

# Factors Affecting the Mental Health of Tertiary Students

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**Abstract:** *As part of the continuing efforts to contribute to the literature and studies in promoting mental health and counselling, this study explores the factors affecting the mental health of tertiary students. With 978 respondents across different age groups, year levels, and socioeconomic backgrounds, the study investigates the impact of academic stress, financial concerns, social relationships, and access to mental health services on student well-being. Utilizing a quantitative approach, survey data were collected on students' perceptions of their general well-being, financial stability, academic pressure, and experiences with the campus' guidance and counseling services. The results show that academic stress, financial difficulties, and inadequate social support significantly contribute to mental health challenges, with 41.4% of respondents agreeing they often feel overwhelmed by academic workload, and 37.7% expressing concern over financial stability. Additionally, access to mental health services was identified as a critical factor, with 55.1% of students aware of guidance services, though a significant portion still hesitates to seek help due to stigma. The findings highlight the need for enhanced awareness of students to counseling services, targeted financial aid programs, and strategies to reduce academic pressure. The study revealed the importance of a holistic approach to student mental health, integrating academic, financial, and social support systems. This research contributes to the growing body of knowledge on student mental health in the perspective of higher education institutions in the Philippines. Furthermore, based from the findings of the study, recommendations include improving campus mental health services; financial support systems to address these pressing issues; Stress management programs that aimed to teach coping strategies among students to deal with academic and financial stress and lastly, collaboration with faculty to provide supportive learning environments that reduce unnecessary academic pressure.*

**Keywords:** Mental Health, Counseling Services, Academic Stress, Financial Concerns, Tertiary Students.

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## 1. Introduction

Mental health among college students has become an increasingly important issue worldwide, particularly due to the rising prevalence of anxiety, depression, and stress (ACHA, 2018; Hunt & Eisenberg, 2010). This is a critical concern also in the Philippine setting, as this demographic faces unique challenges that significantly impact their well-being and academic performance. Prioritizing the mental health of these students is essential, given the rising prevalence of mental health issues such as stress. The pressures of academic life, financial difficulties, and the transition to adulthood make college students particularly vulnerable to mental health

concerns, which can affect their capacity to succeed academically and socially (De Guzman et al., 2020).

In response to this growing issue, the Philippine government has enacted several legal measures, including Republic Act No. 11036, or the Mental Health Act of 2018, which aims to provide access to mental health services at all levels of education, including higher education institutions. The law mandates schools to promote mental health awareness, provide counseling services, and ensure the mental well-being of students through the development of mental health programs. This underscores the importance of integrating mental health initiatives into the academic framework, acknowledging that student mental health is crucial not only for their personal growth but also for the overall development of the nation (Republic Act No. 11036, 2018).

Consequently, there were studies on mental health awareness and counselling services for students were conducted but only few on factors that influence their mental health and institutional initiative on mental health programs. College life is a critical developmental phase, marked by unique challenges such as academic demands, financial stress, and changes in social relationships (Robotham & Julian, 2006). Studies indicate that these stressors can severely affect students' mental health, leading to decreased academic performance, social isolation, and in extreme cases, suicidal ideation (Furr, Westefeld, McConnell, & Jenkins, 2001). In the context of the Philippines, students face additional socio-economic pressures, often exacerbated by limited access to mental health services. According to Salzer (2012), institutional support, including counseling services, plays a pivotal role in mitigating these mental health challenges. However, stigma associated with seeking mental health support, especially in Southeast Asian cultures, remains a barrier (Hunt & Eisenberg, 2010).

By focusing on the mental health of college students, institutions can help foster a healthier, more productive learning environment. Prioritizing this issue not only supports students' emotional and psychological well-being but also enhances their academic outcomes and equips them with the resilience needed to handle the demands of life beyond college (Arriola, 2019). This aligns with the vision of creating holistic and well-rounded graduates who can contribute meaningfully to society. Hence, this study seeks to explore the factors influencing the mental health of tertiary students focusing on academic stress, financial concerns, social relationships, and access to mental health services as part of the unending efforts to contribute to the literature and studies. Thus, the findings would like to serve as basis for innovative strategies and developing institutional programs that improve the well-being and academic success of students within the framework of today's generation of students.

## **2. Methodology**

### **2.1 Research Design**

This study utilized the quantitative descriptive design, using a survey questionnaire to gather data on the mental health status of tertiary students. It is employed in this study because this method allows researchers to systematically quantify and describe the characteristics of a specific phenomenon, in this case, the mental health factors. It focuses on numerical data and objective measurement, which is ideal for identifying patterns, correlations, and statistical relationships among variables that affect mental health. In this study, this design helps us understand the prevalence and distribution of various factors like stress, anxiety, academic pressure, and their effects on students' mental well-being (Creswell & Creswell, 2018). For tertiary students, where mental health issues are complex and multifaceted, the quantitative

descriptive design suggests clarity in determining which factors are most significant and how they influence student populations.

