



doi 10.5281/zenodo.14735722

Vol. 08 Issue 01 Jan - 2025

Manuscript ID: #1744

WORK STUDY BALANCE: FACED BY UNC SBA LIFELONG LEARNERS (Expanded Tertiary Education Equivalency Program 2022-2024)

Venus B. Apa, Meryl M. Bersabal, Amado Manlangit, Francis Anton T. Pado, Claudine F. Payacag, Roger R. San Buenaventura

 $\textbf{Corresponding author:} \ meryl.morata@unc.edu.ph$

Abstract:

Balancing work, study, and personal commitments is a critical skill for lifelong learners in the Expanded Tertiary Education Equivalency and Accreditation Program (ETEEAP). This study examines the challenges faced by ETEEAP students in achieving work-study balance, focusing on personal, social, mental, and economic dimensions. It also proposes strategies to address these challenges through the W.O.R.K. (Wellness, Opportunity, Resilience, and Knowledge) and P.L.A.N.S. (Plan, Lead, Act, Navigate, and Success) models. Utilizing a descriptive-correlational research design, data were collected from 52 respondents through surveys and interviews. Findings revealed that personal and economic challenges were the most significant barriers, with age significantly associated with mental challenges. However, no notable associations were observed between other demographic factors, such as gender, civil status, educational attainment, employment, and income, and the studied dimensions. Based on these results, strategic action plans are proposed to assist ETEEAP students in effectively managing their academic and professional responsibilities.

Keywords:

Work-Study Balance, ETEEAP, Personal Challenges, Social Challenges, Economic Challenges, Mental Challenges, W.O.R.K. Model, P.L.A.N.S Model.

How to cite: Apa, V., Bersabal, M., Manlangit, A., Pado, F. A., Payacag, C., & San Buenaventura, R. (2025). WORK STUDY BALANCE: FACED BY UNC SBA LIFELONG LEARNERS (Expanded Tertiary Education Equivalency Program 2022-2024). *GPH-International Journal of Business Management*, 8(01), 514-536. https://doi.org/10.5281/zenodo.14735722



This work is licensed under Creative Commons Attribution 4.0 License.

INTRODUCTION

The need for flexible and inclusive educational pathways is becoming more pronounced as the global workforce continues to evolve. Globally, adult learners face unique challenges as they strive to balance work, family responsibilities, and educational goals. These students often seek higher education later in life to improve their career prospects, switch industries, or develop new skills. The study of work-study balance is critical as it explores how these students manage competing demands and the factors that affect their academic success and overall well-being. According to Brookfield (2021), lifelong learners are vital to society as they embrace continuous education to adapt to technological advancements and labor market changes.

In Europe, initiatives like the Lifelong Learning Programme by the European Commission highlight the importance of accessible education for adult learners, addressing barriers such as time constraints and limited institutional support. Similarly, in Asia, countries like Japan and Singapore have developed progressive programs promoting lifelong learning. Japan's Ministry of Education (MEXT) has focused on reskilling older workers to remain competitive in the labor market. Meanwhile, Singapore's Skills Future initiative equips working professionals with resources to balance their academic and career growth effectively.

In the Philippines, the Expanded Tertiary Education Equivalency and Accreditation Program (ETEEAP) plays a crucial role in providing working professionals with the opportunity to earn a bachelor's degree by acknowledging their work experiences. Established in 1996 by Executive Order No. 330, ETEEAP offers a flexible, non-traditional pathway to higher education. However, while the program provides opportunities for working professionals, it also presents challenges in balancing professional commitments with academic demands (Commission on Higher Education, 2021). The ETEEAP model has become a critical pathway for promoting educational equity for adult learners who missed the opportunity for traditional tertiary education.

Regionally, in Bicol, universities have adopted the ETEEAP model to cater to the increasing demand for accessible education for professionals. Despite this progress, many students struggle to manage the demands of professional work, academic requirements, and family obligations. Locally, the University of Nueva Caceres (UNC) in Naga City provides a unique setting to study these challenges. UNC's ETEEAP exemplifies its commitment to lifelong learning and adult education. However, students enrolled in the program often face stress, time management issues, and burnout as they navigate their dual roles (Brookfield, 2021).

This study aims to delve deeper into the struggles that ETEEAP students face, particularly focusing on the intersection between work demands and academic achievement. By examining the experiences of UNC students enrolled in the ETEEAP program, the

research seeks to identify the barriers that prevent students from successfully balancing their educational and professional commitments. This understanding is vital for developing strategies and support systems to help students achieve their academic goals without compromising their career progression or personal well-being.

Research Questions

This study aims to delve into the unique experiences of ETEEAP students at the University of Nueva Caceres (UNC), particularly focusing on the balance between their professional responsibilities and academic commitments. Adult learners enrolled in the ETEEAP face multifaceted challenges across personal, social, mental, and economic dimensions. This research seeks to provide actionable insights into these challenges and how demographic profiles influence them, aiming to enhance institutional support systems. Ultimately, the findings aim to contribute to the development of strategies that foster a more supportive learning environment for ETEEAP students.

To achieve these objectives, the following research questions are posed:

- 1. What are the demographic profiles of ETEEAP students of UNC in terms of age, gender, civil status, educational attainment, employment/occupation, and monthly income?
- 2. What personal, social, mental, and economic challenges are faced by ETEEAP students of UNC in managing their work and study demands?
- 3. How do the demographic profiles of ETEEAP students influence the challenges they face in balancing work and study demands?
- 4. What strategies can be proposed to improve the ETEEAP design to help students better balance their work and study commitments?

Theoretical Paradigm

This study's theoretical paradigm integrates three key theories to comprehensively analyze the challenges faced by ETEEAP students in balancing work, academics, and personal responsibilities. These theories provide a robust foundation for understanding how external support systems and internal resources influence students' ability to manage competing demands.

