

Financial and psychological implications of COVID-19 pandemic through the lens of university students in the Philippines

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Abstract: The advent of COVID-19 pandemic has forced an unprecedented lockdown across the globe. The outbreak has disrupted family routines and not only caused pestilential effects to human health, but also catalyzed adverse effects to the economy and the educational system. In the Philippines, schools were closed and such all activities relative to education. With this, educational sectors offered different learning modalities to direct teaching-learning instruction. Two of the learning modalities utilized by university students are the online distance learning and limited face-to-face classes. In these learning setups, teachers and students are greatly affected, considering their needs and support. Nonetheless, this article explores the financial and psychological implications of COVID-19 pandemic among university students during the course of navigating the educational spectrum amidst stupendous and unfavorable phenomena that transpired in the global history.

Keywords: Coping mechanism, COVID-19, Education, Financial implication, Limited face-to-face class, Online distance learning, Psychological implication

1. Introduction

The advent of Novel Coronavirus disease (COVID-19) pandemic has forced an unprecedented lockdown across the globe. The worldwide prevalence of this crisis which has caused more than 200,000 deaths, infected about 3 million individuals in 148 countries, and wreaked havoc all over the world (Bhamani et al., 2020). While people are trying to adjust to the economic impacts of COVID-19, several issues have emerged revealing the stark realities in all systems, most especially the education sector. Government and academic institutions needed to adapt to the changes due to the pandemic-stricken educational system— like the closure of schools and abiding the COVID-19 health and safety protocols. This level of concern presents challenges for all educational leaders, educators, and learners in a global pedestal (Toquero et al., 2021).

In an effort to contain the virus from spreading, the majority of governments throughout the world have temporarily closed educational institutions. These school closures affected more than 1.2 billion learners worldwide with more than 28 million learners in the Philippines (UNESCO, 2020; Tria, 2020). The proliferation of the virus in the Philippines has posed a threat not only to the lives and livelihoods of the parents but also to the education of the students. Since some of the academic institutions directed teaching and learning to online distance learning— one of the flexible ways to direct instruction, students are anxious on how they can effectively acquire learning in this new learning set-up. Apart from this, university students are sceptical if they can survive college during these trying times given that learning modalities, like online distance learning requires sufficient financial resources (Bayrak, 2020) and online learning may create a sense of isolation (Thompson, 2021).

Moreso, the public health emergency has affected university students through varying levels (Toquero, Calago & Pormento, 2021). In macro level of financial implications, COVID-19 outbreak has caused direct high costs on human health and economic activities, and constitutes the most adverse effects on livelihoods of the marginalized and underprivileged communities (Rasul et al., 2021). Also, in the micro level of financial impact to higher education, numerous college courses require students to attend to their on-the-job training just like the pre-service teachers that must be present in the field during their teaching internship program.

In terms of the psychological well-being of the students, university students are at risk of psychological distress because of their distinct traumatic experiences caused by the virus. One of the reasons why COVID-19 poses psychological risks is that there is an inadequate effort to recognize and address college students' mental health challenges and it could have long-term consequences on their health and education (Browning et al., 2021). However, while there are students who are severely affected by the long-term effects of the virus, there are also students who managed to adapt and/or develop their own coping mechanisms in order to reduce the anxiety and stress they are facing during these difficult moments.

In this current educational landscape, there is a need to shift towards a new paradigm that helps students in dealing their financial exhaustions and psychological challenges. Nonetheless, university students, educational practitioners, and educators also shared the same experiences in the academia during the COVID-19 pandemic. Further, this paper explored the financial and psychological implications of the COVID-19 pandemic through the lens of university students in the Philippines. The authors reflected on the present circumstances since reflections are documentations of one's lived experiences and it can serve as powerful testimonials (Toquero et al., 2021; Castor and Dazo, 2022).

2. Financial implications of COVID-19 pandemic among university students

High cost of devices and internet connection needed for online distance learning: The worldwide prevalence of COVID-19 pandemic had challenged the educational sectors to abruptly adapt to the transition in the mode of teaching and learning, like the online distance learning. In year 2020, during the course of online distance learning, university students need to provide their own technological devices to set-up their virtual learning environment. On one hand, there are students who are staying in computer shops to keep up in the demands of online learning since not everyone can afford buying new set of devices just like high technology gadgets (Toquero, 2021). On the other hand, students in far flung areas are only using mobile data to keep up with their synchronous and asynchronous classes; this being said that some needed to install Wi-Fi to maintain a strong internet bandwidth.



