

Climbing The Academic Ladder: Lived Experiences of College Students Who are Pantawid Pamilyang Pilipino Program and Tertiary Education Subsidy Grantees

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ABSTRACT

This research explores the experiences of college students benefiting from the Pantawid Pamilyang Pilipino Program (4P's) and the Tertiary Education Subsidy (TES) in the Philippines, two government initiatives designed to support impoverished households and disadvantaged students. Through in-depth interviews, the study examines the beneficiaries' experiences, challenges they face, and their coping and budgeting strategies. The research identifies four central themes: the importance of financial security, especially in covering tuition fees; the aspiration to excel in education, fostering optimism and practicality; a prevailing sense of pragmatic optimism in informed spending decisions; and the ability of beneficiaries to effectively prioritize expenditures. These findings have broader implications, potentially guiding policy improvements for the 4P's and TES programs to enhance their effectiveness. Additionally, they may motivate college students to persevere in their academic pursuits and inspire them to achieve their educational goals.

1. INTRODUCTION

According to Leste Sinahon (2020), a recipient of a TES grant, "Being chosen as a grant recipient was not something I expected. Knowing that many education students dropped out despite the free tuition policy was beneficial. I can say that the TES Scholarship helped my family and academic aspirations, even though I can't say that it allowed me to buy a laptop like other students. I am aware that using TES will help me finish my studies. Thank you, God, for using CHED-UNIFAST to help those who need finances."

Poverty seems to be a continuous, never-ending issue in the Philippines. People point out poverty as responsible for lack of education, while others blame a lack of education on being poor. With this, the government continues its effort to reduce poverty through grants, social pensions for low-income residents, and supplemental programs. The Tertiary Education Subsidy is one of the government initiatives that help people in low- and middle-income countries access relevant, high-quality, equitable, and resilient education and training better to prepare them for future workforce and societal demands. The Pantawid Pamilyang Pilipino Program aims to break the intergenerational cycle of poverty by encouraging parents to invest in their children's (and their own) future (health, nutrition, and education) because low schooling and a high malnutrition rate are closely related to the poverty cycle in the Philippines (DSWD, 2019).

In Nigeria, the exact scope of the study found that self-sponsored students are more satisfied with their academic performance than those who get their money from their parents or a scholarship fund. It discovered adequacy of the capital affects students' academic performance. Students' satisfaction with financial aid improved academic performance depending on the source of finance (Nnamani et al., 2014).

In the Philippines, Northern Samar, one of the country's poorest provinces, is a beneficiary of Pantawid Pamilyang Pilipino Program (4Ps) covers 44,928 households, of which 79,607 are children's beneficiaries for educational grants at all school levels in 24 municipalities (Diaz, 2018). About 50% of the student population are 4Ps grantees, receiving monthly stipends and necessary support for school-related activities, and these students were the priority beneficiaries of the Tertiary Education Subsidy (TES).

In Notre Dame of Midsayap College, the 4P's beneficiaries have felt the effect of government support as they have undergone different challenges and difficulties, such as financial instability and inadequacy of funds (Mahinay et al., 2022).

As a result, this study explores the lived experiences of 4P's and TES grantee college students. Their challenges, coping, and budgeting strategies encourage them to strive more in their studies as 4P's beneficiaries and TES grantees. The main objectives of this study are to describe how the 4P's recipients at Notre Dame of Midsayap College and TES grantees transitioned and to help the government learn how the program supports its beneficiaries and could make further improvements.

1.1. RESEARCH QUESTIONS

This study explored the Lived Experiences of College Students who are 4P's and TES Grantees. This study aimed to answer the following questions:

1. What are the lived experiences of 4P's beneficiary students who get grants for Tertiary Education Subsidy?
2. What are the challenges encountered by the 4P's beneficiaries and TES grantees?
3. How do the 4P's beneficiaries, who are also TES grant students, cope with the challenges and budget their cash assistance?