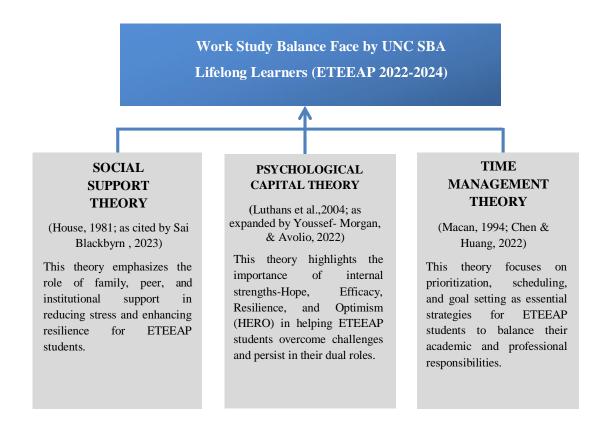


Figure 1. Theoretical Paradigm

Social Support Theory, proposed by House (1981) and expanded by Blackbyrn (2023), emphasizes the critical role of social networks in providing emotional, informational, and practical assistance. This theory highlights how family, peer, and institutional support systems help alleviate stress and enhance resilience among adult learners. For ETEEAP students, social support enables them to navigate the dual demands of professional and academic responsibilities more effectively.

Psychological Capital (PsyCap) Theory, introduced by Luthans et al. (2004) and further developed by Luthans, Youssef-Morgan, and Avolio (2022), focuses on internal strengths collectively referred to as HERO (Hope, Efficacy, Resilience, Optimism). This theory emphasizes the importance of psychological resources in fostering motivation and adaptability. For ETEEAP students, PsyCap equips them with the mental tools necessary to overcome challenges, maintain a positive outlook, and persist through the pressures of balancing work and education.

Time Management Theory, developed by Macan (1994) and expanded by Chen and Huang (2022), underscores the importance of prioritization, scheduling, and goal setting in reducing stress and improving productivity. This theory is particularly relevant to ETEEAP students, as effective time management strategies enable them to balance the demands of their dual roles and achieve their academic and professional goals.

These theories collectively form the foundation of this study's framework, which examines the personal, social, mental, and economic dimensions influencing work-study balance. By integrating these theoretical insights, the study seeks to develop actionable strategies to support ETEEAP students in achieving academic success while maintaining professional and personal well-being.

Conceptual Paradigm

The conceptual framework for this study outlines the critical components and relationships necessary to address the challenges faced by ETEEAP students at the University of Nueva Caceres (UNC) in balancing work, academics, and personal responsibilities. Lifelong learners enrolled in the Expanded Tertiary Education Equivalency and Accreditation Program (ETEEAP) often encounter significant personal, social, mental, and economic barriers that hinder their ability to maintain work-study balance. This study emphasizes the importance of identifying these challenges and developing actionable strategies to support students in achieving their academic and professional goals.

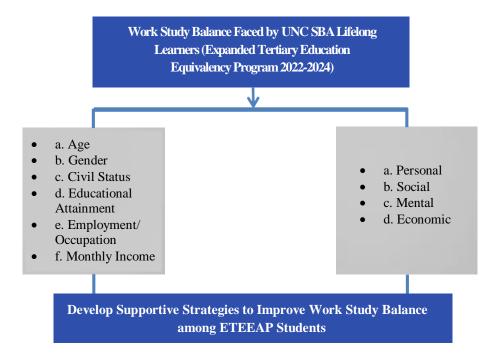


Figure 2. Conceptual Paradigm

By examining the experiences of ETEEAP students, this study provides insights that inform program enhancements, creating a more supportive learning environment tailored to the needs of working professionals. Specifically, the study addresses four key research questions. First, it evaluates the demographic profiles of ETEEAP students, including age, gender, employment background, civil status, and monthly income. Second, it identifies the personal, social, mental, and economic challenges these students face in managing work-

Apa, V., Bersabal, M., Manlangit, A., Pado, F. A., Payacag, C., & San Buenaventura, R. (2025). WORK STUDY BALANCE: FACED BY UNC SBA LIFELONG LEARNERS (Expanded Tertiary Education Equivalency Program 2022-2024). GPH-International Journal of Business Management, 8(01), 514-536. https://doi.org/10.5281/zenodo.14735722 study demands. Third, it explores the relationship between demographic profiles and the

study demands. Third, it explores the relationship between demographic profiles and the challenges encountered. Finally, it proposes strategies to enhance the ETEEAP design, ensuring it effectively supports lifelong learners in achieving balance and success.

Literature Review

Adult learners, particularly those enrolled in programs like the Expanded Tertiary Education Equivalency and Accreditation Program (ETEEAP), face unique challenges in balancing academic and professional responsibilities. Understanding their demographic profiles is essential for tailoring effective support systems. For instance, the American Council on Education (2022) highlights those flexible course structures, such as self-paced programs, significantly benefit adult learners by accommodating their diverse backgrounds and schedules. Similarly, the University of Northwestern – St. Paul (2023) emphasizes that age, employment background, and family responsibilities directly influence learning experiences and the ability to complete academic programs. Career Foundry (2023) also discusses how financial constraints and societal expectations impact learners' motivation and access to educational resources.

Managing work and study demands presents multifaceted challenges for ETEEAP students. According to the National Coalition for Literacy (2024), personal factors such as time management and motivation remain critical hurdles. Social support, including encouragement from family and peers, is another factor that influences student success. Lim and Santos (2023) highlight that economic challenges, including tuition fees and other financial burdens, are significant barriers for adult learners. New Mexico State University Global Campus (2024) emphasizes the need for institutions to address these challenges comprehensively to improve academic success and well-being.

Demographic factors significantly influence the challenges faced by ETEEAP students. Chen and Huang (2022) found that older learners often experience higher stress levels due to prolonged absences from formal education, while younger adult learners face challenges in balancing emerging career responsibilities with academic commitments. Patel and Singh (2023) further emphasized that employment background impacts engagement, particularly for those in demanding jobs. Understanding how these demographic variables shape the experiences of ETEEAP students is critical to designing targeted interventions that improve work-study balance.

