



Implementation of Student-Centered Learning

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ABSTRACT

This qualitative descriptive study explores the implementation of Student-Centered Learning (SCL) at MTsN 1 and MTsN 2 Bukittinggi through interviews, observations, and documentation. At MTsN 1, active learning strategies such as discussions, project-based learning (PBL), and differentiated instruction are being applied, particularly in classes using the Independent Curriculum and Semester Credit System (SKS). Teachers act more as facilitators, and students show increased engagement and independence. Meanwhile, MTsN 2 shows a slower shift toward SCL, with teacher-centered approaches still dominant and low student participation. Limited digital learning use, weak reflective practices, and inadequate teacher training hinder effective SCL implementation. NVivo 12 was used to analyze and visualize emerging themes and patterns. The study suggests that to enhance SCL, schools need to strengthen teacher competence, improve learning infrastructure, and build a culture of reflection to support inclusive, student-focused education. These findings offer valuable insights for policymakers and educators aiming to improve 21st-century learning environments in Islamic secondary schools.

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INTRODUCTION

Economic hardship remains a formidable barrier to equitable access and success in higher education. Across diverse global contexts, data consistently demonstrate that students from lower-income backgrounds face heightened challenges in pursuing academic goals. In Bangladesh, for instance, financial pressures such as tuition fees, rent, and transportation costs—negatively impact students' concentration, confidence, and academic performance. As a result, low-income students often underperform compared to their wealthier peers (Alam et al., 2024). Similarly, in Australia and New Zealand, some studies indicate that over half (8–68%) of students face significant financial issues and 96% of students report high emotional stress (Russell et al., 2025). In many cases, these students are forced to sacrifice essentials such as food and housing, thereby exacerbating academic pressure (University of Technology Sydney, 2024). In Norway, secondary data indicate a troubling correlation between financial difficulties and mental health. Students experiencing financial hardship report significantly higher rates of depression, anxiety, exam failures, and even self-harm compared to their peers who do not face financial strain (Bøe, Hysing, Lønning, & Sivertsen, 2021). In Lebanon, escalating financial stress, aggravated by national economic crises, has been linked to deteriorating mental well-being and disrupted sleep patterns, both of which indirectly threaten academic outcomes (Nasr et al., 2024). Many undergraduates, especially at less selective colleges, come from low-income

families, which can limit their access to educational resources (Fry & Cilluffo, 2019). However, evidence also suggests that financial assistance can improve academic outcomes. In China, for example, financial aid, particularly grants or tuition waivers, has been linked to better academic performance by alleviating economic burdens, thus allowing students to devote more time to their studies (Qi, Ma, & Ji, 2022). The data indicates that while economic hardship poses significant challenges to higher education access and success, targeted financial assistance programs can alleviate some of these pressures, fostering improved academic outcomes.

Methodology

Research means a systematic finding and study of materials and sources in order to establish facts and reach new results (Arafat, 2024). This study adopts a secondary data analysis approach to examine the relationship between economic hardship and academic pursuits in higher education. Secondary data analysis involves the systematic use of existing data collected by other researchers, institutions, and organizations, rather than gathering new data through primary research. This method is particularly suited for exploring broad trends and patterns across multiple contexts without the time and resource constraints associated with primary data collection.