2. LITERATURE REVIEW

2.1. Pantawid Pamilyang Pilipino Program

The Pantawid Pamilyang Pilipino Program is a conditional cash transfer (CCT) program that provides cash to beneficiary households, subject to compliance with program conditionalities. The Pantawid Pamilyang Pilipino Program targeted chronically low-income families with children aged 0-14 years in impoverished areas. The cash grants range from P500 (US\$11) to P1,400 (US\$32) per household per month, depending on the number of eligible children. To qualify for the grants, beneficiary households must undertake certain activities to improve the children's health and education, such as visiting health centers regularly, sending the children to school, and undertaking preventive checkups for pregnant women. According to the DSWD Listahanan (2019), the beneficiaries chosen through the National Household Targeting System for poverty Reduction (NHTS-PR), which identifies who and where the poor are in the nation, are used to select beneficiaries. During the conference, the Department of education outlined its top initiatives for primary education, and the DSWD did the same for social welfare.

Through the 4P, the Philippine government offers conditional cash handouts to the Underprivileged or "poorest of the poor" to enhance their health, nutrition, and educational opportunities for children between 0 and 18 (Reyes et al., 2013). Enrolment has increased with the 4P's implementation, but while enrolment and school facilities are growing, some children remain out of school, and there are still many drop-outs. With the issue of students dropping out of school despite the support given, at a closer look, there can be underlying reasons for such. This study explores and describes the underlying factors that led to their dropping out of school (Lluz, 2018).

2.2. Tertiary Education Subsidy

Financial assistance in the form of subsidy significantly alleviates the educational expenses of students enrolled in Higher Educational Institutions (Avery 2014). The Universal Access to Quality Tertiary Education Act (RA 10931) was enacted and passed into law on August 3, 2017, to allow citizens full access to quality education by providing adequate funding and increasing participation in tertiary education. These give preference to the poor but academically proficient and highly motivated students. Through the Commission on Higher Education (CHED) Memorandum Circular No. 2018-0004, the Tertiary Education Subsidy was implemented in 2018. One of the five elements of RA No. 10931 is TES for Filipino students, which is directed by the UniFAST Board and implemented by SUCs and some LUCs. All Filipino students enrolled in undergraduate postsecondary secondary programs at private SUCs and LUCs and all TVIs are eligible for The Tertiary Education Subsidy. The Philippine government created the TES program to give the capable but underprivileged student access to higher education.

In the study of Asuncion, Tullao Jr. (2018) presented some UniFAST Act issues. According to them, although the existing IRR of the UniFAST Act provided positive features, some problems need to be addressed, such as its need for appropriate management that will implement the program, the Act only provided the responsibilities of the not-yet identified management of the program, and it did not offer a sophisticated process flow from the application up to the repayment of the loan that will guide potential students to avail the program. Addressing these issues might improve the implementation of the UniFAST Act. Financial aid programs expand to college

access and could be improved by simplifying processes and favoring grants over loans and need-based rather than merit-based criteria (Long 2010). Trends in Student Aid does not attempt to evaluate student aid programs or policies; instead, it provides detailed information that can inform policymakers, researchers, and others in their efforts to assess and improve the effectiveness of student aid (Baum; Payae, 2011).

2.3. Experiences of 4P's Beneficiaries and TES Grantees

Financial security refers to the peace of mind you feel when you are not worried that your income is enough to cover your expenses. It also means you have enough money to cover emergencies and your future financial goals. If one is financially secure, stress levels decrease, leaving one free to focus on other issues (Quicken, 2019). Beneficiaries of the 4P's could pay for their tuition and additional fees for class and academic activities. The majority of beneficiaries constantly desired to access the school. Necessities, which they only did once they were awarded 4Ps. It only revealed that the 4P program had a beneficial impact on the beneficiaries' finances. As a result, the recipients' confidence and social skills improved as they could access the same financial resources as other students.

Balacuit (2018) stated that the 4Ps implementation boasts many goals and enticing benefits for marginalized Filipino families. This program is highly effective in alleviating poverty among those who are vulnerable and in need of government financial assistance. The 4Ps program has partly satisfied its objective of helping the student-beneficiaries improve their academic performance. The program also instilled in the students' minds the value of education as one of the best investments for a brighter future. The grant kindles the 4Ps beneficiaries' interest in attending classes better than the time before the receipt of a budget. The opportunity also reduced the prevalence of children should be forced to stop school to secure their family's financial needs. The reduction in cases of child labor indicates that the 4Ps program succeeded in improving the lives of disadvantaged families and for the parent-beneficiaries to realize the importance of education as an element of success. This great effort of the government to help the poor student-beneficiaries through the 4Ps was a good indication that the government would produce well-educated citizens that are imperative for a more productive country and society in the future.