To enhance the success of ETEEAP students, implementing effective support strategies is essential. The American Council on Education (2022) suggests that flexible scheduling, competency-based education, and supportive services like career advising can significantly improve retention rates among adult learners. Lopez and Hernandez (2022) advocate for financial assistance and counseling services to reduce economic pressures, while Brown and Taylor (2023) highlight the role of mentorship programs and peer support in fostering a positive learning environment. These strategies collectively contribute to creating

a supportive framework that enables ETEEAP students to thrive academically and professionally.

While there is extensive research on the challenges faced by adult learners, little attention has been given to students enrolled in alternative education programs like the Expanded Tertiary Education Equivalency and Accreditation Program (ETEEAP), particularly at the University Of Nueva Caceres (UNC). Most studies have focused on traditional learning environments, which fail to capture the unique struggles of ETEEAP students who balance work, academics, and personal commitments. Furthermore, key demographic factors such as age, employment background, and family responsibilities, which significantly impact their ability to manage work-study balance, remain underexplored. This gap highlights the need for research that delves into the specific experiences of ETEEAP students at UNC. Addressing this gap can provide actionable insights to improve institutional support systems and help these students succeed both academically and professionally.

Research Methods

This study utilized a descriptive-correlational research design to explore the challenges faced by ETEEAP students at the University of Nueva Caceres (UNC) in balancing work and academic responsibilities. The descriptive aspect was employed to gather demographic profiles and identify personal, social, mental, and economic challenges faced by the participants. The correlational aspect examined the relationship between these demographic profiles and the challenges encountered, as well as how these insights could inform proposed strategies for program improvement.

Data collection was conducted using structured survey questionnaires supplemented by follow-up questions. The survey was divided into four sections: demographic profiles, challenges in work-study balance, proposed strategies for program enhancement, and supplemental perspectives. Quantitative data were gathered using a four-point Likert scale (4 – Highly Challenging, 3 – Moderately Challenging, 2 – Somewhat Challenging, 1 – Not Challenging), while qualitative insights were collected through open-ended questions.

Data analysis utilized both quantitative and qualitative methods. Statistical techniques, including frequency and percentage analysis, weighted mean, and Chi-square tests, were applied to process the quantitative data. Thematic analysis was employed to analyze qualitative responses, enabling the identification of patterns and themes that provide deeper insights into the participants' experiences. This mixed-method approach ensured a comprehensive understanding of the challenges faced by ETEEAP students and supported the development of actionable recommendations for program improvement.

Sampling Procedures

This study utilized non-probability purposive sampling to select participants from the pool of former ETEEAP students at the University of Nueva Caceres (UNC) during the academic years 2022–2023 and 2023–2024. From the total population of 104 eligible students, 50% were targeted for participation, resulting in a sample size of 52 participants. Selection was based on the availability and willingness of students to participate, ensuring a diverse group capable of providing valuable insights into their experiences balancing work and academic responsibilities. Inclusion criteria required that participants had completed the ETEEAP and were willing to contribute to the study. Formal consent letters were distributed to inform participants of the study's purpose and confidentiality assurances. To accommodate participants' preferences, data collection was conducted through a combination of online and in-person surveys. All responses were anonymized and securely stored in compliance with ethical research practices and the Data Privacy Act of 2012.

RESULTS OF THE STUDY AND DISCUSSION

Profile of ETEEAP Students

Table 1. Profiling of ETEEAP Students

Profile	Frequency (f)	Percentage (%)	Rank
Age Bracket			
20-29	8	15.4%	3
30-39	28	53.8%	1
40-49	9	17.3%	2
50-59	5	9.6%	4
60-69	1	1.9%	5
80-89	1	1.9	5
Total	52	100%	
Gender			
Male	24	46.2%	2
Female	26	50.0%	1
Prefer not to say	2	3.8%	3
Total	52	100%	
Civil Status			
Single	20	38.5%	2
Married	28	53.8%	1
Separated	2	3.8%	3
With Life Partner	2	3.8%	3
Fotal	52	100%	
Educational Attainment Before ETEEAP			
High School Graduate	3	5.8%	4
Vocational/Technical	10	19.2%	2
Some College	30	57.7%	1
Bachelor's Degree	9	17.3%	3

Total	52	100%	
Employment/Occupation			
Government Employee	13	25.0%	2
Manager	6	11.5%	3
Business Owner	4	7.7%	4
Others (Varied roles across sectors)	29	55.8%	1
Total	52	100%	
Monthly Income			
Below ₱10,000	12	23.1%	2
₱10,001–₱30,000	25	48.1%	1
₱30,001–₱50,000	10	19.2%	3
Above ₱50,000	5	9.6%	4
Total	52	100%	

In Table 1, the demographic profile of the 52 surveyed ETEEAP students is presented, highlighting their age, gender, civil status, educational attainment, employment, and monthly income. The age distribution reveals that the majority of participants are in the 30–39 age range (53.8%), reflecting a demographic predominantly in their early to midcareer stages. Meanwhile, 17.3% fall within the 40–49 age range, with smaller proportions observed in other age groups, including 15.4% aged 20–29, 1.9% aged 60–69, and 1.9% aged 80–89. Female respondents comprise a slight majority (50%), followed closely by males (45.8%), with a small fraction (4.2%) opting not to disclose their gender. Married individuals dominate the group at 54.2%, emphasizing the dual responsibilities these students juggle between academic pursuits and family or professional obligations. This finding aligns with Lim and Santos (2023), who noted that adult learners in the Philippines often navigate complex work-life balance challenges due to familial roles.

Educational attainment prior to joining ETEEAP shows notable diversity. The largest proportion (58.3%) had some college experience, followed by vocational or technical graduates (25%). Only a small percentage (8.3%) completed a bachelor's degree, underscoring the program's role in offering educational opportunities to those with incomplete traditional schooling. Employment patterns reflect significant variation, with 20% employed in government, 10% in managerial roles, and others spread across various professions. Monthly income levels vary widely, with 41.7% earning between ₱10,001 and ₱30,000, while 16.7% earn above ₱50,000. These findings highlight economic disparities among respondents, consistent with Torres and Aquino (2021), who emphasized the impact of income variability on adult learners' academic persistence.

