

Fear of Dropping Out

Alongside diminished concentration, many participants expressed deep fear that financial hardship might eventually force them to stop schooling.

> *"Lagi kong iniisip, baka ito na ang huling taon ko sa kolehiyo dahil sa kakulangan sa pera."*
> ("I always think this might be my last year in college because of our lack of money." *Paulo, M, 21*)

This anxiety of discontinuity reflects what Smith and Williams (2022) identified as *financial fragility*—a state where any unexpected expense threatens students' educational persistence. The participants' fear was not only economic but moral: in the collectivist Filipino context, dropping out carries a profound sense of *hiya* (shame) and perceived failure of family obligation (Perez & Garcia, 2023). The thought of discontinuing one's studies was intertwined with guilt over disappointing parents who sacrificed much for their education.

Despite these fears, most students remained determined to complete their degrees, driven by *utang na loob* (debt of gratitude) and the desire to uplift their families. This aligns with Smith and Brooks' (2022) interpretation of persistence as a moral endeavor—an act of familial reciprocity rather than individual ambition.

Synthesis: The academic consequences of financial strain among Filipino nursing students are multifaceted: decreased focus, declining performance, emotional fatigue, and the looming threat of attrition. These outcomes echo international research (Huang & Zhao, 2021; Smith & Williams, 2022) but are intensified in the Philippine context by cultural expectations of filial duty and resilience.

The fear of dropping out and the struggle to concentrate highlight that financial strain is not merely an economic challenge but an educational injustice—one that constrains cognitive bandwidth and perpetuates inequality. Yet within these constraints, students' persistence reveals the moral dimensions of survival: a form of *bayanihan*—mutual support and collective endurance—that sustains them even when institutional structures fail.

Ultimately, financial stress does more than jeopardize grades or retention; it redefines learning itself as an act of endurance. The resilience of these nursing students reflects both the strength of Filipino familial values and the urgent need for systemic reforms that address the intersection of poverty, mental health, and academic success.

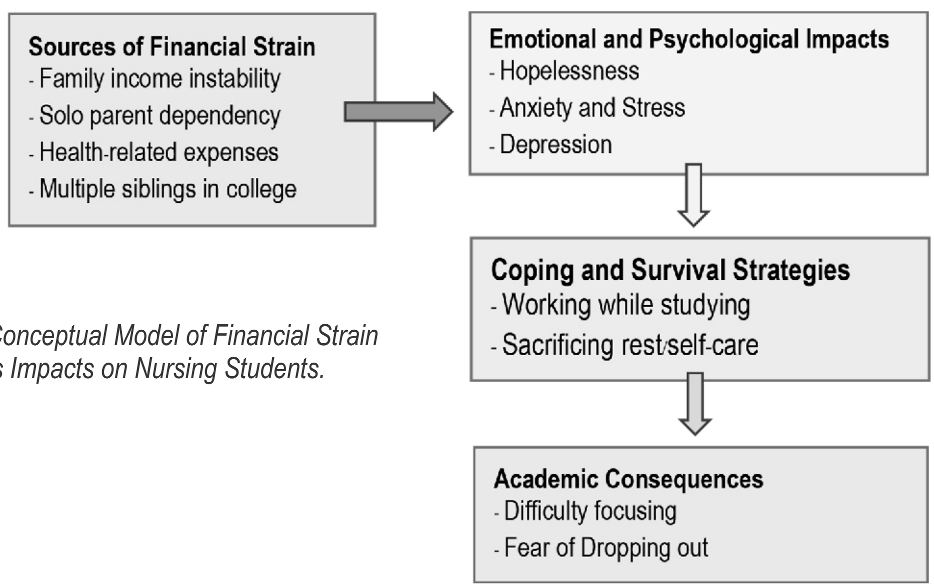

Figure 1. *Conceptual Model of Financial Strain and Its Impacts on Nursing Students.*

Conclusion and Recommendations

Financial strain profoundly shapes the academic and personal lives of Filipino nursing students, influencing their mental health, coping behaviors, and persistence in education. Unstable family income, solo-parent dependency, medical expenses, and multiple siblings in college create cumulative burdens that often manifest as hopelessness, anxiety, and emotional fatigue. To endure, students adopted coping strategies such as working while studying and sacrificing rest—acts of *diskarte* (resourcefulness) and *tiyaga* (perseverance) deeply rooted in Filipino culture. Yet these strategies, while reflecting resilience, frequently compromise well-being, concentration, and academic performance. Financial stress ,therefore, emerges not merely as an economic hardship but as a psychosocial and moral struggle that tests endurance and threatens equity in nursing education.

While a single study cannot dictate policy reform, its findings underscore the urgency of multi-layered support systems that accompany nursing students throughout their educational journey. Recommendations can be framed along the continuum of the student experience:

Pre-entry: Strengthen career guidance and financial literacy programs in secondary schools, especially for low-income applicants, to help them understand the financial realities of nursing education.

Entry: Implement early financial screening and provide targeted scholarships, grants, and budgeting workshops to ensure equitable access and preparedness.

Mid-course: Integrate counseling services, flexible study-work arrangements, and peer and faculty mentorship to reduce burnout and enhance coping capacities.

Final year: Establish emergency financial aid, career placement assistance, and resilience-building programs to support transition to the workforce.

Institutional level: Develop comprehensive financial wellness and student retention policies that include partnerships with local government units, alumni, and community organizations to sustain equity and inclusiveness

By aligning these interventions across the students' life cycles, universities can cultivate a culture of care and proactive support—helping nursing students not only to persist but to thrive. Addressing financial strain as both a mental health and equity issue reinforces nursing's core values of compassion, solidarity, and service, and contributes to building a resilient and socially responsive nursing workforce.

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"True equity requires us to examine the margins—where voices are softer, and needs are greater."