



# THE IMPLEMENTATION OF UNIFIED STUDENT FINANCIAL ASSISTANCE SYSTEM FOR TERTIARY EDUCATION: ITS BENEFITS AND PRIVILEGES

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## ABSTRACT

Unified Financial Assistance System for Tertiary Education (UniFAST) under Republic Act No. 10931 was implemented to ensure that deserving students are given equal opportunity to access college education. This study aimed at assessing the extent of the implementation of UniFAST in terms of benefits and privileges among students concerning their cited profile, and how they managed the financial help they received. The questionnaires were sent online to the 129 graduating students in the school year 2021-2022, but only 105 became the sample size. This study employed descriptive-comparative design utilizing descriptive statistics, independent t-test, Anova and a qualitative approach in analyzing the gathered data. Results revealed that 92% of the participants have a monthly family income of below PhP 10,000.00 which was within the poverty threshold. The extent of UniFAST was very highly implemented in which students' educational needs were sustained and even families' necessities were supplied. Generally, students developed a grateful attitude as they managed to secure primary school needs, and family burdens were alleviated. However, orientation and awareness of the implementation of the said scholarship among parents are highly recommended to avoid misconceptions. The main contribution of this paper is to provide empirical evidence on how students managed the assistance they received and this may be a basis for possible scholarship grant to be crafted by the government. The findings of the study are also important to both students' families and school personnel.

**Keywords:** Educational subsidy, Implementation, Extent, Benefits, Experiences, Management

## INTRODUCTION

Financial assistance from the government becomes instrumental to the success of students in their tertiary education. With the rising fees and other school-related expenses, financial assistance helps provide opportunities for many students to earn their degrees. The best-known and most recent educational aid granted by the government among students enrolled in CHED-recognized private colleges is the Unified Student Financial Assistance System Tertiary Education (UniFAST) under the Tertiary Education Subsidy Tertiary Education Subsidy (CheD.Scholarship, 2020).

The Tertiary Education Subsidy (TES) is a significant part of the Universal Access to Quality Tertiary Education Act (UAQTEA). TES is a grant-in-aid program established by Republic Act 10931 to assist qualified students with limited financial means, as well as those living and studying in cities and municipalities without public colleges or universities. Its primary role is to offer partial financial assistance to college students, helping them cover various school-related expenses. As outlined in Senate Bill No. 2679, TES gives priority to students from lower-income families. The objective of this initiative is to encourage equal opportunities and provide students with the financial support they need for higher education, and ultimately assist them in breaking the cycle of poverty, leading to improved life outcomes.

The Unified Student Financial Assistance System for Tertiary Education Act (UniFAST) R.A. No. 10687 was enacted to promote social justice and ensure access to quality tertiary education for all citizens. This law was created in July 2015 and approved in October 2015. Its major aim is to provide adequate funds for every citizen to pursue higher education.

UniFAST serves as a centralized and effective system for managing and implementing various Student Financial Assistance Programs (StuFAP) in the Philippines (Purigay, 2020). It prioritizes students with commendable academic achievements and underprivileged backgrounds, particularly those from low-income families, by providing financial aid for tertiary education (Corrales, 2015) thereby, enhancing their access to top-notch tertiary education. In doing so, UniFAST contributes to the disruption of the poverty cycle and the attainment of improved life outcomes.

The main benefits of UniFAST include consolidating all modalities of StuFAPs and ensuring that students at the tertiary level that they can access government-funded educational assistance for both private and public educational institutions across the country. Eligible students have the opportunity to receive financial grants to support their college programs and other educational needs (CHEdGOVph. 2020; MWO, 2019). scholarship grant, provided by UniFAST, helps remove financial barriers at the tertiary education level (Chi, 2023), reducing the number of college student dropouts in both state universities and private institutions. Maga-Ao et al. (2019) explained that UniFAST helps mitigate the decline in college enrollment This and encourages high school graduates to pursue their preferred courses, preventing them and their parents from incurring substantial educational loan debts. In general, UniFAST assists students in achieving their educational and career goals with less hassles (Cagasan et al., 2019). By ensuring that financial aid reaches deserving students, UniFAST facilitates access to high-quality tertiary education, thereby contributing to the breaking of the cycle of poverty and the achievement of better life outcomes.

In addition, benefits and privileges received from UniFAST are mentioned in the study of Capinig et al., (2023) who pointed out that the UniFAST grantees benefit from a range of financial and non-financial support, such as scholarship programs, financial assistance, increased motivation, reduced dropout rates, and various educational benefits. These benefits aim to help students overcome financial barriers and access quality tertiary education, ultimately contributing to the country's economic development and progress.