These demographic insights suggest a need for tailored interventions to support diverse learner needs. Married participants and those in demanding professional roles may benefit from flexible schedules and accessible online resources. Similarly, the age distribution underscores the importance of age-appropriate programming, as mid-career professionals may require different support compared to younger or older participants.

Apa, V., Bersabal, M., Manlangit, A., Pado, F. A., Payacag, C., & San Buenaventura, R. (2025). WORK STUDY BALANCE: FACED BY UNC SBA LIFELONG LEARNERS (Expanded Tertiary Education Equivalency Program 2022-2024). GPH-International Journal of Business Management, 8(01), 514-536. https://doi.org/10.5281/zenodo.14735722

Financial aid programs can help mitigate economic challenges for lower-income earners, ensuring equitable access to the program. Smith and Brown (2023) have stressed the importance of demographically- sensitive programming in fostering inclusive education for lifelong learners. By addressing these unique challenges, institutions like UNC can enhance the ETEEAP effectiveness and inclusivity, supporting the academic success and professional growth of its students.

Challenges in Work-Study Balance

This section discusses the challenges faced by ETEEAP students at the University of Nueva Caceres (UNC) in balancing work, academic responsibilities, and personal commitments, categorized under personal, social, mental, and economic aspects.

Personal

Table 2.1 Personal Challenges in Work-Study Balance

Parameters	Mean	Rank	Interpretation
Adjusting your schedule to manage work and study commitments	3.21	4	Moderately Challenging
Balancing personal routines with academic and work responsibilities	3.25	3	Moderately Challenging
Organizing daily tasks to meet academic and professional expectations	3.12	5	Moderately Challenging
Maintaining productivity across both academic and professional activities	3.35	1	Moderately Challenging
Finding sufficient time for personal needs amid work and study schedules	3.29	2	Moderately Challenging
Overall Mean	3.24		Moderately Challenging

Note: 3.50–4.00: Highly Challenging (HC); 2.50–3.49: Moderately Challenging (MC); 1.51–2.49: Somewhat Challenging (SC); 1.00–1.50: Not Challenging (NC)

Table 2.1 highlights the personal challenges faced by ETEEAP students in balancing work and study commitments. The most challenging aspect, with the highest mean of 3.35, is "Maintaining productivity across both academic and professional activities," emphasizing the difficulty students face in sustaining efficiency across their dual roles. Conversely, "Organizing daily tasks to meet academic and professional expectations," with a mean of 3.12, ranks lowest, indicating it is relatively less challenging but still requires considerable effort. The overall mean of 3.24 suggests that ETEEAP students experience moderate difficulty in managing personal challenges related to work-study balance.

These findings suggest that while students are generally capable of adjusting their schedules and balancing responsibilities, maintaining consistent productivity remains a significant hurdle. This reflects the inherent complexity of juggling dual commitments, particularly when students are required to meet academic and work demands simultaneously. Moreover, finding sufficient time for personal needs also ranked as a high challenge, pointing to the sacrifices students often make in terms of self-care and leisure to fulfill their obligations.

The results align with studies by Santos and Reyes (2023), which emphasize that work-study programs demand high levels of time management and prioritization skills among adult learners. To address these challenges, institutions could implement tailored interventions, such as time management workshops or productivity-enhancing tools, to support students in effectively managing their responsibilities. By providing additional resources and flexibility, universities can help mitigate these challenges and foster a more balanced academic and professional life for ETEEAP learners.

Social

Table 2.2: Social Challenges in Work-Study Balance

Parameters	Mean	Rank	Interpretation
Allocating time for family and social interactions	3.23	2	Moderately Challenging
Participating in social activities while managing work and study	3.25	1	Moderately Challenging
Communicating effectively with family and peers amidst responsibilities	3.00	4	Moderately Challenging
Balancing commitments to relationships with academic and professional tasks	3.13	3	Moderately Challenging
Maintaining social connections while fulfilling work and study roles	3.13	3	Moderately Challenging
Overall Mean	3.15		Moderately Challenging

Note: 3.50–4.00: Highly Challenging (HC); 2.50–3.49: Moderately Challenging (MC); 1.51–2.49: Somewhat Challenging (SC); 1.00–1.50: Not Challenging (NC)

Table 2.2 presents the social challenges experienced by ETEEAP students in balancing their work and study responsibilities. The most challenging parameter, with the highest mean of 3.25, is "Participating in social activities while managing work and study," indicating that students find it particularly difficult to engage in social activities alongside their dual commitments. In contrast, "Communicating effectively with family and peers amidst responsibilities," with a mean of 3.0, ranks the lowest, suggesting that while challenging, it is relatively less burdensome compared to other parameters. The overall mean of 3.15 reflects a moderate level of difficulty in managing social challenges.

These findings highlight the struggle of ETEEAP students to maintain active participation in social activities due to the demands of balancing academic and work commitments. This challenge may arise from limited available time and competing priorities, which often force students to prioritize professional and academic responsibilities over social engagements. Additionally, balancing commitments to relationships and maintaining social connections both rank similarly, with means of 3.13, emphasizing the delicate balance students must strike between personal relationships and their dual roles.

Apa, V., Bersabal, M., Manlangit, A., Pado, F. A., Payacag, C., & San Buenaventura, R. (2025). WORK STUDY BALANCE: FACED BY UNC SBA LIFELONG LEARNERS (Expanded Tertiary Education Equivalency Program 2022-2024). GPH-International Journal of Business Management, 8(01), 514-536. https://doi.org/10.5281/zenodo.14735722

Research by Delos Reyes and Santos (2023) underscores the importance of social support systems in mitigating the pressures of work-study programs. Addressing these challenges may involve fostering stronger peer and community connections within ETEEAP, such as through collaborative projects or social gatherings designed to integrate academic and personal interactions. By promoting a supportive environment, institutions can help students manage their social responsibilities while pursuing their academic and professional goals.