## **2.2 Research Respondents and Sampling**

As applicable in most quantitative study designs, the random sampling was utilized in this study. It ensures that the sample chosen is representative of the larger population, reducing bias and increasing the generalizability of the study's results (Creswell & Creswell, 2018). Since mental health issues can vary based on different factors such as age, year level, or other personal background, a random sample would help ensure that these variations are adequately captured, leading to more reliable and generalizable findings. Hence, all the students of the campus were given the opportunity to answer the survey google forms within a prescribed period. After that period, there were 978 students who voluntarily joins the survey.

## **2.3 Research Instruments**

In this study, the primary research instrument is a Google Forms survey, an online tool used for collecting data from respondents. The survey form was designed to collect quantitative data on the factors affecting the mental health of tertiary students, ensuring structured responses for analysis. Google Forms allows for the efficient distribution of the survey across a large population of respondents—in this case, 978 tertiary students—by offering various question formats such as multiple choice, Likert scale, and short-answer questions. It also provides automated data collection and organization, reducing the risk of human error in data entry and enhancing the accuracy of the results (Wright, 2017).

The Google Forms survey, consisting of five distinct parts aimed at gathering comprehensive data on the factors affecting the mental health of tertiary students. This includes the following: Demographic Profile; General Well being; Social Relationship Factors; Financial Concerns and Academic stress. Each part of the survey was designed to systematically address the different aspects of student life that could impact mental health, providing a holistic view of the factors involved.

## **2.4 Data Gathering Procedure**

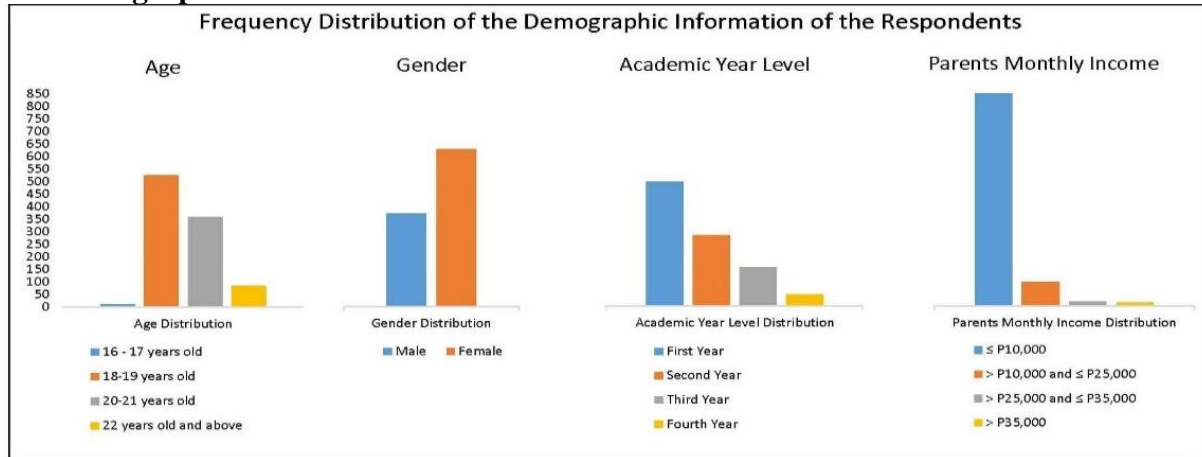
The following steps outline the data gathering procedure of this study. First, a permission was sought from the Office of the Research and Extension and the Chair of the Research Committee of our campus. Second, upon receiving approval from the Research and Extension Office and the Research Committee, coordination with department heads and instructors was initiated. This step ensured that the process of reaching out to students and answering the survey would be streamlined and cannot disrupt their academic schedules. Third, a Google Forms survey was created based on the approved research instrument. The survey included an informed consent section, explaining the study's purpose, ensuring confidentiality, and emphasizing the voluntary nature of participation. Finally, with the help of the instructors and department heads, the Google Forms survey link was distributed to the target respondents via department and student group chats and other appropriate communication channels (such as emails). Respondents were given clear instructions on how to complete the survey and were allotted ten (10) days to submit their responses. Reminders were sent midway through the data collection period to encourage maximum participation. After the data collection period ended, all responses were automatically recorded in Google Sheets for analysis.

## 2.5 Ethical Considerations

This study adhered to and safeguarded the sanctity of research ethics. Thus, all measures to protect the Respondent’s identity and the ways to govern confidentiality, integrity, and objectivity were strictly followed and observed throughout the research process.