Figure 1: Parents' orientation for limited face-to-face classes

Face-to-face on-the-job trainings: The outbreak of COVID-19 did not stop the academia from conducting face-to-face activities, especially the on-the-job trainings of university students. In year 2021, in the opening of pilot implementation of limited face-to-face classes, several prestigious universities in the Philippines were able to deploy students on-site, especially education courses during their field observation and teaching internship program. Because of this, those students who are living away from their cooperating schools, especially from provinces are obliged to rent a boarding house. Imagine the financial assistance needed to adequately provide the transportation costs, food, and shelter of the students.

2.1. Psychological implications of COVID-19 pandemic among university students

Witnessing global issues: People around the globe have witnessed various personal, educational, and social challenges as a result of living through the pandemic. This unanticipated pandemic forced everyone to adapt to various changes in order to survive. It presented humanity with numerous difficulties and conflicts. Seeing people cry in the media due to hunger, seeking assistance because they are unable to provide or sustain their daily needs due to the lockdown and financial difficulties, hearing the narratives of all the employees who lost their jobs due to the company's lockdown, and looking at the pictures of children crying in the streets among others, present enormous challenges to adjust to the new normal. Indeed, witnessing the

unprecedented global health outbreak impacted the psychological well-being of people in all forms of human 1.

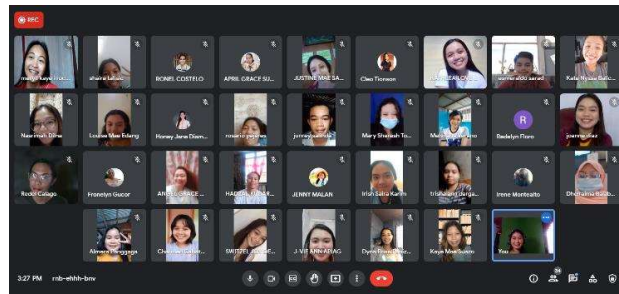


Figure 2: University students' online class

Stress caused by the online distance learning: In the spectrum of education, students became exceedingly uneasy as a result of the outbreak. It has pushed other students in the verge of giving up their education. Numerous students vented out their feelings on social media about the need to end online classes and reclaim academic freedom. Many argue that students are underperforming and completing their academic requirements purely for the sake of compliance. Others argue that online classes are ineffective due to students' inability to learn effectively. Additionally, students must deal with the stressors of online class like slow internet connections. There are also students who asserts that online classes are more stressful than face-to-face classes. In these trying times, students experience the inimical effects of the current learning set-up, and it exacerbated the psychological stress they are experiencing.

Coping up with the new normal education: Coping mechanisms can help people adjust to stressful events, and adopt new atmosphere while maintaining the physical, mental, and emotional health. With this, a university student made a mechanism that will help teachers and students to cope up with stress in the new normal. Life must be **LIVED** to the fullest during these trying times – Living positively, Innovating technology, Valuing me-time, Establishing connections, and Dealing obstacles. Living positively should always be keep in mind, having a positive mindset is necessary despite the situation. Innovating technology or technological innovations help students to navigate and discover the extent in utilizing technology amid COVID-19 pandemic. Valuing me-time is pivotal, rest and recharge. Establishing good connections to students and teachers, take the opportunity to build a strong connection to them. Moreover, master the capability in dealing with obstacles. These difficult moments are inevitable, but there are situations that should be experience, there are lessons that should be learned, and there are problems and challenges that people should overcome. Nevertheless, financial literacy is needed by students staying in their boarding house and paying their travel expenses every day.

3. Conclusion

The world faces multifarious challenges and problems due to the unprecedented global health crisis. The pervasiveness of Coronavirus continues to cause pernicious influences on human life. It has disrupted family routines and posed a threat not only to human health but also to the economy and education sector. While the government created health-related rules and guidelines to be followed by the public – like lockdowns, self-isolation and quarantine; the educational sectors also enforced school closures and formulated educational reforms and discovered different learning modalities to direct academic deliverables while navigating the new normal in education. However, with the sudden shift of face-to-face classes to online distance learning and limited face-to-face classes, it revealed several difficulties and challenges that significantly affected learners and teachers. The most evident are the financial and psychological implications of COVID-19 among university students. Numerous students across the continents describe the new educational set-ups as squandering of money and teaching-learning resources. Also, students voiced out the psychological implications of the pandemic and the stress they are experiencing while keeping up with their online classes. With these stark realities, the collective efforts of educational leaders, educators and students are needed to scrupulously address the problems. Therefore, the authors recommend that the government and education sector may initiate a plan to formulate practical and functional educational policies and practices to cope up with the challenges encountered in the new normal. Furthermore, despite the financial burden and psychological strain cause by the pandemic, life must be **LIVED** to the fullest where everyone is

still thriving and winning in life because of the help and love people share to one another; after all, the threat is the virus and not the people.

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