Mental

Table 2.3: Mental Challenges

Parameters	Mean	Rank	Interpretation
Staying focused on both academic and work responsibilities	3.17	2	Moderately Challenging
Adapting mentally to the demands of work and study schedules	3.02	3	Moderately Challenging
Managing mental energy to fulfill work and academic tasks	3.23	1	Moderately Challenging
Parameters	Mean	Rank	Interpretation
Developing strategies to handle the mental load of balancing work and study	3.02	3	Moderately Challenging
Maintaining overall mental well-being while meeting academic and work goals	2.96	4	Moderately Challenging
Overall Mean	3.08		Moderately Challenging

Note: 3.50–4.00: Highly Challenging (HC); 2.50–3.49: Moderately Challenging (MC); 1.51–2.49: Somewhat Challenging (SC); 1.00–1.50: Not Challenging (NC)

Table 2.3 outlines the mental challenges faced by ETEEAP students as they balance work and academic commitments. The parameter with the highest mean score of 3.23 is "Managing mental energy to fulfill work and academic tasks," ranking first among the identified challenges. This suggests that sustaining sufficient mental energy to address both professional and academic demands is a primary concern for students. On the other hand, "Maintaining overall mental well-being while meeting academic and work goals" scored the lowest mean of 2.96, indicating that students feel slightly more capable of preserving their mental well-being compared to managing their energy and strategies.

The overall mean of 3.08 reflects a moderate level of difficulty in addressing mental challenges. This highlights the recurring tension students experience in meeting the cognitive demands of juggling work and study. Parameters such as "Adapting mentally to the demands of work and study schedules" and "Developing strategies to handle the mental load of balancing work and study," both with a mean of 3.02, rank similarly, emphasizing the ongoing need for effective coping mechanisms and adaptability to manage these dual

responsibilities.

These findings are consistent with the research of Cruz and Villanueva (2023), which emphasized that mental resilience and adaptive strategies are critical for students engaged in rigorous academic and professional undertakings. Institutions offering ETEEAP could consider integrating mental health resources, such as counseling services and workshops on stress management, to better support students. Additionally, fostering peer support networks and providing structured guidance on time management may alleviate some of the mental strain associated with balancing work and study responsibilities.

Economic

Table 2.4: Economic Challenges

Parameters	Mean	Rank	Interpretation
Managing financial responsibilities alongside academic expenses	3.11	5	Moderately Challenging
Allocating resources to meet both work and academic needs	3.19	3	Moderately Challenging
Planning budgets to balance professional and educational requirements	3.15	4	Moderately Challenging
Ensuring financial stability while pursuing academic goals	3.29	2	Moderately Challenging
Balancing income and expenses related to work and education	3.38	1	Moderately Challenging
Overall Mean	3.26		Moderately Challenging

⁴ – Highly Challenging (HC); 3 – Moderately Challenging (MC); 2 – Somewhat Challenging (SC); 1 – Not Challenging (NC).

Table 2.4 highlights the economic challenges faced by ETEEAP students, who are balancing professional responsibilities alongside academic pursuits. The parameter "Balancing income and expenses related to work and education" ranks highest with a mean score of 3.38, signifying that managing financial obligations while fulfilling job and school demands is a considerable challenge. Similarly, "Ensuring financial stability while pursuing academic goals" and "Allocating resources to meet both work and academic needs," with mean scores of 3.29 and 3.19 respectively, reflect the constant struggle of students to prioritize limited resources effectively.

The overall mean of 3.26 indicates a moderately challenging experience across all economic parameters. This suggests that while ETEEAP students demonstrate resilience in handling financial responsibilities, the competing demands of work and education amplify financial pressures. For instance, "Planning budgets to balance professional and educational

Apa, V., Bersabal, M., Manlangit, A., Pado, F. A., Payacag, C., & San Buenaventura, R. (2025). WORK STUDY BALANCE: FACED BY UNC SBA LIFELONG LEARNERS (Expanded Tertiary Education Equivalency Program 2022-2024). GPH-International Journal of Business Management, 8(01), 514-536. https://doi.org/10.5281/zenodo.14735722

requirements" and "Managing financial responsibilities alongside academic expenses" underscore the difficulty of aligning income and expenditures to sustain both commitments.

These findings resonate with the studies of Villanueva and Santos (2024), who observed that financial strain significantly impacts adult learners managing dual roles. To address these challenges, institutions could offer targeted support, such as scholarships, subsidized tuition, or partnerships with employers to ease financial burdens. Providing financial planning workshops or budgeting tools could further empower students to navigate their economic challenges, enabling them to focus more on their academic and professional growth.

Table 2.5: Summary of Challenges in Work-Study Balance

Parameters	Mean	Rank	Interpretation
Personal Challenges	3.24	2	Moderately Challenging
Social Challenges	3.15	3	Moderately Challenging
Mental Challenges	3.08	4	Moderately Challenging
Economic Challenges	3.26	1	Moderately Challenging
Overall Mean	3.18		Moderately Challenging

Note: 4 – Highly Challenging (HC);3 – Moderately Challenging (MC);2 – Somewhat Challenging (SC); 1 – Not Challenging (NC).

Table 2.5 summarizes the challenges faced by ETEEAP students in balancing their work and academic responsibilities, categorized into personal, social, mental, and economic aspects. Among these, economic challenges ranked the highest with a mean score of 3.26, indicating that managing financial responsibilities is the most pressing concern for students. In contrast, mental challenges were ranked the lowest with a mean of 3.08, suggesting that students perceive themselves as relatively more adept at adapting mentally to the demands of their dual roles.

The findings underscore that ETEEAP students experience a moderate level of difficulty across all dimensions, with economic challenges being a standout concern. This aligns with studies like Cruz et al. (2023), which identified financial pressures as a significant obstacle for working students, affecting both academic performance and well-being. Similarly, personal and social challenges, with mean scores of 3.24 and respectively, highlight the ongoing struggle to maintain balance between professional, academic, and interpersonal commitments.