## 3. Results and Discussion

### 3.1 Demographic Factors



**Figure 1: Frequency Distribution of the Demographic Information of the Respondents**

Figure 1 shows that 526 respondents are in 18-21-year-old range, a critical period for mental health support due to the significant academic, social, and personal pressures they face. It accounts as the largest age group, consisting of over half that is 53.8% of the total population surveyed. The dominance of this age group is typical in tertiary education, as most students at this stage are either in their late adolescence or early adulthood. This group is likely dealing with developmental challenges such as identity formation, increasing independence, and adjusting to the demands of university life. It also reveals that the majority of respondents (614 students or 62.8%) are female. This larger proportion of female students could influence the nature of mental health concerns, as studies have shown that females are often more likely to experience and report anxiety, depression, and stress than males (Hunt & Eisenberg, 2010). On the other hand, male students make up 37.2% of the sample (364 respondents). While fewer males participated in the survey, mental health concerns among male students should not be overlooked.

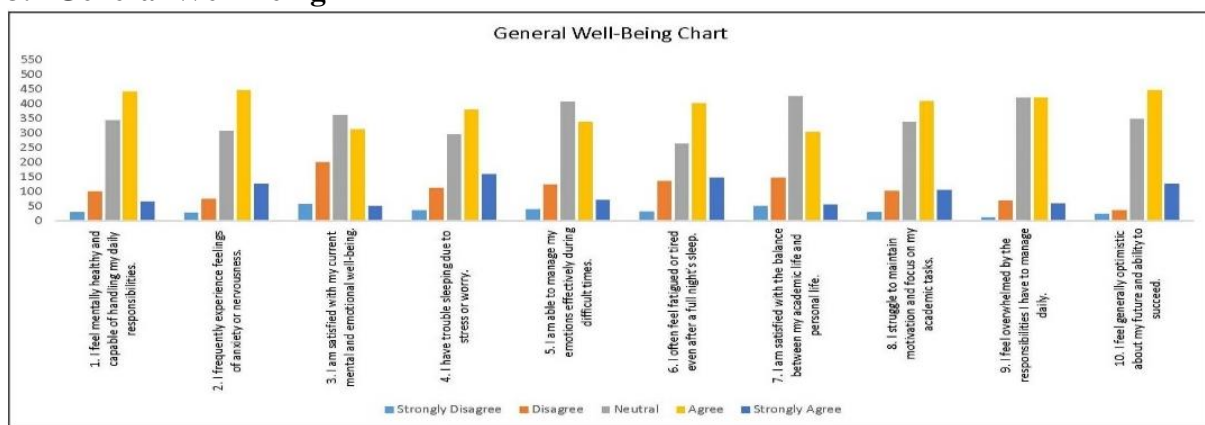
Conversely, research also indicates that males may underreport mental health issues due to societal expectations of masculinity and stigma, which often discourage emotional vulnerability potentially leading to underreporting of issues like stress or depression (Mahalik et al., 2003).

Meanwhile, first-year students comprise the majority of the respondents (497 students or 50.8%). This is expected as they are the largest group entering the university. Being new to college life, these students are likely to face significant transitional challenges, including adapting to academic rigor, new social environments, and increased independence. The stress of these transitions can have a profound impact on mental health, potentially leading to anxiety or feelings of being overwhelmed. According to Bewick et al. (2010), first-year students are particularly vulnerable to mental health issues due to the sudden changes in their academic and social environments, often resulting in feelings of isolation, homesickness, and anxiety. This period is also marked by a loss of previous support systems, such as family and friends, making

the adjustment to university life more stressful. Further, a study by Stallman (2010) found that stress levels tend to decrease slightly as students’ progress through university, as they develop coping mechanisms and support networks.

With regards to parental monthly incomes, the findings disclose that the majority of respondents (848 students or 86.7%) come from families earning less than P10,000.00 per month. This finding highlights the prevalence of financial challenges among tertiary students in our campus. Poverty and low income can significantly impact mental health, contributing to stress, anxiety, and feelings of insecurity. Financial strain can also affect students’ ability to focus on their studies, access resources, or participate fully in university life. This finding is consistent with the research by Eisenberg, Golberstein, and Hunt (2009), which found that students from low-income families are more likely to experience financial stress, which can negatively affect their academic performance and mental health.

### 3.2 General Well-Being



**Figure 2: Frequency Distribution of the Respondents’ General Well-being**

The data on figure 2 about general well-being provides insight into the mental, emotional, and physical health of students. Several significant items indicate high levels of stress, anxiety, and fatigue, alongside some areas of resilience and optimism. The findings accentuate the complexity of student well-being, where challenges in managing stress coexist with some positive aspects of emotional regulation and future stance. A significant finding from the data is that 45.6% of students “Agree” and 12.8% “Strongly Agree” that they frequently experience feelings of anxiety or nervousness, a total of 58.4%. This aligns with studies that highlight anxiety as one of the most prevalent mental health concerns among students. Beiter et al. (2015) found that academic stress, personal expectations, and social pressures contribute significantly to feelings of anxiety in student populations. Another significant item is that 38.8% of students “Agree” and 16.2% “Strongly Agree” that they have trouble sleeping due to stress or worry, accounting for a total of 55%. Sleep disturbances are a common symptom of stress and anxiety, with research showing a strong correlation between poor sleep and decreased mental health. Lund et al. (2010) highlighted that sleep deprivation among college students is linked to impaired cognitive performance, higher levels of stress, and emotional instability. A noteworthy item that they struggle to maintain motivation and focus on their academic tasks shows that 41.7% of students “Agree” and 10.6% “Strongly Agree” with a combined of 52.3%. Motivation and concentration issues can be symptoms of underlying mental health challenges, such as anxiety, stress, or even depression. Robotham and Julian (2006) note that academic stress often leads to a decline in students’ ability to stay focused, which can further exacerbate feelings of overwhelm and reduce academic achievement. The struggle with motivation highlights the need for academic support services that focus on time management, goal-setting,