3. Challenges Encountered of 4P's and TES Grantees

The Pantawid Pamilya is central to the Philippine government's poverty reduction and social protection strategy. In recent years, several countries have adopted the CCT program as a new approach to providing social assistance to people experiencing poverty. Many countries in Latin America have such a program, and large-scale CCT programs are also should undertake in Asian countries such as Bangladesh and Indonesia. In the Philippines, the Pantawid Pamilya started as a pilot program of the Department of Social Welfare and Development (DSWD) in 2007 when the agency was embarking on social sector reform. Today, the program is seen more broadly as a vehicle for enhancing coordination within the government in assisting people experiencing poverty and increasing social protection programs' effectiveness. The Pantawid Pamilya does this by complementing supply-side interventions of other line agencies, such as the Department of Education (DepEd) and the Department of Health (DOH), in addressing lagging human development outcomes.

Dela Torre (2016), in Financing Education through the Pantawid Pamilyang Pilipino Program (4Ps) noted that most Filipinos' problems and difficulties are rooted in poverty. Many families are left deprived of their basic needs, forcing their children to stop going to school and help them in their livelihood. With this as its main ground, the Philippine government initiated a program called the Pantawid Pamilyang Pilipino Program or 4P's to address poverty and respond to the country's commitment to the Millennium Development Goals (MDGs).

According to Kay N C (2010), the importance and popularity of private tuition are increasing day by day due to the busy life of parents. He also explained that secondary school students who take outperforming private tuition outperform their peers. Many parents believe that private education only benefits young children, and parents must observe that it is equally helpful for secondary students. Moreover, private tuition for students will develop good independent study skills as they focus on continuous learning independently. For secondary school level students deciding on a tuition program will not only help them achieve their academic goals but, with the proper levels of support and guidance, will prepare them well for the next stage in their chosen career.

Based on the statement of CHED Chairman J. Prospero De Vera III, the high number of students who wish to secure scholarships or grant-in-aid shows that many of our youth want to be in college or university to finish their education. However, the Philippines' educational system recently faced several issues that need to be addressed to improve education delivery to the most significant population. This situation measures the students' persistence and hard work to finish their college degree despite poverty and other life challenges (Durban and Catalan 2012).

Financial aid could influence collegiate success in both direct and indirect ways. Directly, financial assistance could help defray tuition and other expenses, thus making persistence from one term to the following feasible. However, financial aid could have additional indirect effects by influencing some of the factors known to be related to student success. Future expectations of individuals affect not only the present moment but also the following periods. (Tuncer, 2011).

Ganem and Manasse (2011) stated that success in higher education is commonly defined by a student's persistence, progression, and timely graduation. Institutional scholarships significantly impacted student success across all measures: hours attempted, hours earned, and graduation within six years of entry. Students receiving merit-based scholarships were more likely to succeed than those not receiving aid may reflect that scholarship recipients are more highly motivated and, therefore, more likely to succeed.

3.1. Coping and Budgeting Strategies

Budgeting behaviour refers to a desirable financial behaviour indicating consumer financial capability (Xiao & O'Neill, 2018). Several factors influence the students' budgeting behavior. These factors can be technical, psychological, controllable, or uncontrollable (Saumya et al., 2020). In addition, the advanced marketing strategies of the firms have made the students spend extravagantly not just on needs but also on wants. However, as the pandemic disrupts the economy and general lifestyle priorities, many students become more mindful of their expenses. Student-spending priorities have notably changed during the pandemic, as they spend their money in different areas than before the pandemic. Thus, there is a vast difference in the budgeting behaviour of students on their allowances and cash assistance received from schools before and during the pandemic.