Literature Review

Economic hardship continues to act as a significant obstacle to accessing and succeeding in higher education, impacting students' academic performance, mental health, and overall social integration. Gökdogan, Erdoğan, and Mazhari (2025) examine how poverty and social exclusion intersect within academic environments, demonstrating that financial struggles lead to marginalization. Ruswa and Gore (2021) argue that poverty in higher education extends beyond economic challenges, being deeply connected to institutional policies and societal perceptions that influence student experiences and their ability to persist. The burden of student loans and lack of sufficient family support often complicate students' transition into adulthood, with Mazelis and Kuperberg (2022) showing that student loan debt affects family dynamics and support. McDonough and Calderone (2006) further reveal the perception gap between low-income families and college counselors regarding financial aid, contributing to misunderstandings that hinder adequate student support. McKinney and Novak (2015) emphasize that timely financial aid is vital for academic persistence, as delays in securing funds can lead to increased dropout risks. McQueen (2009) critiques traditional student retention models, suggesting the need for more regulatory and institutional support to ease the transition for financially vulnerable students. The economic benefits of higher education, though generally positive, are complicated by growing financial stress. Menton (2020) adds that such debt burdens delay major life events like marriage. Monks (2014) explores how institutional and state aid policies affect student debt levels but may fail to address the root causes of financial insecurity. Montalto et al. (2019) argue that financial wellness should be understood more comprehensively, encompassing budgeting, financial literacy, and mental health. The long-term economic implications of student debt are evident in studies by Mountain et al. (2020) and Velez, Cominole, and Bentz (2018), who link debt to delayed homeownership and significant shifts in employment and family formation. Social capital and financial support play crucial roles in students' academic success. Nabi (2001) highlights the positive effects of social support on career outcomes, while Perna and Titus (2005) link parental involvement to higher enrollment rates, particularly among minority students. Nguyen and Herron (2021) show how financial insecurity impacts students' sense of belonging, diminishing academic integration. Nguyen, Kramer, and Evans (2019) also affirm the critical role of financial aid in persistence and degree attainment, reducing dropout rates. However, Novotney (2013) reveals that, despite financial assistance, debt anxiety continues to negatively affect students' mental health. The lived experiences of financially disadvantaged students are complex and multifaceted, involving challenges beyond funding. Chiramba and Ndofirepi (2023) provide insights into the obstacles students face, while Shange (2018) investigates the effects of financial difficulties on access and retention at the University of KwaZulu-Natal. Anderson, Lazarus, and Anderson Steeves

(2022) highlight how food insecurity correlates with academic performance and psychological stress. Recent qualitative research further delves into the experiences of financially precarious students, such as Gauntlett's (2019) exploration of resilience and personal agency. Mulvey, Morris, and Ashton (2024) identify how financial insecurity among international students is shaped by cultural and legal factors, and Decierdo et al. (2024) emphasize that social and institutional barriers also contribute to the challenges of higher education. Leal (2023) identifies academic self-efficacy and resilience as key factors for supporting students from lower-income backgrounds, which can improve both their life goals and academic performance. These findings align with Tinto's (1975, 1988, 1994) theories of student departure, which stress the importance of academic and social integration in ensuring student persistence. Overall, the literature presents a comprehensive understanding of the intersection between poverty and higher education. The challenges faced by students due to financial hardship reflect a global pattern, with economic difficulties, institutional support, resilience, and social capital playing critical roles. The findings underscore the importance of policies and programs that address both material and psychosocial aspects of student poverty, helping to foster equitable access to and success in higher education.

Results and Discussions

Impacts of Economic Hardship on Access to Higher Education

Education means a systematic approach to a particular topic or course to make someone fully understand it by a certain organization or person within a proper environment and infrastructure (Arafat & Fahmida, 2024). But, it is very difficult within some constraints. Economic hardship remains one of the most significant barriers preventing equitable access to higher education across the globe. The ability to pursue higher education is often determined by one's economic background, with students from lower-income households experiencing greater challenges in accessing and completing their education. The impact of economic hardship is multifaceted, affecting students' ability to afford tuition fees, textbooks, transportation, housing, and other essential resources required to succeed academically. In many low-income countries, such as Bangladesh, financial difficulties significantly hinder students' educational aspirations. Studies have shown that students from economically disadvantaged backgrounds often struggle with the high cost of tuition, transportation, and living expenses. These financial pressures not only create significant stress but also impact students' academic performance, as they may have to take on part-time jobs or make sacrifices in their personal well-being to meet financial needs. Alam, Haque, & Hasan (2024) found that students in Bangladesh often underperform academically compared to their wealthier peers due to financial strain. In developed nations like the United States, the burden of economic hardship is similarly evident. Data from different sources indicate that students from low-income families are less likely to attend college immediately after high school. Financial barriers such as high tuition fees and the inability to afford necessary academic resources contribute significantly to these disparities. The pressure to meet these demands often results in students from low-income backgrounds forgoing college altogether, limiting their academic and professional opportunities. In countries like Norway, the effects of economic hardship on education are compounded by the mental health challenges students face due to financial stress. Bøe, Hysing, Lønning, & Sivertsen (2021) conducted a study which revealed that students facing economic difficulties reported higher levels of depression, anxiety, and academic burnout. This mental strain, combined with financial stress, not only affects students' mental well-being but also directly impacts their academic success and engagement. Similarly, in Lebanon, the national economic crisis has exacerbated financial difficulties for students, leading to disrupted sleep patterns and deteriorating mental health, which in turn undermines their academic performance (Nasr et al., 2024). Access to higher education is further complicated by systemic inequalities. The availability of financial aid and scholarships plays a pivotal role in increasing access to higher education for students from economically disadvantaged backgrounds. In China, for example, financial assistance programs, including tuition waivers and grants, have been positively correlated with improved academic performance. Qi, Ma, & Ji (2022) found that students who received financial aid