and mental health counseling to help students maintain focus and motivation throughout their studies. A total of 41.1% of students “Agree” and 14.9% “Strongly Agree” that they often feel fatigued or tired even after a full night’s sleep. This fatigue, despite adequate sleep, may indicate mental or emotional exhaustion rather than physical tiredness. Trockel, Barnes, and Egget (2000) found that chronic stress and anxiety contribute to a state of mental fatigue that physical rest cannot fully alleviate. Students experiencing mental fatigue may struggle to engage in academic activities and personal responsibilities, leading to lower productivity and well-being. The findings disclose as well a large portion of students (43.5% “Neutral” and 31% “Agree”) are struggling with satisfaction regarding the balance between their academic life and personal life, with a total of 43.5% falling in the neutral category. This indicates that many students are uncertain about their ability to maintain balance. Nonis and Hudson (2010) suggest that the challenge of balancing academic responsibilities with personal life is a major source of stress for students, which can lead to burnout if not properly managed.

In a more positive finding, 45.6% of students “Agree” and 12.9% “Strongly Agree” that they feel generally optimistic about their future and ability to succeed, making up a total of 58.5%. Despite the challenges students face in managing their well-being, a majority of them maintain a sense of optimism, which is a protective factor against mental health issues. Seligman (2011) emphasizes that optimism plays a crucial role in resilience and the ability to overcome setbacks. This optimism can serve as a shield against the negative effects of stress, anxiety, and fatigue. Therefore, these findings indicate a need for comprehensive mental health support services within institutions, including counseling, stress management programs, and sleep health education. On the other hand, the data also shows that many students maintain a sense of optimism about their future, which can be strengthened through institutional support. By addressing these well-being challenges, universities can help students improve their mental and emotional health, leading to better academic outcomes and a more balanced personal life.

