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Timeliness and Delays of College Students on Payment of Tuition Fees as Basis in Crafting Monitoring Plan

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ABSTRACT

This study assessed the timeliness and delays in the payment of tuition fees among college students at Mallig Plains Colleges, Inc. (MPCI) during the academic year 2026 as the foundational basis for crafting a responsive financial monitoring plan. Employing a quantitative descriptive-correlational research design, the study gathered data from 60 randomly selected college students across six academic programs. Statistical analysis including frequencies, means, t-tests, Pearson correlation, and Analysis of Variance (ANOVA) revealed that gender, course, year level, primary sponsor, and parental occupation exhibited no significant relationship with payment timeliness. Instead, punctuality was strongly tied to situational and behavioral dynamics. The findings demonstrated that timely tuition fee payments exert a very high positive impact on students' academic and administrative fluidity and psychosocial stability, effectively removing administrative barriers and mitigating social stigmas. Conversely, delayed payments generated severe ramifications, acting as a direct catalyst for significant institutional bottlenecks and profound socio-economic and emotional barriers, including heightened exam-week anxiety and dropout tendencies. Income volatility due to seasonal agricultural livelihoods and emergency health expenses were identified as the primary economic triggers of payment friction. Alongside, clear institutional communication, accessible payment infrastructure, and strict policy enforcement acted as crucial external determinants of student compliance. While payment timeliness remained uniform across demographics, a significant difference emerged between genders regarding their financial responsibility styles and administrative engagement methods. Based on these insights, a comprehensive Monitoring Plan is proposed to transition the institution from a reactive to a proactive financial framework, optimizing collections while safeguarding student well-being.

Keywords: *Tuition Fee Delays, Payment Timeliness, Institutional Bottlenecks, Financial Capacity, Academic Fluidity, Psychosocial Stability, Monitoring Plan*

INTRODUCTION

The financial sustainability of private higher education institutions heavily relies on the steady and timely collection of tuition fees to fund daily operations, maintain instructional facilities, and pay administrative and academic staff. At Mallig Plains Colleges, Inc. (MPCI), a private educational institution in Isabela offering programs from Kindergarten to Graduate Studies, a persistent administrative challenge has emerged at the collegiate level. Administrative observations indicate that the majority of the institution's unsettled accounts and rising receivables are highly concentrated among college students across its six core programs: Accountancy, Business Administration, Criminology, Hospitality Management, Information Technology, and Education. This frequent financial bottleneck disrupts the smooth delivery of academic services and forces the school into a reactive management style characterized by an over-reliance on student promissory notes.

ISSN: 3116-3475
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of Education, Research, and Innovation Perspectives
Volume 2 Issue 10 (October 2026)

This problem is deeply intertwined with the socioeconomic realities of the region, as a large portion of the student body relies on parents or guardians whose primary livelihoods are tied to volatile, seasonal industries like agriculture, farming, and informal sectors. When household incomes fluctuate, families are forced to prioritize immediate survival needs over educational costs, causing students to miss strict payment deadlines. Thus, students face academic and psychological consequences, including delayed issuance of examination permits, restricted access to their school records, complicated enrollment procedures, and heightened anxiety approaching exam weeks. To mitigate these disruptions, the school administration must shift toward a proactive financial management system that balances institutional efficiency with student well-being.

Aligned with global sustainability frameworks, this study supports the United Nations' Sustainable Development Goals (SDGs), specifically SDG 4 (Quality Education) and SDG 1 (No Poverty). Financial barriers that delay tuition payments directly hinder inclusive and equitable education by creating institutional friction for economically vulnerable learners. By identifying the specific economic and communication factors that cause late payments, this research aims to establish a responsive, data-driven Monitoring Plan. This plan seeks to optimize collection strategies through automated reminder structures and flexible installment setups, ensuring the institution remains financially stable while supporting students in achieving their academic aspirations.

Theoretical Framework

The theoretical foundation of this study is built upon six interrelated behavioral, economic, and systemic theories that explain college students' financial management habits, household decision-making processes, and responses to private institutional policies. At the core of late payments is the Rational Choice Theory, which posits that individuals make decisions by performing a cost-benefit analysis to maximize personal advantage based on resource availability. When financial resources are scarce, families dynamically evaluate competing needs, choosing to delay tuition payments to prioritize immediate, unavoidable household survival demands such as food, medical care, and transportation. This rational prioritization directly drives up institutional receivables. This prioritized behavior is closely aligned with Maslow’s Hierarchy of Needs, which establishes that individuals must satisfy lower-level physiological and safety necessities before they can effectively dedicate focus, energy, and resources toward higher-level growth needs like higher education.