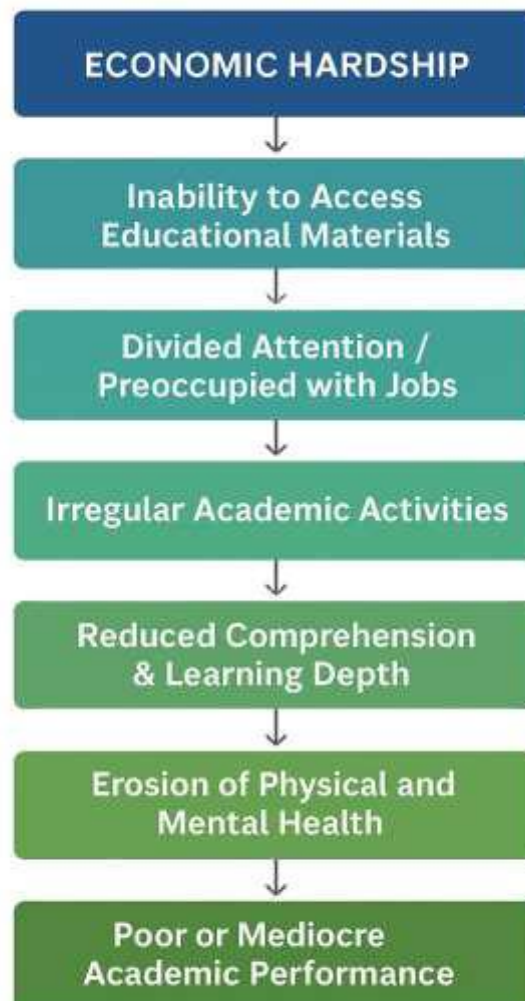
reported greater academic success due to a reduction in financial pressures. Research shows that factors such as family background, school resources, and teaching quality strongly shape academic outcomes in Latin American countries (Chaia et al., 2017). However, the reliance on financial aid alone is not enough to fully address the challenges posed by economic hardship. Universities must create more inclusive and supportive environments that reduce the financial strain on students. Institutions should also focus on increasing access to mental health services, academic counseling, and flexible learning schedules to better support students from lower-income families. However, economic hardship remains a critical factor in determining access to higher education. Financial challenges prevent many students from pursuing or completing their education, limiting their academic potential and future career prospects. While financial aid programs have been shown to help alleviate some of these challenges, a comprehensive approach that includes both financial and psychological support systems is necessary to ensure that all students have an equitable opportunity to succeed in higher education.