### 3.3 Access to Guidance and Counseling Services

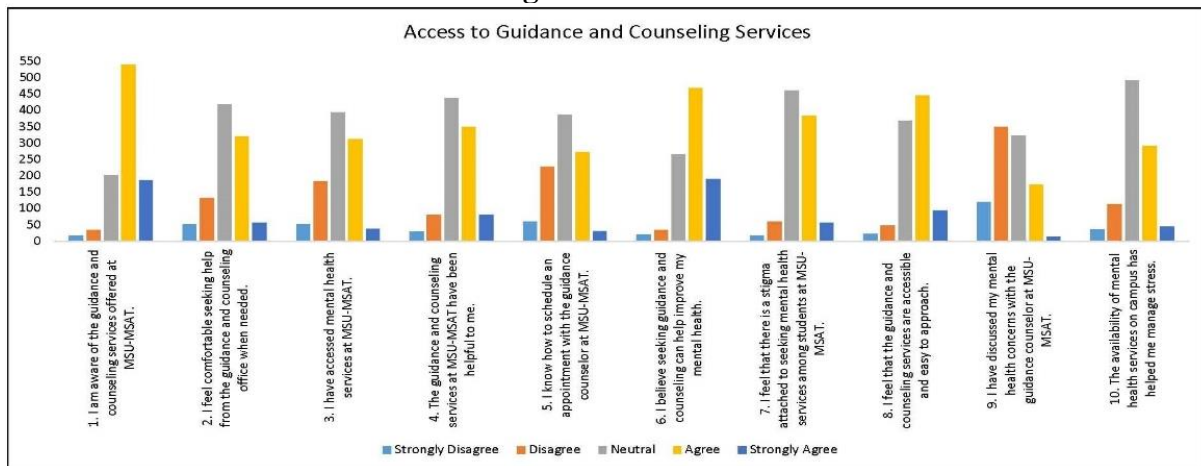


Figure 3: Frequency Distribution of the Respondents’ Access to

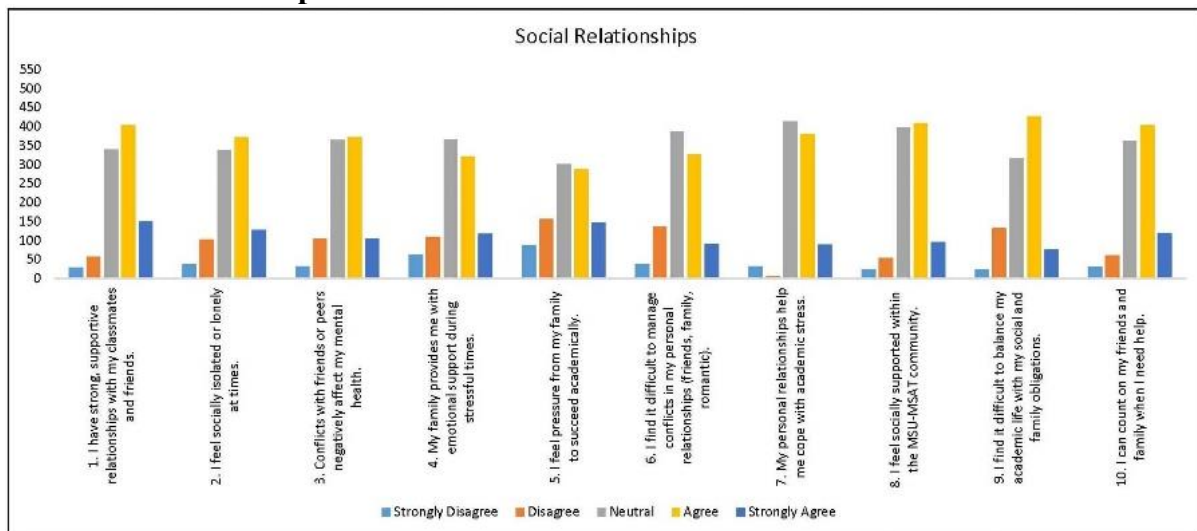
#### Guidance and Counseling Services

The findings in figure 3 indicated that 55.1% of students were aware of guidance and counseling services of the campus and that access to counseling services was relatively good, with 47.8% of students agreeing that seeking guidance services could improve their mental health. However, a substantial percentage (47%) felt that there was still a stigma attached to seeking such services. This highlights the need for awareness campaigns to normalize the use of mental health services in academic institutions (Furr et al., 2001). It also reveals that only 5.9% strongly agreed that they felt comfortable seeking help while a significant 350 or 35.8%

of the respondents strongly disagreed to discuss their mental health concerns with the guidance counsellor. This suggests a need for institutional efforts to reduce stigma and promote mental health services, as suggested by Hunt & Eisenberg (2010).

The findings underscore that while awareness of mental health services at MSU-MSAT is high, actual utilization remains low. Factors such as stigma and lack of comfort in seeking help cause to this gap. Improving outreach efforts, reducing stigma, and ensuring that students fully understand how to access and benefit from mental health services are crucial steps for the institution. The positive perception of the services among those who have used them indicates that, with greater promotion and accessibility, these services can play a key role in supporting the mental health and academic success of students at MSU-MSAT.

### 3.4 Social Relationships



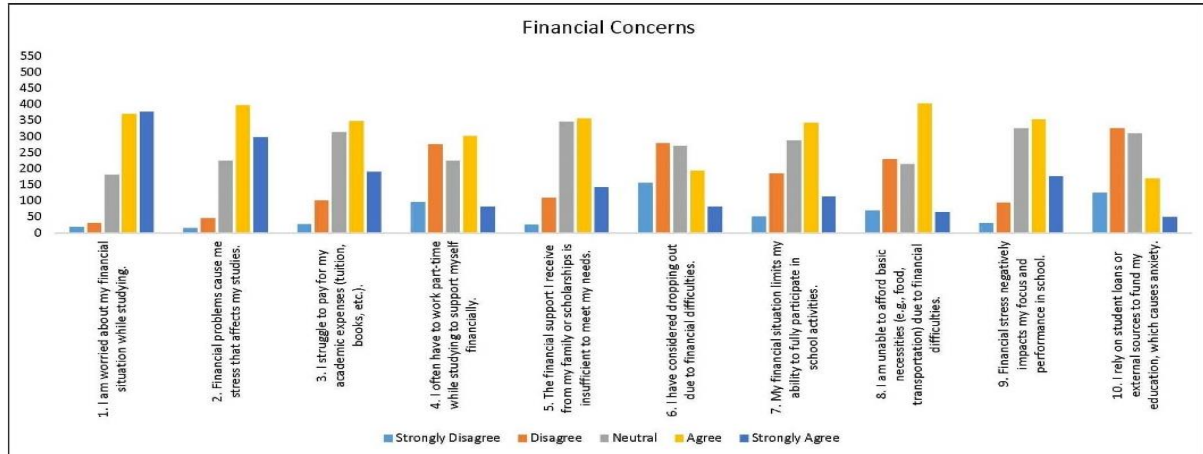
**Figure 4: Frequency Distribution of the Respondents' Social Relationships**