To understand how students navigate these economic limitations, the Theory of Planned Behavior (TPB) clarifies that human actions are shaped by internal attitudes, subjective social norms, and perceived behavioral control. In this financial setting, a student’s compliance with school billing schedules is dictated by their personal valuation of timely payment, family expectations, and their perceived control over sourcing funds. Students who feel they lack control over their financial environment are more prone to late payments. This perceived control is heavily enhanced or restricted by Financial Literacy Theory, which highlights how an individual's baseline financial knowledge, budgeting skills, and money management attitudes dictate how effectively they track personal allowances, minimize unnecessary expenses, and budget for regular installment deadlines. Furthermore, student motivation is explained by the Expectancy-Value Theory, which suggests that a student's persistence in keeping their account in good standing depends on how highly they value their academic degree balanced against their perceived likelihood of successfully gathering the money required to pay tuition.

Finally, the study integrates Systems Theory to evaluate how internal administrative processes impact student compliance. This perspective views the educational institution as a complex, interconnected system composed of students, parents, the accounting office, and administrative regulations working together. Within this framework, payment delays are not isolated student failures; instead, they are amplified by systemic friction, such as communication gaps, delayed statement distributions, or slow manual verification windows. When one part of the institutional system operates inefficiently, it creates a domino effect across other administrative lines, resulting in operational bottlenecks, heavy reliance on promissory notes, and increased outstanding accounts.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 10 (October 2026)

Conceptual Framework

The structural layout of this study is driven by the Input-Process-Output (IPO) Model, which organizes the research variables into a clear operational workflow. The Input contains the demographic profiles of the respondents (gender, course, year level, primary financial sponsor, and parental occupation), alongside the identified impacts of timely payments (academic fluidity and psychosocial stability) and delayed payments (operational bottlenecks and emotional barriers). It also accounts for external contributing factors like household economic capacity and institutional communication efficiency.

The Process covers the distribution of an expert-validated, structured questionnaire that adaptively combines elements of the Institutional Performance Questionnaire (IPQ) and the HEdPERF scale. The collected data is statistically evaluated using SPSS software, applying frequency distributions, means, independent t-tests, Pearson correlations, and ANOVA to discover significant behavioral patterns. Finally, the Output of this systematic loop is the creation of a comprehensive institutional Monitoring Plan designed to streamline tracking systems, minimize outstanding receivables, and establish transparent financial communication between the accounting office, parents, and students.

Statement of the Problem

This study aimed to determine the timeliness and delays in respondents' payment of tuition fees as a basis for crafting a Monitoring Plan specifically for Mallig Plains Colleges, Inc. (MPCI).

Specifically, it sought answers to the following questions:

1. What is the demographic profile of the respondents in terms of:
   a. Gender
   b. Course
   c. Year Level
   d. Primary Financial Sponsor
   e. Parents' Occupation
2. What are the impacts of paying tuition fees on time of respondents in terms of:
   a. Academic and Administrative Fluidity
   b. Psychosocial Stability
3. What are the impacts of delayed payment of tuition fees of respondents on:
   a. Operational and Institutional Bottlenecks
   b. Socio-Economic and Emotional Barriers
4. What factors contributory to the timeliness and delays in tuition fee payments among college students?
   a. Financial and Economic Capacity
   b. Information, Communication, and Process
5. How is the setting of tuition fee payments of the respondents?
   a. Financial Responsibility and Management
   b. Administrative Engagement
6. Is there a significant relationship between the respondents' profile and the timeliness of tuition fee payment?
7. Is there a significant effect of timely tuition fee payment on respondents:
   a. Academic and Administrative Fluidity
   b. Psychosocial Stability
8. Is there a significant effect of delayed tuition fee payment on:
   a. Operational and Institutional Bottlenecks
   b. Socio-Economic and Emotional Barriers
9. Is there a significant relationship between contributory factors and the timeliness or delays in tuition fee payments?

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 10 (October 2026)

10. Is there a significant difference in the setting of tuition fee payments of the respondents in terms of:
    a. Financial Responsibility and Management
    b. Administrative Engagement

Hypothesis

1. There is no significant relationship between the respondents' demographic profile and the timeliness of tuition fee payment.
2. There is no significant effect of timely tuition fee payment on students':
    a. Academic and Administrative Fluidity
    b. Psychosocial Stability
3. There is no significant effect of delayed tuition fee payment on:
    a. Operational and Institutional Bottlenecks
    b. Socio-Economic and Emotional Barriers
4. There is no significant relationship between contributory factors and the timeliness or delays in tuition fee payments.
5. There is no significant difference in the setting of tuition fee payments of respondents in terms of:
    a. Financial Responsibility and Management
    b. Administrative Engagement

Scope and Delimitation

This study focused on determining the timeliness and delays in the payment of tuition fees among college students at Mallig Plains Colleges, Inc. (MPCI). It specifically included students enrolled in the six college programs: Accountancy, Business Administration, Criminology, Hospitality Management, Information Technology, and Education.