Economic Hardship and Academic Performance

Economic hardship remains one of the most significant barriers to academic success, particularly for students in higher education. Students from lower-income backgrounds often face financial challenges that significantly affect their ability to focus on their studies and achieve academic success. These challenges include tuition fees, accommodation costs, and the need to work part-time jobs, which can contribute to increased stress, mental health issues, and lower academic performance. In Bangladesh, financial hardship negatively impacts students' academic outcomes. Alam, Haque, & Hasan (2024) found that students from low-income families experience heightened stress due to financial constraints, which often results in poor academic performance. Many students are forced to balance part-time jobs with their studies, reducing the time available for academic work, which in turn impacts their grades and overall well-being. A similar pattern is observed in many Western countries. In Australia, for example, financial hardship has been shown to significantly affect students' ability to focus on their academic goals. University of Technology Sydney (2024) highlights that a significant number of students experience financial stress to the point that they are forced to sacrifice essentials like food and housing, which in turn exacerbates academic pressure. Similarly, in the United States, low-income students are less likely to persist in their studies, with financial challenges being one of the key reasons for dropping out of college (Fry & Cilluffo, 2019). These students often struggle to maintain the necessary balance between academic work and financial survival, resulting in lower academic performance compared to their wealthier peers. In countries like Norway, the psychological impact of economic hardship is also evident. Bøe, Hysing, Lønning, & Sivertsen (2021) found that students experiencing financial difficulties report higher levels of depression, anxiety, and self-harm, compared to their peers who are not facing such financial strains. The combination of financial stress and mental health struggles creates a cycle that negatively affects students' academic performance, making it harder for them to succeed in their studies. Despite these challenges, financial support has been shown to improve academic outcomes. In China, financial aid programs such as grants and tuition waivers have been positively linked to improved academic performance. Qi, Ma, & Ji (2022) found that financial assistance alleviates some of the pressures students face, allowing them to focus more on their studies and less on financial worries. However, the impact of financial hardship on academic performance is not limited to direct academic outcomes but also affects students' mental and emotional well-being. Students experiencing financial stress often feel anxious and overwhelmed, which impedes their ability to perform well academically (Nasr et al., 2024). Moreover, the need to work part-time jobs to afford tuition and living expenses detracts from time available for academic work, leading to lower grades and decreased motivation. Furthermore, the lack of adequate financial support contributes to a broader issue of social exclusion. Gökdogan et al. (2025) explore the relationship between poverty and social exclusion in university students, noting that those from low-income backgrounds often feel disconnected from their peers, exacerbating the mental strain associated with financial difficulties. This sense of exclusion can further hinder their academic success by affecting their motivation and sense of belonging in the academic environment. The issue of financial hardship also intersects with cultural expectations, particularly in societies where academic success is seen as a key to social mobility. In countries such as Lebanon, economic stress is compounded by societal pressures to succeed, leading to mental health challenges such as anxiety and depression, which can negatively affect academic

performance (Nasr et al., 2024). This highlights the importance of addressing both financial and emotional support needs in higher education to ensure students' well-being and academic success. The figure, illustrating the impacts of economic hardship on academic pursuit, is given below:

Figure 1: Impacts of Economic Hardship on Academic Pursuit



Source: Developed by the Authors

Economic hardship makes it difficult for students to access educational materials. They may have to divide their attention between studies and jobs, leading to irregular academic activities. This affects their understanding and learning depth, and can harm their physical and mental health. Over time, students may lose opportunities or face the “death of possibilities,” resulting in poor or mediocre academic performance. To overcome these challenges, the government and university authorities can provide scholarships, financial aid, and special funding programs to help students continue their education without added stress.