Figure 4 reveals that the survey results provide a detailed perspective on the social relationships of students at MSU-MSAT and how these relationships affect their mental health and academic experience. It highlights both the strengths of students' social networks and the challenges they face, offering insight into the role of social relationships in students' mental well-being. The data shows that 56.3% of respondents (41% agree, 15.3% strongly agree) feel they have strong, supportive relationships with their classmates and friends, which is a positive indicator of social integration. However, 34.7% remain neutral, suggesting that while many students benefit from positive peer relationships, there is a significant portion who may not fully experience the same level of social support. Strong social connections are critical in buffering against mental health issues, as highlighted by Wright and Silard (2020), who suggest that supportive friendships enhance emotional well-being and reduce stress. On item, experiences of social isolation despite the presence of supportive relationships, 51.1% of respondents (38% agree, 13.1% strongly agree) report feeling socially isolated or lonely at times. This is a concerning finding, as social isolation has been associated with negative mental health outcomes, including depression and anxiety (Hawkley & Cacioppo, 2010). The fact that over half of the respondents experience some degree of isolation highlights the importance of addressing loneliness among students, even those who report having supportive social networks. The impact of conflicts on mental health conflicts with friends or peers appear to have a notable impact on students' mental health, with 48.5% (37.9% agree, 10.6% strongly agree) indicating that such conflicts negatively affect their mental well-being. This finding is consistent with research by Laursen and Hafen (2010), who found that interpersonal conflicts, particularly among peers, can

contribute to emotional distress and exacerbate mental health challenges in young adults. Emotional Support from Family shows a significant proportion of respondents, 44.9% (32.8% agree, 12.1% strongly agree), report that their families provide them with emotional support during stressful times. On item, pressure from family to succeed academically, interestingly, a sizable portion of students, 44.3% (29.4% agree, 14.9% strongly agree), feel pressured by their families to succeed academically, which can contribute to stress. This is consistent with Cheng and Mallinckrodt's (2015) findings that family expectations often increase academic pressure, potentially affecting students' mental health. While family support is essential, excessive pressure can lead to increased anxiety and burnout among students. On item, Managing Conflicts in Personal Relationships, a significant number of respondents, 72.9% (39.5% agree, 33.4% strongly agree), report difficulty managing conflicts in personal relationships. This suggests that interpersonal conflicts—whether with friends, family, or romantic partners—are a common challenge among students, which can strain their mental health. Laursen and Mooney (2008) emphasize that unresolved personal conflicts can lead to heightened stress and emotional difficulties, underlining the importance of conflict management skills. On coping with academic stress through personal relationships, most students, 81.2% (42.3% agree, 38.9% strongly agree), believe their personal relationships help them cope with academic stress. This highlights the protective role of social support in buffering against academic pressures, a point emphasized by Cohen and Wills (1985), who argue that social support can moderate the impact of stress and promote psychological resilience.

**Social Support within the MSU-MSAT Community** A significant portion of students, 51.5% (41.7% agree, 9.8% strongly agree), feel socially supported within the MSU-MSAT community, indicating that the institution fosters a supportive environment. However, 40.6% remain neutral, which suggests that while many students feel a sense of community, there is room for improvement in making all students feel socially supported. As Tinto (2017) explains, a strong sense of belonging within an academic institution is crucial for student retention and well-being. While, balancing academic and social obligations, shows that many students, 51.6% (43.8% agree, 7.8% strongly agree), find it difficult to balance academic life with social and family obligations. This finding reflects the common struggle among students to manage the demands of their academic and personal lives, which can lead to stress and burnout if not addressed. According to Zajacova, Lynch, and Espenshade (2005), students who struggle to balance these aspects of life are more likely to experience academic stress, which can negatively affect their mental health. Relying on Friends and Family for Help Lastly, 53.6% of students (41.3% agree, 12.3% strongly agree) feel that they can rely on their friends and family when in need, which is a positive indicator of the availability of social support. This sense of reliance is important for maintaining mental health, as Sarason, Sarason, and Pierce (1990) note that the perception of being able to count on others in times of need significantly enhances emotional resilience. Overall, the findings suggest that while many students benefit from strong social networks and family support, challenges such as social isolation, conflicts, and balancing academic and personal responsibilities persist. Addressing these issues through enhanced counseling services, social activities, and conflict management training could significantly improve students' mental health and overall academic success.