The study examined the respondents' demographic profile in terms of gender, course, year level, primary financial sponsor, and parents' occupation. It also investigated the impacts of timely and delayed payments, factors influencing payment behavior, and the level of punctuality in tuition fee payments.

The data were gathered through a structured and modified questionnaire. The study was limited only to the responses of the selected college students of MPCI during the specified period of data collection.

This study did not include students from Kindergarten, Elementary, Senior High School, and Graduate Studies. It also did not cover other financial aspects such as scholarships' effectiveness, loan systems, or external funding sources beyond their influence on payment behavior. The results were based solely on the data collected and were not generalized beyond the institution.

Literature Review

Financial Behavior and Decision-Making

Financial behavior is a key determinant of how individuals manage obligations such as tuition payments. Ajzen explained in the Theory of Planned Behavior that human actions are influenced by attitudes, subjective norms, and perceived behavioral control. In educational finance, students' payment decisions depend on their financial attitudes, family expectations, and perceived ability to pay. Lusardi and Mitchell emphasized that individuals with higher financial literacy are more capable of budgeting and meeting financial obligations. Similarly, Xiao, Chen, and Sun found that students with stronger financial capability demonstrate better financial planning and are more likely to comply with payment requirements such as tuition fees.

Socioeconomic Status and Educational Access

In the Philippine context, financial constraints significantly affect access to education. David and Albert found that students from low-income households face major barriers in sustaining higher education, often resulting

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 10 (October 2026)

in delayed tuition payments and academic interruptions. Garcia and Cruz emphasized that socioeconomic status is a strong predictor of educational attainment in the Philippines. Students from low-income families are more likely to experience financial difficulties that affect their ability to pay tuition fees on time. Luz found that financial stress among college students negatively affects academic engagement, leading to anxiety, reduced concentration, and delayed payment of tuition fees.

Institutional Payment Systems

Salvador and Reyes highlighted that digital payment systems improve efficiency in tuition fee collection in Philippine higher education institutions. However, accessibility and awareness remain challenges that contribute to payment delays. Donald E. Heller pointed out that institutional structures, such as payment systems, policies, and communication strategies, significantly influence students' financial behavior. Efficient and transparent payment systems can help students better understand deadlines, payment options, and procedures.

METHODS

Research Method

The study employed quantitative research methods. This method allowed the researcher to collect numerical data, analyze patterns, and determine relationships among variables using statistical tools.

Research Design

This study utilized a descriptive-correlational research design. The descriptive method was used to determine the profile of the respondents, the level of timeliness and delays in tuition fee payments, and their corresponding impacts. The correlational design was used to determine the relationships between payment behavior and selected variables such as demographic profile and administrative stress.

Locale and Respondents

The study was conducted at Mallig Plains Colleges, Inc. (MPCI). The respondents were the college students enrolled in the six programs: Accountancy, Business Administration, Criminology, Hospitality Management, Information Technology, and Education.

A selected number of students were chosen using appropriate sampling techniques to ensure representation across year levels and courses.

The researcher simplified and contextualized these instruments to align with the academic setting of Mallig Plains Colleges, Inc. (MPCI), ensuring that the items reflect the experiences of students in relation to tuition fee payment processes and administrative services.

The questionnaire underwent expert validation to ensure content validity.

Data Gathering Instrument

The primary instrument used in this study is a structured questionnaire.

Part 1 of the questionnaire gathered the demographic profile of the respondents, including gender, course, year level, primary financial sponsor, and parents' occupation.

Parts 2 to 5 of the questionnaire adapted from established instruments and modified and contextualized to suit the present study. This instrument primarily adapted from the Institutional Performance Questionnaire (IPQ) developed by Batool and Qureshi (2020),[1] which provides a framework for assessing institutional effectiveness. To capture the concept of administrative fluidity, the researcher will incorporate indicators of organizational responsiveness and flexibility based on the work of Sherehiy, Karwowski, and Layer (2007).[2]

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 10 (October 2026)

Furthermore, selected components from the HEdPERF (Higher Education Performance) scale developed by Abdullah (2006)[3] was included, particularly those related to non-academic services and access, to assess the efficiency of administrative processes and service delivery within the institution.