Psychological and Social Consequences of Financial Strain

Student satisfaction has emerged as a critical measure of quality assurance and institutional effectiveness in higher education (Alam, Arafat, & Mahmud, 2025). Financial strain, particularly for students in higher education, extends far beyond mere monetary concerns, creating profound psychological and social consequences. The pressure of balancing tuition fees, living expenses, and the desire for academic success contributes to a significant deterioration in mental health, leading to symptoms of anxiety, depression, and other psychological issues. These effects not only compromise the student's well-being but also hinder their academic performance and social integration within the university environment. Studies have consistently shown that financial difficulties are strongly associated with elevated levels of anxiety and depression. In Norway, for instance, Bøe, Hysing, Lønning, & Sivertsen (2021) found that students facing financial challenges reported significantly higher rates of mental health issues, including stress, depression, and anxiety. Similarly, Nasr et al., (2024) observed that in Lebanon, the mounting financial burden faced by students exacerbated feelings of hopelessness, leading to increased incidences of mental distress, such as self-harm and suicidal thoughts. These psychological symptoms can result from constant worry about meeting financial obligations, fear of failure, and the perceived stigma of not being able to afford higher education. The stress of having to manage work alongside studies often leaves students with little time to care for their mental health. This chronic stress has far-reaching consequences, reducing academic performance and increasing the likelihood of students dropping out of school. Financial difficulties can lead to a sense of hopelessness and isolation, intensifying the emotional struggles that many students already face. The social consequences of financial strain are equally significant. Students from lower-income backgrounds often experience social exclusion, feeling disconnected from their peers due to the inability to participate in social activities, like dining out or engaging in extracurriculars, which are typically seen as markers of university life. As Nguyen and Herron (2021) discuss, students from lower-income families report feelings of inadequacy and social isolation, particularly in contexts where there is a significant wealth gap between students. This exclusion can result in low self-esteem, social withdrawal, and a sense of not belonging, further compounding the stress they are already experiencing. Financial strain also affects the ability to maintain a healthy work-life balance, which is crucial for building social relationships and academic success. As Chiramba and Ndofirepi (2023) note, students who are unable to engage socially or participate in extracurricular activities often feel as though their university experience is incomplete. This social isolation not only affects their well-being but can also result in lower levels of academic engagement and participation, as students who feel alienated from their peers are less likely to seek out academic support or engage in campus-based learning opportunities. The consequences of financial strain are not limited to the student's immediate university life but often extend to family dynamics. In many cases, students from lower-income families feel an increased sense of responsibility to succeed academically, not just for themselves but to alleviate the financial burdens on their families. This pressure to succeed often causes significant emotional strain within family relationships. As discussed by Mazelis and Kuperberg (2022), the financial pressures faced by students, particularly in the context of student loans, can lead to strained familial relationships, with students feeling a sense of guilt if they are unable to meet familial expectations or contribute financially. The constant anxiety about their financial situation can create tension between students and their families, further exacerbating mental distress. Another social consequence of financial strain is the impact on social mobility. Students from lower-income families are often burdened with the stigma of being "financially inadequate," which affects their self-perception and how others perceive them. The fear of being judged based on one's economic status can prevent these students from engaging in opportunities that might help them build their careers or expand their social networks. The ongoing financial struggles may also deter students from pursuing higher education at all, especially when they feel that they cannot afford the full experience or the long-term financial commitments that come with student loans (Nguyen et al., 2019). In response to financial strain, students often adopt various coping strategies. While some may attempt to manage the pressure by overworking or reducing their social activities, others may seek help from counseling services or rely on financial aid programs. Studies have shown that financial aid can be effective in alleviating some of the emotional and academic burdens associated with financial stress. For example, Qi, Ma, & Ji (2022) found that financial support in the form of scholarships or tuition waivers can significantly improve students' mental well-being, reduce feelings of anxiety, and

improve their academic performance. However, without sufficient institutional support, students may continue to struggle with the long-term psychological and social consequences of financial strain. Moreover, interventions aimed at reducing financial stigma—such as encouraging open dialogues about financial stress and promoting accessible mental health resources—can help create a more inclusive and supportive campus environment. Decierdo et al. (2024) suggest that universities should actively promote awareness about the challenges faced by low-income students, not only to support academic performance but also to help improve social cohesion within the student body. Financial hardship has profound psychological and social consequences that significantly impact students' academic performance and their overall university experience. The stress caused by financial difficulties can lead to mental health issues, social exclusion, and strained family relationships. However, adequate institutional support, such as financial aid and mental health services, can mitigate these effects, helping students better cope with the pressure and succeed academically. By creating more inclusive and supportive environments, universities can foster a sense of belonging and resilience among students from lower-income backgrounds, ultimately contributing to their academic success and well-being.