According to Shahrabani (2012), financial literacy significantly positively affects financial management behavior. The higher the level of financial literacy, the behavior of personal financial management will also be better. Conversely, if the lower level of student financial literacy, the level of personal financial management also worsens. Holand (2016) states that many college students are unused to managing money. One of their biggest money challenges is staying on top of what they are spending. They may be trying to keep up with new, well-off friends or living in a high-cost area, and many are unused to managing money. This means students spend too more than what they can afford. They need to handle tuition, textbooks, transportation, housing, food, and supplies together with socializing and expending on their luxuries that are most likely a factor in their cost, like going out to eat with friends, gifts for loved ones, or investing in high-quality professional clothes or any product that is a trend.

4. METHODOLOGY

4.1. Research Design

This study used a qualitative research design. Qualitative research is a type of research that explores and provides deeper insights into real-world problems (Moser and Korstjens, 2017). Moreover, as Creswell (2013) defined it, a phenomenological study “describes the common meaning of several individuals of their lived experience of a concept or a phenomenon.” The lived experiences of the research participants must be allowed to tell the narration of the research study. Creswell (2013) also states that in a phenomenological research study, “collecting information involves primary in-depth interviews with as many as ten individuals. The important point is to describe the meaning of the phenomenon for a small number of individuals who have experienced it”.

4.2. Conversational Partners

Purposive sampling was used in this study. Purpose sampling is a form of non-probability sampling in which the researchers rely on their judgment when choosing population members to participate in their survey. It is the primary choice for the sampling design since the CPs are purposively selected by the researchers.

Ten conversational partners participated in the in-depth interview. The CPs were chosen based on the following criteria: (a) the CPs must be a student at Notre Dame of Midsayap College, (b) they must be a Tertiary Education Subsidy Grantee at the same time Pantawind Pamilyang Pilipino Program beneficiaries. (c) the CPs must be willing to be interviewed.

4.3. Research Instruments

The researcher created a set of guiding questions that would serve as the primary tool for gathering data because this study is qualitative. The main questions include a brief history of the conversational partners and three to five inquiries about their lived experiences getting the 4P's and Tertiary Education Subsidy. Four questions were asked about challenges, three about how the CPs allocate the money, and one about where the CPs spend the money left.

4.4. Data Gathering Procedure

To facilitate this study, the researcher considered the following steps: Primarily, the researcher sought approval from the Dean of All Colleges Department at Notre Dame of Midsayap College to conduct a research study. The researcher personally approached the CPs to invite them to participate in a face-to-face interview, explaining the study's purpose and the questionnaire's content comprehensively. After the researchers conducted the interview, the researcher recorded all the CP's responses with their permission. The CPs accept the invitation positively and willingly by affixing their signature to the informed consent form. After the in-depth interview, the researcher transcribes all the data gathered and afterward translates all the information into English. Finally, the researcher let the CPs read all the transcribed and translated information to check the congruency of the data with their statement. The CPs affixed their signatures to the verification form.

4.5. Research Ethics and Considerations

Many ethical challenges have consequences in undertaking qualitative research because of the evolving and changeable nature of the study (Roshadai and Arifin, 2018). Studies of this kind require conversational partners to express their lived experiences verbally. Thus, casual partners must disclose emotions and insights, making ethical considerations necessary. To ensure ethical appropriateness, the researchers prepared a consent agreement to inform the conversational partners. The researchers ensured that the CPs took part voluntarily and without being subjected to any coercion or improper influence. The researchers also respected and fully protected the CPs rights, dignity, and autonomy. Ensure the CPs by providing them with a platform and the chance to inspire others while generating broader social benefits through the paper's social value; and to reduce the possibility of harm by guaranteeing anonymity and data privacy. The researcher made all-out efforts to minimize all potential hazards and liabilities. One of the guiding principles of justice in research is equal treatment. The researcher demonstrated this by respecting the CPs. The inclusion and exclusion criteria were used to select research participants fairly and objectively. The CPs were also advised on the nature of the research and told of their rights as study participants. The CPs can leave at any time if they feel uncomfortable. These researchers also considered the study's overall societal impact, advantages, and drawbacks. Most important is the informed consent were provided so that, free from coercion, and participants may receive pertinent and understandable information about the study. The CPs informed the researcher to read the consent before conducting the interview. Additionally, the CPs understand what the research is about and what they consent to. The researchers respect the nature of the data as well as personal details. Without the consent of the CPs, no information is recorded about the data. Last but not least, the researchers ensured there were no conflicts of interest when the study was being developed to maintain the research's independence. Realizing the significance of the study, the researcher just focused on enhancing and preserving the objectivity of the results.