Addressing these challenges requires a multifaceted approach from institutions. Financial aid programs, flexible scheduling, and tailored support services could help mitigate the impact of economic and personal challenges. Providing targeted mental health resources and fostering a supportive academic environment may further enhance students' ability to succeed in balancing their dual responsibilities. These results emphasize the importance of institutional interventions to ensure the success and well-being of ETEEAP students while recognizing their unique struggles and resilience.

Table 4: Relationship Between Demographic Variables and Challenges in Work-Study Balance

Demographic Variable	Personal Challenges	Social Challenges	Mental Challenges	Economic Challenges
Age	X ² (6, N = 53) = 7.5329, p = 0.2744	X ² (9, N = 53) = 11.9915, p = 0.2138	X ² (9, N = 53) = 17.2851, p = 0.04443***	X ² (9, N = 53) = 15.0641, p = 0.08919
Gender	X ² (4, N = 53) = 4.9063, p = 0.297	X^{2} (6, N = 53) = 3.5701, p = 0.7346	X^{2} (6, N = 53) = 3.3826, p = 0.7595	X^{2} (6, N = 53) = 4.4953, p = 0.61
Civil Status	X ² (6, N = 53) = 7.0974, p = 0.3119	X^{2} (9, N = 53) = 6.0235, p = 0.7376	X^{2} (9, N = 53) = 7.9385, p = 0.5404	X ² (9, N = 53) = 9.4152, p = 0.3999
Educational Attainment	X ² (6, N = 53) = 4.7346, p = 0.5783	X ² (9, N = 53) = 10.6361, p = 0.3015	X ² (9, N = 53) = 13.9409, p = 0.1244	X ² (9, N = 53) = 7.6599, p = 0.5688
Employment/Occupation	X ² (62, N = 53) = 72.3642, p = 0.174	X ² (93, N = 53) = 105.131, p = 0.1836	X ² (93, N = 53) = 91.7596, p = 0.5169	X ² (93, N = 53) = 98.5839, p = 0.3263
Monthly Income	X ² (72, N = 53) = 72.8436, p = 0.45	X ² (108, N = 53) = 107.7667, p = 0.4882	X ² (108, N = 53) = 110.4281, p = 0.4171	X ² (108, N = 53) = 103.8535, p = 0.595

Note: *** indicates a significant relationship (p < 0.05).

 X^2 = Chi-square statistic value; p = p-value. A p-value < 0.05 is statistically significant, rejecting the null hypothesis.

The chi-square test results in Table 4 reveal essential insights into the relationship between demographic variables and work-study challenges faced by ETEEAP students. Notably, age demonstrates a significant relationship with mental challenges (p = 0.04443), indicating that different age groups perceive and experience mental challenges in distinct ways. This finding highlights the importance of tailoring mental health interventions to

Apa, V., Bersabal, M., Manlangit, A., Pado, F. A., Payacag, C., & San Buenaventura, R. (2025). WORK STUDY BALANCE: FACED BY UNC SBA LIFELONG LEARNERS (Expanded Tertiary Education Equivalency Program 2022-2024). GPH-International Journal of Business Management, 8(01), 514-536. https://doi.org/10.5281/zenodo.14735722

address age-specific needs, with a focus on resilience and stress management strategies for both older and younger students as applicable.

Conversely, no significant relationships were observed between gender, civil status, educational attainment, employment/occupation, or monthly income and the four challenge dimensions (personal, social, mental, and economic). This suggests that the challenges associated with balancing work and study is largely shared across demographic categories, reflecting a uniform struggle among ETEEAP students regardless of their backgrounds.

These results underscore the necessity for ETEEAP to adopt inclusive strategies that address common challenges while remaining attentive to specific needs, such as age-related mental health concerns. By fostering a balanced and supportive academic environment that prioritizes well-being, equitable access, and personalized support, institutions can enhance the success of students navigating the complexities of work, study, and personal responsibilities.

Table 4: Developmental Plan for Addressing Work-Study Challenges

Strategies	Action Items	Resources	Timeframe	KRA (Key Result Area)
Enhance Flexible Learning Modalities	Offer modular learning options, online platforms, and blended schedules to accommodate working students.	Learning management systems, faculty training	Begin next semester	Increased accessibility and student engagement
Provide Mental Health Support	Conduct regular mental health workshops and provide access to counseling services.	Licensed counselors, wellness programs	Quarterly	Improved mental resilience and reduced stress levels
Strengthen Peer and Faculty Engagement	Create peer mentoring groups and faculty consultation hours tailored to ETEEAP students' needs.	Mentorship tools, online discussion platforms	Launch in 1-2 months	Enhanced social connections and academic collaboration
Offer Financial Support Options	Develop scholarship programs, flexible tuition payment plans, and workstudy financial aid.	University budget, corporate sponsorships	Within academic year	Reduced financial burden and increased program retention
Time Management and Productivity Training	Facilitate workshops on prioritization, task management, and work-life balance strategies.	Training modules, expert facilitators	Quarterly	Improved academic and professional performance
Increase Access to Digital Resources	Provide recorded lectures, e-library access, and collaborative tools for group work.	IT infrastructure, library resources	Immediate	Enhanced learning flexibility and reduced academic gaps

Table 4 presents a developmental plan designed to address the challenges identified in Objectives 1 to 3 of the study. These challenges encompass personal, social, mental, and economic aspects that significantly impact ETEEAP students' ability to balance work, study, and personal responsibilities. The plan integrates actionable strategies, specific action items, necessary resources, defined timeframes, and key result areas (KRAs) to create a comprehensive framework for support and improvement.

The findings revealed that personal and economic challenges, such as managing schedules and financial responsibilities, are among the most pressing issues for students. To address these, strategies such as flexible learning schedules, time management training, and scholarship programs were included in the plan. Additionally, initiatives like mental health counseling and regular wellness workshops are proposed to mitigate the stress and mental fatigue identified in the study. The inclusion of peer mentoring and collaborative activities also strengthens social connections and provides emotional support, further addressing the challenges related to social interaction and engagement.