Maga-Ao and Gonzalez, (2019) mentioned in their study the aim of UniFAST that is to support students in their tertiary education which covers tuition and miscellaneous fees and other school-related expenses like books, transportation, and personal expenses including cost of living allowance. Malaya (2020) cited from RA 10687, that each grantee enrolled in a private HEI or Higher Education Institution is entitled to a maximum benefit of P60,000.00, while those enrolled in SUCs or State Universities and Colleges are entitled to receive P40,000.00 per academic year.

Scholarships or financial aid can be a significant help among students who are aiming to finish their college studies. Asuncion et al. (2018) pointed out. that the government's main objective was to establish the Unified Financial Assistance System for Tertiary Education Act (R.A. No. 10687) which enables individuals to fully access the quality education they desire and allocates sufficient funding for this initiative, with the hope of increasing the number of beneficiaries in tertiary education. This project is a major contribution to Filipino society, as it plays a crucial role in reducing the rate of student dropouts. It represents significant progress not only in our country but also globally.

The funds provided to recipients through this initiative can be allocated towards covering private educational institution costs, including tuition and other school-related expenses in private colleges, including universities run by the local government. The funds can also function as an allowance for books, supplies, transportation, miscellaneous costs, personal expenses, and even a reasonable amount for renting or purchasing a personal computer or laptop (Mag-ao & Gonzalez). Additional education-related expenses are also covered. For students residing away from home, the funds can cover room and board costs. For students with disabilities, the program provides an allowance for disability-related expenses, such as special services, personal assistance, transportation, equipment, and supplies.

This study is anchored on the following theories: First, the Humanism learning theory developed by Abraham Maslow, Carl Rogers, and James Bugental Humanism emphasizes directly on the concept of self-actualization, which is on top of the hierarchy of needs (Rothimham, 2023). The humanistic learning theory emphasizes that students are more likely to learn effectively when their psychological and emotional needs are fulfilled. Educators can help fulfill students' emotional and physical needs by giving them support to succeed. The second theory is the Scaffolding of Lev Vygotsky (Gonulal & Loewen, 2018). The proponent explained that scaffolding is support from other people. This is the function of UniFAST, a support from the government that can help poor students and dropouts continue schooling, earn their degrees, and experience a better life in the future. This is the purpose of UniFAST, support students in need to reach their goal to succeed.

UniFAST plays a very crucial role in the educational success of many Filipino students Capinig et al., (2020). It is indeed very helpful, however, some factors need to be examined in monitoring students' success that resulted from the tertiary education subsidy, such as learning environments, quality education, parents' understanding of the requirements of the said government grant, and other benefits and privileges they received. There are some factors that need to be considered comprehensively in order to support the TES program to further improve its implementation.

It is the main purpose of this study to investigate the extent of the implementation of UniFAST among students at Philippine College Foundation, and whether the beneficiaries can maximize the UniFAST benefits.

## Research Questions

This study aimed to assess the extent of the implementation of UniFAST in terms of benefits and privileges among college students. Specifically, it sought to answer the following questions:

1. What is the demographic profile of the 4th-year college student-grantees in Philippine College Foundation?
2. Is there a significant difference in the extent of the implementation of UniFAST among students;
3. What are the experiences of the grantees upon receiving the subsidy?

## METHODOLOGY

This study was a combination of quantitative and qualitative research methods. It employed descriptive-comparative design to describe the benefits and privileges of the UniFAST grantees and their experiences upon receiving the subsidy. The respondents of the study were the 105 fourth-year student-grantees enrolled at the Philippine College Foundation in the school year 2021-2022. A list of grantees in the fourth year level from the five college programs was taken from the Office of the UniFAST Coordinator. The self-made instrument which was validated by the three experts of this field of study was sent to



the 132 graduating grantees through social media. Within a given time, the returned forms with complete responses were only considered as respondents of the study.

Data were analyzed through descriptive statistics to determine the profile of the respondents and the level of extent of the implementation of the UniFAST in terms of benefits and privileges. Independent t-test was utilized to compare sex and civil status; Anova was employed to compare age, and family monthly income with the extent of the implementation of UniFAST; Lastly, a descriptive approach was used to describe the experiences of the grantees.

RESULTS AND DISCUSSIONS

Table 1 *Profile of the Respondents*

Indicator	Range	Frequency	Percentage
AGE	31 and above	27	25.7
	26 – 30	27	25.7
	25 and below	51	48.6
SEX	Male	22	21.0
	Female	83	79.0
CIVIL STATUS	Single	50	47.8
	Married	55	52.4
Monthly Income	1,000 – 3,999.00	36	34.3
	4,000 – 6,999.00	39	37.1
	7,000 – 9,999.00	22	21.0
	10,000 and above	8	7.6

Table 1 shows that the majority of the respondents (48.6%) belong to the age bracket of 21 to25, 79% are females, 52.4% are married respondents and 92% of them have a monthly family income lower than 10,000.00 pesos which is within the poverty threshold. According to Philippine Statistics Authority (2022), the average annual income of a Filipino family of 4 in 2021 was valued at 82.08 thousand pesos or 23.51 thousand pesos /month.