5. RESULTS AND DISCUSSION

This article presents the results, findings, and significant themes that emerged from a generated and analysis of the conversational partner's responses. The conversational partners are 4P's beneficiaries and TES grantees who were selected based on the criteria set by the researcher. They were all asked the same question, as reflected in the interview guide. In categorizing the information, the researchers formulated the themes into four (4) which are the following: (1) Comfortable and Sufficient, (2) Best Version of Themselves, (3) Practical and Optimistic, and (4) Expenditure.

5.1. Theme 1: Comfortable and Sufficient

The beneficiaries and grantees make their life easier and a great way to experience education without the financial burden and access to quality higher education through the TES program. The 4P's and TES are effective in fostering students' motivation to study hard, and the programs help the students have education, indirectly aiming to prove to Nelson Mandela (1994) that *"Education is the most powerful weapon which you can use to change the world."* The Philippines is one of the poorest countries in the world, and Mandela believed that education could help people get out of poverty.

TESCuties# 4 mentioned that, "It was my mom who was one of the 4Ps beneficiaries. Mama became the 4P's because we are eight siblings with a low-income family. I think it is the reason why we became 4P's recipients".

The beneficiaries of 4P's and TES grantees received an immense amount from the government. Financial security is the peace of mind we feel when we are not worried about the income to cover the expenses.

If one is financially secure, stress levels decrease, leaving one free to focus on other issues (Quicken, 2019). Beneficiaries of the 4P's could pay for their tuition and other fees for class and academic activities. The majority of beneficiaries constantly desired to access the school. It only revealed that the 4P's program had a beneficial impact on the beneficiaries' finances. As a result, the recipients' confidence and social skills improved as they could access the same financial resources as other students (Quicken, 2019).

TESCuties # 4 mentioned that, "The 4Ps, help my studies by going to school, then school supplies, projects, and my daily allowances. Also, in the TES, it has a significant impact, especially on the amount of money I receive, which is 30 to 60 thousand pesos per year. It has a significant impact because most of us say that the amount we receive is enough to cover the tuition".

Since there are a lot of expenses involved in college, many students struggle to budget their allowances. Aside from tuition, the CPs received the money used for their school needs. The CPs keep the money left for their allowances and fares daily and automatically buy school supplies while they have money. When the CPs needed those supplies, it was not hard for them to buy school supplies when having reports or projects. The CPs also says it is enough if you know how to budget the cash assistance, with hard work, and do not depend on it alone. Moreover, Geer (2012) noted that spending is the hardest thing to do for students who have money constraints. The conversational partners have many concerns to address before using their money for themselves.

TESCuties # 8 mentioned that, "In TES, it is beneficial, even though I am a working student and the only thing I can pay is the tuition. Of course, because our house is far away, I need to rent a boarding house, my daily allowances, and I also need to pay tuition, but it is not too high".

Not all students can afford to study in a private school except those wealthy families. The Tertiary Education Subsidy scholarship gives a chance to those students who cannot afford the tuitions and study in public schools. The 4P's and TES program help sustain their allowances and buy important needed things. It is not enough for them, plus their daily expenses, but at least they can receive a considerable amount to pay their tuition and buy their needs. Manju (2016) expresses that having a slight hold on your cash expenses and controlling your spending amount is a good habit and contributes to financial success, which is very important in the future. Since youth plays a much more critical role in our country, monitoring their behaviour towards financial aspects is essential.

TESCuties # 6 mentioned that, "TES has been a big help because this is the only financial support that pushes me through and allows me to continue college life".

TESCuties # 10 mentioned that, "4P's is very helpful to me and also to my family because they help us with financial support".

The CPs feel blessed and lucky because they are CHED scholars of TES at the same time, 4P's beneficiaries. Even though it's not enough for their daily lives, The CPs are happy and contented despite the shortage of financial support, they continue their studies until they became successful.