This **developmental plan** emphasizes a holistic approach by aligning the strategies with the unique needs of working students. By leveraging accessible resources and fostering an adaptive academic environment, the plan not only addresses immediate challenges but also ensures long-term success for ETEEAP students. The alignment of strategies with the findings from Objectives 1 to 3 underscores the institution's commitment to enhancing the ETEEAP promoting resilience, and empowering students to thrive academically, professionally, and personally.

Developmental Plan for Work-Study Balance Among ETEEAP Students

This section presents the developmental plan formulated by the researchers based on the results of survey responses and interviews conducted with ETEEAP students. The plan outlines strategies to address personal, social, mental, and economic challenges, promoting a balanced academic and professional life.

Inputs

- 1. **Primary Resources** The researchers gathered the data through survey forms distributed to ETEEAP students via Google Forms and face-to-face interviews. Responses were collected from 52 ETEEAP students who are currently balancing work, academic, and personal commitments.
- 2. **Secondary Resources** The researchers reviewed related literature on work-study balance and flexible learning programs. Peer-reviewed studies sourced from platforms such as ResearchGate and Google Scholar provided insights into effective strategies to address work-study challenges.

Process

- **Step 1**: Reviewed institutional guidelines and academic policies for ETEEAP students, along with relevant literature, to determine key parameters for the survey and interviews.
- **Step 2**: Distributed structured questionnaires to respondents through Google Forms and conducted supplementary face-to-face interviews. These included Likert-scale items for quantitative data and open-ended questions for qualitative insights.
- **Step 3:** Consolidated responses from surveys and interviews, ensuring a comprehensive data set. Quantitative responses were summarized and statistically analyzed, while qualitative insights were coded for thematic analysis.
- **Step 4:** Combined quantitative and qualitative findings to identify patterns and highlight key areas for intervention. Themes were organized into categories: personal, social, mental, and economic challenges.
- **Step 5**: Based on the findings, the developmental plan was formulated to propose solutions tailored to the identified challenges. The plan was designed using user-friendly tools for clear and actionable output.

Output

The developmental plan includes recommendations for institutional actions to improve work-study balance for ETEEAP students. Strategies such as flexible class schedules enhanced online learning platforms, financial aid programs, and mental health resources are emphasized. These solutions aim to foster a supportive academic environment that addresses the diverse challenges faced by ETEEAP students while enabling their success in both academic and professional endeavors.

Work-Study Balance: W.O.R.K Model



Figure 3.1 Developmental Plan for Work-Study Balance

The **W.O.R.K Model** serves as a comprehensive and integrative framework that addresses the critical challenges faced by ETEEAP students in balancing professional, academic, and personal responsibilities.

Representing Wellness, Opportunity, Resilience, and Knowledge, this model offers actionable strategies and adaptable solutions to create a supportive and dynamic learning environment for working students.

Figure 3 illustrates a cohesive structure where each element of the model interacts to form a balanced and sustainable approach to managing work-study integration. Each component focuses on a key area of growth: Wellness emphasizes maintaining physical and mental well-being through stress management programs and wellness workshops, ensuring students remain productive and focused. Opportunity leverages flexible modalities such as modular curricula and virtual classes, enhancing accessibility and promoting career advancement. These components complement Resilience, which equips students with time management skills, personalized academic support, and peer mentoring to overcome challenges and adapt to evolving demands.

Finally, Knowledge underscores the application of theoretical learning into professional contexts, enabling immediate implementation through portfolio-based assessments and case studies.

The W.O.R.K Model reflects the synthesis of student-centered priorities and programmatic innovation, as revealed in the study results. By identifying interdependent components, this framework ensures alignment with students' unique challenges and aspirations, fostering a system that prioritizes adaptability and continuous growth. Designed to integrate seamlessly into the existing ETEEAP structure, the W.O.R.K Model provides a roadmap for lifelong learners to thrive in their academic and professional journeys.





Figure 3.2 Developmental Plan for ETEEAP Success: The P.L.A.N.S Model

This study found that balancing work, academic responsibilities, and personal commitments is a critical challenge for ETEEAP students, necessitating a holistic and actionable framework for success. The P.L.A.N.S Model, which stands for Plan, Lead, Act, Navigate, and Success, offers a structured approach to empower students in overcoming these challenges. Each component of the model represents a key strategy designed to address specific barriers faced by students in their educational journey while fostering resilience and adaptability.

The Plan phase emphasizes the importance of strategic preparation, where students set clear objectives and timelines to align their professional and academic goals. Institutions can support this stage by offering workshops on time management and creating flexible academic schedules. The Lead phase focuses on fostering personal leadership, encouraging students to take charge of their academic progress by developing self-discipline and initiative. Mentorship programs and peer collaboration opportunities can further bolster this phase, providing a network of support.

The Act phase transitions students from planning to execution, enabling them to apply learned strategies, utilize available resources, and meet academic milestones effectively. Navigate, the fourth phase, involves adapting to challenges and recalibrating strategies based on feedback, allowing students to remain agile in their dual roles. Finally, the Success phase encapsulates the culmination of their efforts, signifying the achievement of academic and professional goals without sacrificing personal well-being. Institutions can celebrate this phase by recognizing student achievements through awards, certifications, or ceremonies.

The P.L.A.N.S Model underscores the importance of a comprehensive approach to student success. By integrating this model into ETEEAP, institutions can create an environment that not only addresses students' unique challenges but also equips them with the skills and mindset needed for long-term personal and professional growth. This framework ensures that students can balance their responsibilities effectively, fostering academic achievement, career advancement, and holistic development.

CONCLUSIONS

This section presents the findings derived from data analysis and the conclusions drawn for the objectives addressed in the study.

Profile of ETEEAP Students

The study revealed that ETEEAP students are a diverse group, balancing work, academics, and personal commitments. Most respondents are employed professionals, with varying ages, income levels, and educational backgrounds. The flexibility of the ETEEAP aligns with their profiles, offering modular learning and accommodating schedules that help

them manage multiple responsibilities effectively. These findings highlight the necessity for programs tailored to the unique needs of working students.