Table 2  
*Extent of UniFAST*

Indicators	Mean	Qualifying Statement
Through Unifast...		
<b>BENEFITS</b>	4.87	Very high
1. Qualified students receive free tuition and miscellaneous fees.		
2. Students without age limit have the chance to enroll in college.	4.55	Very high
3. Students' school needs are sustained thus their self confidence is boosted.	4.52	Very high
<b>PRIVILEGES</b>		
4. All deserving students receive additional financial support for the family.	4.81	Very high
5. Students have freedom to manage the remaining amount of their subsidy.	4.52	Very high
6. Students have bank access thru ATM for the first time.	3.93	High
Over all Mean	4.53	Very High

Table 2 reveals that there is very high implementation of UniFAST among students in terms of benefits and privileges for they are financially aided. The findings suggest that the grantees have experienced a substantial degree of benefits and privileges. Students including their families are satisfactorily benefited from the subsidy they received. The result of the study conforms with Purigay (2020) who stated in his study, that the amount of money the UniFAST has provided to students, enabled them to meet their educational needs, pay school fees on time, and relieve them from financial burden in school.

Table 3.  
*Comparison of the extent of UniFAST BY AGE and INCOME*

VARIABLE	Group	Freq	f-value	p-value
Age	25 and below	51	Benefits – 1.86 Privileges – 1.23	1.24 NS .30 NS
	26 – 30	27		
	31 and above	27		
Family Monthly Income	1000.00 – 3,999.00	36	Benefits- .829 Privileges- 1.87	.481 NS .139 NS  NS-NOT SIGNIFICANT
	4,000.00 – 6,999.00	39		
	7,000.00 – 9,999.00	22		
	10,000 and above	8		

Table 4.  
*Comparison of the extent of UniFAST By Sex And Civil Status*

VARIABLE	GROUP	Frequency	t-value	p-value
SEX	Male	22	Benefits - .37	.71 NS
	Female	83	Privileges- .74	.46 NS
CIVIL STATUS	Single	50	Benefits - 1.8	.07 NS
	Married	55	Privileges- 1.64	.105 NS
				NS=NOT SIGNIFICANT

The analysis of tables 3 and 4 suggests that student-grantees, categorized by age, gender, marital status, and family monthly income, share similar perspectives regarding the benefits and privileges offered by the school through the UniFAST implementation. This indicates a consistent alignment in views across different demographic categories among the student grantees.

5. Experiences of the Grantees

With regards to students’ experiences, the majority of them stated that they are very grateful for they were able to experience buying better quality gadgets that were useful for blended learning modality. They are also thankful that their educational needs were financially sustained. Through the subsidy, they developed emotional stability - for they were relieved from financial burdens and hassles in school. This proves the statement of Cagasin etal. (2019) that UniFAST is a blessing because the remaining amount of money they received from the school was additional financial support to the family necessities like hospitalization, house construction, and living expenses.

However, the most prevalent problem that arose was that some students revealed that their parents took control of the remaining amount of the subsidy for they (parents) thought UniFAST was given by the government to aid family needs, as well.

Conclusions

UniFAST is truly a blessing to the poor but deserving students in earning their degrees. It is very beneficial because it provides the grantees the convenience, relief from financial burden in their studies, and material fulfillment in the family. The extent of implementation of UniFAST is very high for all students regardless of age disparity, sex, status, and income receive the same benefits and privileges. Profile such as age, sex, status, and income of respondents showed no significant difference in terms of benefits and privileges offered by the school in the UniFAST implementation, which implies they enjoy and consider the subsidy as a blessing, thus H<sub>0</sub> is not rejected.

Recommendations

It is recommended to continue promoting and expanding the UniFAST program to reach more economically disadvantaged but deserving students. Ensuring the accessibility and awareness of UniFAST among a wider range of students can further alleviate financial burdens, provide convenience, and contribute to the overall fulfillment of both academic and personal needs. Additionally, focusing on maintaining a high level of implementation and ensuring equal distribution of benefits across student profiles can enhance the positive impact of UniFAST on student success and well-being, thus sustaining and enhancing the observed positive outcomes for underprivileged students in achieving their educational goals.

Moreover, the school administration is strongly encouraged to conduct a program for the orientation and awareness of the implementation of the scholarship among parents to prevent misconceptions. The study's results may serve as the basis for the potential creation of a government scholarship grant to support students in their tertiary education in the future.

Compliance with Ethical Standards

The researchers ensured strict adherence to ethical standards throughout the study, obtaining informed consent from all participants and maintaining confidentiality of sensitive information. They also conducted the research with integrity, transparency, and respect for the rights and well-being of the individuals involved.

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