TESCuties # 2 mentioned that, "I can describe myself as a lucky recipient or student receiving a fund for free to finish my studies".

5.2. Theme 2: Best Version of Themselves

The lives of the beneficiaries and grantees are tough. They have to be strong to surpass all the challenges. It is so difficult to balance academics and wellness that it can test your capabilities as far as you can. Self-orientation is essential to carry through all the problems encountered in life as a student and, at the same time, as a beneficiary and grantee. Fighting against those challenges will teach you how to become a strong and competitive person to reach your dreams. Even though their challenges tested their patience and came to the point where the CPs lost hope, they saw the bright side of themselves.

TESCuties # 4 mentioned that, "Those challenges affect me, especially the confusion if people judge you on how you spend your money. People may have asked you, where did you spend your money? Why did you buy something like that? Especially my first time receiving the cash amounting to 60 thousand pesos. Some say that we purchased motorcycles because of TES. I want to clarify that the accusation is wrong. The money I received, I paid to the school. The money I receive is not for my own good; I also gave it to my sibling because it is my responsibility".

One of the CPs shared that as a beneficiaries and grantees, experience judgement from their surrounding and neighbours. Their opinions confused the 4P's beneficiaries and TES grantee. Our CPs trying to convince the neighbourhood that they used the money properly and priority the school fees before personal needs. In this generation, many people judge you what you do and act, even if it is good. Consistent with this reasoning, several studies have found that people attribute to themselves more significant control over their actions than they grant to others (Pronin & Kugler, 2010).

TESCuties # 5 mentioned that, "Sometimes we have to borrow because the cash assistance is delayed, and when I receive the cash assistance, I automatically pay the loan we borrowed". Some beneficiaries and grantees borrowed money and cannot pay the tuition immediately due to the release delay. It can cause problems for the beneficiary's and grantee's budgets because they pay the debt first before paying school fees and expenses. It is also why beneficiaries and grantees have difficulty budgeting and managing their cash assistance. However, student loans were intended to be a financial resource of last resort for financing higher education costs (Freedman, 2014). It is beyond 4P's beneficiaries and grantee's control, and they can only wait until the cash assistance is received. This study's findings support Hassan et al. (2013) statement that some students have no other financial resources and rely only on scholarships and education loans.

5.3. Theme 3: Practical and Optimistic

Accepting reality lets us see things, maintain composure under pressure, and develop practical answers to complex issues. Being optimistic, they understand that anything is achievable with a positive outlook and hard work; optimists see possibilities rather than challenges. Even when faced with adversity, persons with more optimism are happier with their life. It relates to these because even though the beneficiaries and grantees encounter many problems, they think positively to fight all the challenges.

TESCuties # 4 mentioned that, "I have said earlier that I cope with the challenges by managing my time and budgeting the money properly. People will still judge you on how you handle the money, so to maintain the opportunity given by the government, you need to use it wisely. Be positive always; don't overthink or be too ambitious".

The TES and 4P's programs help the conversational partner not just themselves but also their families and other students who are being chosen for this kind of scholarship. The contribution of this program is one of the most memorable experiences of the CPs life, and it is part of who they are and what they will become in the future. Future expectations of individuals affect not only the present moment but also the following periods (Tuncer, 2011).

TESCuties # 3 mentioned that, "I cope with those challenges by thinking that we are not rich; we are poor, and I need to understand that I must do my best to finish my studies and find a job to support my family".

TESCuties # 4 mentioned that, "As a college student, paying tuition, books, fees, projects, and miscellaneous fees is tough. Still, because of the TES scholarship or the cash assistance I receive has been a big help for us, especially my parents, who cannot overthink where to find or get money to pay my tuition fees. *Being a 4PS and TES grantee is good, and God blesses me*".