Data Gathering Procedure

Prior to the conduct of the study, the researcher sought permission from the school administration of Mallig Plains Colleges, Inc. (MPCI) to administer the survey. Upon approval, the researcher facilitated the data collection process.

The respondents of the study were randomly selected college students who were walk-in clientele, particularly those who visited the accounting office for transactions related to tuition fees and school services. This approach allowed the researcher to gather relevant data from students who were directly experiencing the payment processes and related concerns.

The researcher personally distributed the questionnaires to the selected respondents. The purpose of the study was clearly explained, and instructions on how to answer the questionnaire were provided. Participation was voluntary, and respondents were given sufficient time to complete the survey.

After completion, the researcher collected the questionnaires, checked them for completeness, and organized the data for tabulation and analysis. All responses were treated with confidentiality and were used solely for academic purposes.

Statistical Tools Used in the Study

The study utilized the following statistical tools (SPSS) to analyze the data gathered regarding the timeliness and delays of tuition fee payments among college students.

Frequency and Percentage distribution were used to describe the respondents' demographic profile, including gender, course, year level, primary financial sponsor, and parents' occupation.

Mean (average) was used to determine the level of impact of timely and delayed tuition fee payments, as well as the contributing factors affecting payment behavior.

T-test was used to determine if there was a significant difference in the punctuality of tuition fee payments between male and female students in terms of financial responsibility and administrative engagement.

Pearson correlation coefficient was used to determine the significant relationship between the respondents' demographic profile and the timeliness of tuition fee payment, as well as the relationship between contributing factors and payment behavior.

ANOVA was used to determine the significant effect of timely and delayed tuition fee payments on academic and administrative fluidity, psychosocial stability, operational bottlenecks, and socio-economic and emotional barriers.

Data Analysis

To interpret the computed mean scores, the following scale was used:

Scale	Interpretation
3.25 – 4.00	Very High Impact
2.50 – 3.24	High Impact
1.75 – 2.49	Low Impact
1.00 – 1.74	Very Low Impact

Ethical Consideration

This study strictly observed ethical standards in research. Participation of respondents was voluntary, and informed consent was obtained prior to data collection. The confidentiality and anonymity of the respondents were ensured, and their responses were used solely for academic purposes. The researcher ensured that no harm was caused to the participants and that all data collected were handled with integrity and respect.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 10 (October 2026)

RESULTS AND DISCUSSION

Profile of the Respondents

In terms of academic programs, the majority belongs to the Bachelor of Science in Business Administration with sixteen students (26.67%), followed by ten students (16.66%) each across Criminology, Hospitality Management, Information Technology, and Education, while Accountancy for only four participants (6.67%). Thirty-five respondents are in their fourth year (58.33%), eleven are in their third year (18.33%), nine are in their first year (15.00%), and five are in their second year (8.33%). Financial structures indicate that an majority of forty-four students depend directly on their parents or guardians (73.33%), while eight rely on siblings (13.33%), four are supported by scholarships (6.67%), three depend on relatives (5.00%), and only a solitary student is self-supporting (1.67%). Occupational background shows that thirty paternal sponsors (50.00%) are farmers or agricultural laborers, while maternal occupations show twenty-four individuals (40.00%) engaged in domestic farming or housekeeping, establishing that the major funding stream for tuition fees stems from regional agricultural economies with unstable, irregular, and seasonal revenues.

Impacts of Paying Tuition Fees on Time

Settling tuition fees punctually demonstrates a very high positive impact across all assessed operational criteria, generating a combined academic and administrative fluidity score of 3.86. Punctual clearing of balances guarantees that students instantly access examination permits without navigating the promissory note workflow (3.85), view their official midterm and final grades the moment they are digitally released (3.93), maintain uninterrupted connection to learning portals (3.87), and execute cross-semester clearances well ahead of institutional deadlines (3.80). Psychosocial stability similarly records a very high impact average of 3.76, confirming that on-time settlement preserves cognitive focus during classroom lectures by completely removing financial distraction (3.70), establishes balanced dynamics with school administrative workers (3.67), builds high examination confidence (3.72), and strengthens baseline academic motivation (3.80). The data reveals that punctual payments fully shield students from the heavy social discomfort, anxiety, and institutional stigma typically associated with appearing on the financial delinquency lists (3.93).