### 3.5 Financial Concerns

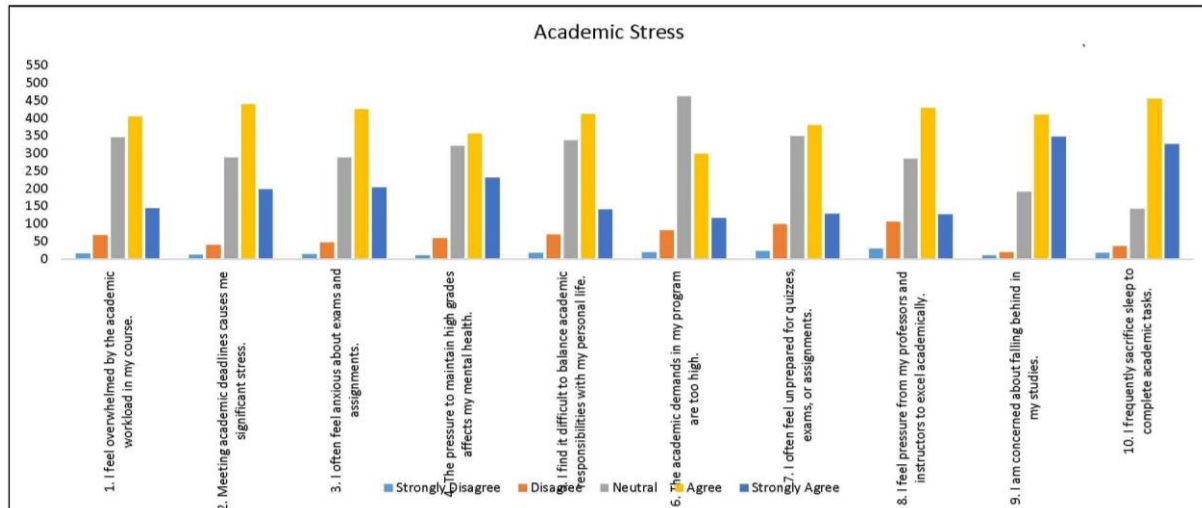


**Figure 5: Frequency and Percentage Distribution of the Respondents' Financial Concerns**

This figure revealed the data on financial concerns among students highlights three major areas of difficulty: worry about financial situations, stress caused by financial problems affecting studies, and struggling to pay academic expenses. These concerns are closely intertwined and have a profound impact on the mental health, academic performance, and overall well-being of students. The highest response came from the statement “I am worried about my financial situation while studying,” where 38.5% of respondents “Strongly Agree” and 37.7% “Agree” (a total of 76.2%). This overwhelming majority indicates that financial insecurity is a pervasive concern among students. According to Robotham (2012), financial stress is one of the leading causes of anxiety among students, which can lead to emotional exhaustion and reduced academic engagement. The data suggests that the constant worry about finances creates a sense of instability, contributing to students feeling overwhelmed and distracted from their studies which is consistent with the findings of Kitzrow’s (2009) study which showed that financial instability can exacerbate mental health issues in students. Additionally, the study of Joo, Durband, and Grable (2008) found that financial stress often leads students to prioritize immediate financial concerns over long-term academic goals, thereby reducing their focus on studies. The high percentage of students worried about their finances suggests a need for institutional financial counseling services to support students in managing financial anxiety and planning for their expenses. The second-highest response was to the statement “Financial problems cause me stress that affects my studies,” with 40.6% “Agreeing” and 30.4% “Strongly Agreeing” (a total of 71%). This finding is consistent with the notion that financial stress is a significant source of anxiety that impacts students’ cognitive functioning, focus, and academic performance (Ross, Cleland, & Macleod, 2006). When students are preoccupied with financial difficulties, their ability to concentrate, manage time effectively, and engage in academic activities diminishes. The study by Pritchard and Wilson (2007) highlights that financial stress not only affects students’ academic performance but also their mental health, often leading to depression, anxiety, and feelings of hopelessness. With 71% of respondents stating that financial stress affects their studies, it is clear that this is not a marginal issue but a central factor impacting academic success. To address this, universities could implement stress management programs, financial aid workshops, and offer on-campus job opportunities to reduce the financial burden on students. The third-highest concern is reflected in the statement “I struggle to pay for my academic expenses (books, etc.),” where 35.5% “Agree” and 19.3% “Strongly Agree” (a total of 54.8%). This indicates that over half of the students face challenges in meeting basic academic costs. Gonzalez et al. (2017) argue that financial constraints hinder students’ access to essential academic resources, which negatively impacts their ability to fully participate in their education. Tuttle, McKinney, & Ragozzino (2005) emphasize that students

balancing work and academic commitments often experience burnout, leading to lower academic performance. Universities could address this issue by expanding scholarship opportunities and providing affordable academic resources such as textbooks, dormitories and rentals. Furthermore, these are all significant stressors that directly impact students’ mental health and academic performance. These findings highlight the need for institutions to adopt comprehensive financial support systems, including scholarships, financial literacy programs, and on-campus work opportunities. By addressing these concerns, universities can help reduce financial stress and improve students’ ability to focus on their academic success

### 3.6 Academic Stress



**Figure 6: Frequency and Percentage Distribution of the Respondents’ Academic Stress**

In figure 6, it reveals a significant level of pressure experienced by students in multiple areas, including workload management, meeting deadlines, exam anxiety, and the need to maintain high grades. Academic stress is a critical factor affecting students’ mental health and overall well-being, as supported by a growing body of research. The key items from the data are analyzed to highlight the most significant concerns. The highest percentage of students (41.4% “Agree” and 14.7% “Strongly Agree”) reported feeling overwhelmed by their academic workload, with 56.1% expressing this concern. Misra and McKean (2000) noted that heavy academic workloads are one of the main sources of stress for students, particularly when combined with time constraints and limited resources. The feeling of being overwhelmed often leads to burnout, decreased academic performance, and mental health challenges such as anxiety and depression. This finding underscores the need for institutions to adopt workload management strategies, such as offering academic counseling, flexible deadlines, and stress-relief programs, to support students in managing their academic tasks effectively.