Faith is an unquestioning belief that does not require proof or evidence. Faith carries a different meaning for most people and their conversational partners. The conversational partners can't imagine how their lives are now. These programs are beneficial in their lives. The 4P's and TES is an excellent government programs for low-income families experiencing difficulties in life. This program is privileged for the CPs because they were chosen as one of the grantees. Our conversational partners say that they need to study hard to achieve all their dreams, and a government will help achieve every beneficiary's dreams. And, also the CPs will take this as a motivation and work harder so that the government will not disappoint in paying their tuition. With this great effort of the government to help the poor student-beneficiaries through the Pantawid Pamilyang Pilipino Program (4Ps), it is a good indication that in the future, the government will produce well-educated citizens that are imperative for a more productive country and society (Flores et al., 2019). Theme 4: Expenditure

As 4P's beneficiaries and TES grantees, they purchase items wisely. But this program aims to pay tuition and spend the money needed in school. The CPs do not buy items that are not necessary or are not essential to avoid wasting money. The CPs think twice before buying anything not to fail or disappoint with the item they bought. The gadgets they buy obtain resources for online education. In the past years, our country has experienced a pandemic due to the coronavirus that affected the education of students. According to the previous scholar Holland

(2016), most college students do not manage their money wisely. One of their biggest money challenges is staying on top of what they are spending.

TESCuties # 3 mentioned that, “I spend my dorm bills, such as water and groceries, at home for me and my family”.

Holand (2016) states that they may be trying to keep up with new, well-off friends or living in a high-cost area, and many are unused to managing money. It means students spend too more than what they can afford. They need to handle tuition, textbooks, transportation, housing, food, and supplies together with socializing and expending on their luxuries that are most likely a factor in their cost, like going out to eat with friends, gifts for loved ones, or investing in high-quality professional clothes or any product that is a trend. It contradicts the study conducted by Montilla, Delavin, Villanueva, and Turico (2015), there were emerging issues in the use of cash grants; it was reported that some beneficiaries used the money for gambling and unnecessary expenses, which did not comply with the conditions presented.

TESCuties # 4 mentioned that, “The first item I brought was a laptop. It is the first thing that came to mind because, as an education student, having a laptop for teaching is really important. The first three gadgets I brought were a laptop, a cell phone, and Wi-Fi”.

The CPs brought for their own needs, such as clothes, bags, shoes, makeup, and more. One of the conversation partners stated that she bought clothes for her OJT uniform to look presentable, and she looked well-groomed because of the makeup she brought. Also, one participant said that she pays her dorm rental. Their cash assistance gives them a comfortable life and boosts their self-confidence because their things are new and branded. They look beautiful in their way, and they stay humble. It contradicts the confirmation of Bona (2017) that most of the time, students spend money on projects or assignments to comply with the school requirement. Students often prefer higher-end items like the latest fashions in clothes, shoes, bags, and other accessories that express personality. And it supports the study of Singh et al (2020) that students have become highly brand-conscious today since every brand conveys something different about their personality.

TESCuties # 3 mentioned that, “The first three items I buy are groceries for the dorm, makeup for me to look good and well-groomed for my OJT, and t-shirts or dresses so that I have things to wear”.

One of the conversational respondents' responses when the money was received, it was invested in Avon cosmetics because it could make money selling them. The two participants bought a cow and goat to take care of until it became more. If those animals are already big and ready to sell, the CPs sell them in the market to earn money. According to the study of Tamayo (2017), some of the recipients were known to have used cash grants to invest in small-scale businesses such as raising livestock or setting up a sari-sari store. It is a good strategy because the money can grow, and the money comes in and out. Beneficiaries must manage their cash grants wisely because it is a short-term aid effort (Cuaton et al. 2016).

6. CONCLUSION

The researchers' comprehensive findings yield several notable conclusions. Firstly, recipients of government subsidy programs like the 4P's and TES experience significant financial relief through cash grants, enhancing their financial stability for educational endeavors. Despite facing emotional, physical, and mental challenges, these beneficiaries display remarkable resilience and optimism. The study underscores the positive impact of cash assistance on personal and financial growth, improving financial management and fostering an appreciation for money. However, delayed fund disbursement leads to some resorting to loans. The researchers recommend fostering gratitude, responsible money use, and pursuing aspirations to inspire fellow beneficiaries. For future research, this study contributes substantially to the literature by assessing program effectiveness and shedding light on beneficiaries' intricate financial experiences and evolving financial lifestyles under these programs.

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