Coping Mechanisms and Student Resilience

Coping mechanisms and student resilience play a critical role in how students navigate the challenges posed by financial strain in higher education. Financial hardship is a major stressor that can lead to mental health struggles such as anxiety, depression, and low self-esteem, but students develop various strategies to manage these stressors and maintain their academic pursuits. Resilience, defined as the ability to bounce back from adversity, is an important factor in how students cope with academic and financial pressures. According to Leal (2023), students who demonstrate high resilience tend to use adaptive coping strategies, such as time management, seeking social support, and engaging in positive self-talk, which help them manage both their academic workload and financial difficulties effectively. One significant coping mechanism is seeking support from family, peers, and faculty. Students often rely on their social networks for emotional and financial support during times of stress. Studies show that family support, particularly emotional and financial backing, can buffer the effects of financial strain, allowing students to focus better on their studies (Mazelis & Kuperberg, 2022). For example, students who receive encouragement and understanding from their families are better able to manage academic pressure and emotional stress, helping them maintain a positive outlook despite financial difficulties. Peer support also plays a crucial role; students often form study groups or rely on friends for both emotional and academic assistance, which fosters a sense of community and belonging, reducing feelings of isolation and stress (Nguyen & Herron, 2021). In addition to social support, institutional resources, such as counseling services and financial aid programs, are essential in helping students cope with financial hardships. Financial aid can alleviate some of the stress associated with paying for tuition and living expenses, allowing students to focus more on their academics and less on financial survival. Counseling services, on the other hand, can help students manage the emotional toll of financial hardship by providing stress management techniques, mental health support, and academic advising (McKinney & Novak, 2015). Moreover, providing workshops on resilience-building and time management can equip students with the tools they need to cope effectively with stress and maintain their academic performance. Resilience can also be fostered through personal strategies, such as setting realistic academic goals, engaging in regular physical activity, and maintaining a balanced lifestyle. Studies suggest that students who develop healthy habits—such as regular exercise, sleep routines, and mindfulness practices—are better equipped to manage the stress that comes with financial strain (Leal, 2023). These practices help reduce the physiological and psychological effects of stress, enabling students to stay focused and motivated even in challenging times. Furthermore, coping mechanisms such as reframing negative thoughts and focusing on long-term goals can help students stay positive. Reframing involves changing the way a situation is perceived, such as viewing financial difficulties as temporary hurdles rather than insurmountable barriers. This mindset shift encourages students to persevere, reducing feelings of hopelessness and fostering a sense of control over their circumstances (Chiramba & Ndofirepi, 2023). Lastly, the coping mechanisms and resilience are vital for students

facing financial hardship in higher education. By utilizing social support, institutional resources, and personal strategies, students can manage the psychological and academic challenges posed by financial strain. Resilience-building strategies not only help students overcome financial difficulties but also contribute to their long-term academic success and emotional well-being. As universities continue to address the needs of low-income students, fostering resilience and providing effective coping resources will be essential in helping students thrive despite financial barriers.

Role of Institutional and Policy Interventions

Institutional and policy interventions play a pivotal role in alleviating the adverse effects of financial hardship on students' academic success and overall well-being. Higher education institutions have a responsibility to provide a supportive environment that mitigates the challenges associated with financial strain, ensuring that students from all socioeconomic backgrounds have an equal opportunity to succeed. Effective institutional interventions can take the form of financial aid programs, mental health support services, academic advising, and policies designed to reduce the financial burden on students. One of the most critical institutional interventions is the provision of financial aid. Scholarships, grants, and low-interest loans can significantly ease the financial burden on students, allowing them to focus on their studies rather than financial survival. As evidenced by Qi, Ma, & Ji (2022), financial aid programs have been positively linked to improved academic performance and reduced stress levels among students in Chinese higher education. Timely completion of the Free Application for Federal Student Aid (FAFSA) has been found to play a crucial role in ensuring students' access to financial support and academic persistence (McKinney & Novak, 2015). By providing financial support, universities can help students overcome economic barriers, ensuring they are not forced to choose between their academic goals and basic survival needs. In addition to financial support, universities must prioritize mental health services for students facing financial hardship. Mental health counseling, stress management programs, and workshops focused on building resilience can help students cope with the emotional toll of financial strain. Studies show that students facing economic difficulties often experience higher rates of anxiety, depression, and burnout (Bøe, Hysing, Lønning, & Sivertsen, 2021). By offering mental health services and stress-relief resources, institutions can create a supportive environment that allows students to thrive academically and personally. In Norway, for instance, universities have been shown to provide valuable mental health support, helping students to manage the psychological effects of financial stress and reducing the negative impact on their academic performance (Bøe, Hysing, Lønning, & Sivertsen, 2021). Policy interventions at the institutional level are also crucial in reducing the financial barriers to education. Policies that regulate tuition fees, provide financial aid, and offer flexible payment plans can significantly reduce the financial strain on students. Furthermore, policies aimed at reducing the cost of living for students—such as subsidized housing, discounted transportation, and access to affordable meals—can make higher education more accessible to students from low-income families. In Bangladesh, Alam, Haque, & Hasan (2024) found that students who received financial aid were less likely to drop out due to economic hardship and were able to perform better academically, demonstrating the importance of such policies. Moreover, universities should implement policies that support students' academic success by offering flexible academic schedules, especially for those who work part-time jobs to support themselves. Providing evening or weekend classes, as well as online learning options, can help students balance their academic workload with employment commitments, thus reducing stress and enabling them to perform better in their studies (Nguyen & Herron, 2021). Additionally, universities can create mentorship programs that pair students with faculty members or senior students who can provide academic guidance, emotional support, and advice on managing financial stress. Institutional policies should also focus on fostering an inclusive campus culture that reduces the stigma associated with financial hardship. By promoting an open dialogue about financial difficulties, universities can create an environment where students feel comfortable seeking help without fear of judgment. This can be achieved through awareness campaigns, workshops on financial literacy, and peer support groups, which can all help normalize discussions around financial stress and provide students with the resources and tools they need to manage their challenges effectively (Decierdo et al., 2024). In simple words, institutional and policy interventions are essential for mitigating the effects of financial hardship on students. Financial aid, mental health services, flexible academic policies, and an inclusive campus culture can help students from low-