Academic deadlines emerged as another major source of stress, with 44.9% of students “Agreeing” and 20.2% “Strongly Agreeing” that deadlines cause them significant stress, making up a combined 65.1%. Academic deadlines often create intense pressure, especially when students are juggling multiple assignments and exams simultaneously. Pritchard and Wilson (2003) found that students facing constant deadline pressure experience higher levels of anxiety, which can lead to procrastination and poor time management. This suggests a need for institutions to provide more realistic timelines for submission, encourage time management skills, and offer academic support services that help students meet their deadlines without overwhelming stress. A large proportion of students (43.6% “Agree” and 20.5% “Strongly Agree”) expressed feeling anxious about exams and assignments, with 64.1% indicating this

as a stressor. Exam-related anxiety is a well-documented issue among students, often leading to “test anxiety,” which can impair performance and cognitive function during exams (Zeidner, 1998). The anxiety students experience is often related to the fear of failure and high expectations from themselves and others, which contributes to their overall stress.

The data also reveals that 36.4% of students “Agree” and 23.6% “Strongly Agree” that the pressure to maintain high grades affects their mental health, with 60% of students reporting this concern. Beiter et al. (2015) found that grade pressure is a major source of stress, particularly in competitive academic environments where students feel the need to excel to secure scholarships, internships, or post-graduate opportunities.

Balancing academic responsibilities with personal life is another area of concern, with 42.1% of students “Agreeing” and 14.3% “Strongly Agreeing” that they struggle to maintain this balance (56.4% total). According to Nonis and Hudson (2010), students who cannot balance academic work with personal responsibilities are more likely to experience stress, which can lead to academic disengagement and poor mental health. The challenge of maintaining a work-life balance is common in university settings, where students must manage not only their academic tasks but also extracurricular activities, jobs, and social relationships.

The most significant finding is that 46.6% of students “Agree” and 33.4% “Strongly Agree” that they frequently sacrifice sleep to complete academic tasks (totaling 80%). The lack of sleep due to academic demands is a serious issue, as sleep deprivation is closely linked to poor academic performance, cognitive impairment, and negative health outcomes, including increased stress and weakened immune function (Lund et al., 2010). Sleep deprivation also exacerbates mental health issues such as anxiety and depression, further hindering students’ ability to perform academically. Moreover, findings from table 6 suggests that institutions like our campus, should prioritize interventions that address these stressors, such as time management workshops, mental health services, and policies that promote a more balanced academic experience. By reducing academic stress, universities can help students achieve better mental well-being and academic success.

#### **4. Conclusion**

In conclusion, the study found that academic stress, financial concerns, and limited access to mental health services significantly affect the mental health of tertiary students. While many students were aware of accessible mental health resources, stigma and reluctance to seek help were still prevalent issues. Academic pressure was identified as a primary stressor, contributing to anxiety and negatively impacting students’ mental health. Financial concerns further compounded this stress, particularly for students from low-income families who struggled to meet basic academic expenses.

The study has brought to light the multifaceted factors that influence the mental health of tertiary students. Academic pressure, financial constraints, family expectations, and social relationships emerged as significant stressors affecting students’ psychological well-being. Many students expressed that the overwhelming academic workload, coupled with the pressure to meet high expectations, contributes to heightened levels of anxiety and stress. Financial difficulties, particularly among those from low-income backgrounds who struggled to meet basic academic expenses, also exacerbated feelings of insecurity and helplessness, further impacting their mental health. That is why in our campus, we had now programs that somehow, aids the students’ financial problems like our student assistantship in every offices and the

“TAMA (Tabangan para Makatabang) Program” which objectives is to help students finish their study so they can help in the future”. Additionally, the research found that students who lacked a strong support system, either from family or peers, were more vulnerable to experiencing feelings of isolation and depression. These findings emphasize the need for institutions to address not only academic concerns but also the socio-emotional challenges that students face. In our campus, there were many academic and non-academic groups like Indayug Cultural Group, Inno Band, Varsity, Debate and the like were strengthened so that many of students at least have social support system at the same time enhancing their talents in the campus aside from their faculty and staff as confidante. In conclusion, addressing the mental health challenges of tertiary students requires a multi-pronged approach. Institutions like ours should consider implementing more robust mental health programs, providing both preventive and intervention strategies to support students in managing stress and maintaining a balanced lifestyle. Creating an environment that encourages open discussions about mental health and reducing the stigma surrounding it will be key in helping students direct the complexities of their academic and personal lives with greater resilience and confidence. Moreover, combining academic support with mental health services ensures that students have the resources they need to manage their workload and maintain emotional well-being, leading to improved academic performance and overall success.

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