Challenges in Work-Study Balance

The analysis showed that ETEEAP students face moderately challenging experiences across personal, social, mental, and economic aspects of work-study balance. Among these, economic challenges were the most pronounced, with respondents highlighting the difficulty of managing financial responsibilities alongside academic expenses. Personal and social challenges, such as maintaining relationships and productivity, also played significant roles, while mental challenges included managing energy and well-being. These findings underscore the multifaceted nature of the work-study balance, emphasizing the need for comprehensive support systems.

Significant Relationships Between Profiles and Challenges

The study revealed that mental challenges were significantly associated with the age of respondents, as indicated by the statistically significant relationship (p < 0.05). This suggests that students in different age groups experience varying levels of mental strain when balancing work, study, and personal responsibilities.

However, no statistically significant relationships were found between the challenges faced and other demographic factors such as gender, civil status, educational attainment, or employment/occupation. These findings indicate that while age may influence the mental challenges encountered, the broader difficulties of balancing work and study are shared across demographic profiles.

Strategies for Program Enhancement

Drawing from the findings, the W.O.R.K Model was developed to provide a framework for addressing the challenges faced by ETEEAP students. The model emphasizes Wellness, Opportunities, Resilience, and Knowledge, providing actionable strategies to support students' holistic growth. Recommendations include offering mental health resources, enhancing flexible learning options, fostering peer support networks, and integrating practical applications of academic learning into professional contexts. By adopting these strategies, educational institutions can better support students' academic success while addressing the unique demands of their dual roles.

Additionally, the P.L.A.N.S Model underscores the importance of a comprehensive approach to student success. This framework integrates Plan, Lead, Act, Navigate, and Succeed to help institutions create an environment that not only addresses students' unique challenges but also equips them with the skills and mindset needed for long-term personal and professional growth. By integrating these models into ETEEAP, institutions can ensure

that students balance their responsibilities effectively, fostering academic achievement, career advancement, and holistic development.

REFERENCES

- European Commission. (2021). Lifelong Learning Programme. Retrieved from https://ec.europa.eu/education/
- Ministry of Education, Culture, Sports, Science and Technology (MEXT, Japan). (2021). Policy on lifelong learning and re-skilling for workers. Retrieved from https://www.mext.go.jp/
- Ministry of Education, Culture, Sports, Science and Technology (MEXT, Japan). (2021). Policy on lifelong learning and re-skilling for workers. Retrieved from https://www.mext.go.jp/
- Executive Order No. 330. (1996). Institutionalizing the Expanded Tertiary Education Equivalency and Accreditation Program. Official Gazette of the Philippines. Retrieved from https://www.officialgazette.gov.ph/
- University of Nueva Caceres. (2021). Lifelong Learning Initiatives: ETEEAP Program. Retrieved from https://www.unc.edu.ph/
- OECD. (2020). Education at a Glance 2020: OECD Indicators. OECD Publishing. Retrieved from https://www.oecd.org/education/
- American Council on Education. (2022). Lifelong learning pathways: The role of higher education. Retrieved from https://www.acenet.edu
- Blackbyrn, R. (2023). Social support systems for adult learners in alternative education programs. Journal of Contemporary Education, 15(1), 35-49.
- Brookfield, S. D. (2021). The skillful teacher: On technique, trust, and responsiveness in the classroom. Jossey-Bass.
- CareerFoundry. (2023). Overcoming barriers to lifelong learning: A guide for adult learners.

 Retrieved from https://www.careerfoundry.com
- Chen, J., & Huang, Y. (2022). Time management and academic success in higher education: A meta-analysis. Learning and Individual Differences, 45(1), 24-36.
- Cruz, R., & Villanueva, J. (2023). Mental resilience and adaptive strategies for working students. Journal of Adult Learning, 45(2), 145-160.

- Delos Reyes, A., & Santos, M. (2023). Fostering peer support in work-study programs: Challenges and interventions. Philippine Journal of Educational Studies, 39(1), 78-93.
- House, J. S. (1981). Work stress and social support. Addison-Wesley.
- Lim, R., & Santos, A. (2023). Navigating work-study balance: Challenges and support mechanisms for adult learners. Philippine Journal of Higher Education, 40(3), 210-225.
- Lopez, E., & Hernandez, M. (2022). Financial assistance and counseling for adult learners. Journal of Educational Services, 39(4), 225-242.
- Luthans, F., Youssef-Morgan, C. M., & Avolio, B. J. (2004). Positive psychological capital: Beyond human and social capital. Business Horizons, 47(1), 45-50.
- Luthans, F., Youssef-Morgan, C. M., & Avolio, B. J. (2022). Psychological capital: Developing the human competitive edge. Oxford University Press.
- Macan, T. H. (1994). Time management: Test of a process model. Journal of Applied Psychology, 79(3), 381-391.
- National Coalition for Literacy. (2024). Adult learners and academic challenges: A comprehensive guide. Retrieved from https://www.national-coalition-literacy.org
- New Mexico State University Global Campus. (2024). Navigating dual roles: Support for adult learners. Retrieved from https://www.nmsu.edu
- Patel, D., & Singh, R. (2023). Balancing career responsibilities and academic pursuits in adult learners. Journal of Educational Psychology, 54(1), 56-70.
- Smith, J., & Brown, T. (2023). Demographic-sensitive programming in lifelong learning initiatives. Adult Education Quarterly, 73(2), 112-129.
- Torres, C., & Aquino, P. (2021). Income variability and academic persistence among adult learners. International Journal of Lifelong Education, 39(4), 323-338.
- University of Northwestern St. Paul. (2023). Lifelong learning for adult students. Retrieved from https://www.unwsp.edu
- Villanueva, G., & Santos, R. (2024). Economic pressures on adult learners: An empirical analysis. Journal of Financial Education, 28(3), 211-230.