income backgrounds overcome the challenges they face, enabling them to succeed academically and maintain their well-being. By investing in these interventions, universities not only support students in their academic journeys but also contribute to creating a more equitable and accessible higher education system.

Conclusion

Economic hardship continues to present significant barriers to accessing and succeeding in higher education, particularly for students from low-income backgrounds. The research highlights how financial strain can negatively impact students' academic performance, mental health, and overall well-being, leading to increased stress, anxiety, and even academic failure. It is clear that without targeted interventions, the cycle of poverty and limited educational opportunities may perpetuate, preventing these students from reaching their full potential. However, the evidence also shows that with adequate support, these students can overcome many of the challenges posed by financial difficulties. Institutional and policy interventions, including financial aid programs, mental health services, flexible academic schedules, and supportive campus environments, play a crucial role in helping students manage financial stress and achieve academic success. Providing students with access to financial aid, such as scholarships, grants, and subsidized loan programs, can relieve the burden of tuition fees and living costs, allowing them to focus more on their studies and less on survival. Furthermore, mental health services, including counseling and stress management programs, are essential to address the emotional toll of financial strain, helping students to maintain a positive mindset and build resilience. Flexible academic policies, such as extended deadlines and evening classes, can accommodate students who are balancing work and study, making it easier for them to manage both responsibilities without compromising their academic performance. Moreover, fostering a supportive and inclusive campus culture is vital in reducing the stigma associated with financial hardship, encouraging students to seek help when needed. Creating spaces for open dialogue around financial difficulties, promoting financial literacy, and offering peer support programs can make a significant difference in helping students feel understood and supported. Additionally, building resilience through personal coping strategies, such as time management and self-care practices, can enable students to better navigate the stress associated with financial pressures. Ultimately, the combination of institutional support and personal resilience can help students overcome the adversities of financial hardship and achieve success in higher education. By investing in comprehensive support systems and policies, universities can create an environment that empowers all students, regardless of their socioeconomic background, to pursue and succeed in their academic and professional aspirations. Through these efforts, higher education institutions can contribute to reducing educational inequality and ensuring that students from all backgrounds have an equal opportunity to succeed.

Limitations

This study has some clear limitations. It mainly uses secondary data, so it cannot fully reflect students' real-life experiences with financial hardship. The findings may also be less current in places where economic conditions and policies are changing quickly. The research does not include views from all stakeholders, such as university leaders, policymakers, or employers. It also does not separate between different kinds of financial struggles, or consider factors like gender, race, or disability. Another issue is that much of the data comes from self-reported measures, which may not always be accurate because students can overstate or understate their situations. Lastly, the study does not deeply examine how effective institutional support or policy measures are, since that would require new surveys, interviews, or case studies.

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Conflict of Interest Statement

The authors declare no potential conflicts of interest with respect to the research, authorship, or publication of this article.

Informed Consent

This study did not involve human participants, and therefore, informed consent was not applicable.

Ethical Approval

As this research was entirely based on theoretical analysis, secondary data, and document review, no ethical approval was required in accordance with institutional guidelines.

Data Availability

The data supporting the findings and conceptual insights of this study are theoretical in nature, derived exclusively from secondary literature and existing educational research. No primary datasets were generated or analyzed. All relevant information is contained within the article. For further queries, interested readers may contact the corresponding author.

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