Impacts of Delayed Tuition Fee Payments

Unsettled student accounts exert a substantial structural strain, culminating in a high overall impact average of 2.59 regarding operational and institutional bottlenecks. Financial delinquency actively cuts off immediate student access to certified records and academic credentials (3.65), heavily delays the standard registration workflow for succeeding terms due to outstanding arrears (3.53), and traps learners within a recursive, time-consuming promissory note cycle that strips away hours from dedicated exam preparation (3.45). Conversely, students indicate that slow manual account verifications (1.10) or late distributions of statement accounts (1.20) exert a very low impact on operational friction. On a personal level, late payments trigger an intensive, very high impact average of 3.30 concerning socio-economic and emotional barriers. Household economic volatility correlates directly with the occurrence of missed deadlines (3.47), which systematically triggers classroom distraction (3.25) and intense examination anxiety due to missing permits (3.38), forcing students to navigate complex choices between educational costs and basic household survival needs (3.20) while contemplating leaves of absence or dropping out entirely (3.20).

Contributory Factors to Payment Timeliness and Delays

The economic capacity category generates a high overall impact mean of 3.01, anchored by the reality that tuition monies are frequently forced to be diverted to fund urgent medical and family healthcare emergencies (3.58) and are deeply constrained by the highly seasonal output of parental livelihoods like farming or fishing (3.43). While stable monthly wages (2.80) and part-time student employment (2.85) provide moderate structural support, multi-sponsor distribution channels register the weakest impact (2.40). In parallel, information, communication, and process parameters yield a very high impact mean of 3.42. The enforcement severity of

ISSN: 3116-3475
International Journal
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Volume 2 Issue 10 (October 2026)

institutional "No Permit, No Exam" regulations serves as the absolute highest behavioral prompt for payment actions (3.95), closely backed by absolute clarity regarding fee itemizations and installment schedules (3.83), alongside the convenience of decentralized payment options like digital wallets and bank transfers (3.78). Systemic tracking gaps due to missing real-time student portals exhibit a low impact (2.07), showing that clear messaging and explicit compliance mandates dominate payment patterns.

Setting of Tuition Fee Payments

The internal setting of tuition collections, analyzed from a behavioral perspective, demonstrates a very high level of operational execution. Financial responsibility and management produce a very high impact average of 3.42, showing that college students routinely exercise personal initiative to prompt their sponsors regarding payment cycles (3.40), explicitly prioritize school account clearings the moment allowances or regional remittances are received (3.77), and experience severe internal concern as final collection deadlines approach (3.62). Academic administrative engagement matches this intensity with a very high impact average of 3.52, showing that learners consistently visit window counters to track current balances without waiting for formal notifications (3.70), proactively negotiate installment extensions or process promissory notes during periods of cash scarcity (3.70), and closely monitor institutional networks for sudden financial announcements (3.52) while favoring digital alert notifications over manual check-ins (3.37).

CONCLUSION

The findings of the study revealed that the respondents' profile had no significant relationship with the timeliness of tuition fee payment, indicating that demographic characteristics alone do not determine whether college students pay on time or experience delays. Instead, payment behavior may be influenced by other factors, such as financial capacity, personal responsibility, communication, and institutional processes. The study also established that timely tuition fee payment contributes to the smooth management of students' academic responsibilities, allowing them to access school services, comply with academic requirements, and avoid delays in enrollment, examinations, and clearance. In contrast, delayed tuition payments significantly affect institutional operations and students' socio-economic and emotional well-being, as they may lead to administrative difficulties, financial pressure, stress, anxiety, and uncertainty regarding academic progress. Furthermore, the findings showed a significant relationship between the contributing factors and the timeliness or delays in tuition fee payment, emphasizing the importance of financial stability, effective communication, accessible payment systems, and efficient institutional procedures in helping students meet payment deadlines. Finally, a significant difference was found between male and female students in terms of financial responsibility and management, as well as administrative engagement related to tuition fee payment. This suggests that male and female students may differ in their approaches to managing financial obligations and interacting with school administrative processes, although these differences do not necessarily indicate that one group is more responsible than the other. Overall, the findings highlight the importance of addressing financial, behavioral, and institutional factors to promote timely tuition fee payment and support students' academic progress and well-being.

Recommendation

Based on the findings and conclusions of the study, it is recommended that the Accounting Office develop user-friendly systems for monitoring student balances and provide convenient digital payment options to improve efficiency and reduce long queues. The school administration is encouraged to implement an automated text-messaging system to remind students and parents of upcoming tuition payment deadlines. Students should practice effective financial management by budgeting their allowances, regularly checking their outstanding school balances, and exploring available scholarships and other forms of financial assistance. Parents are likewise encouraged to plan and save for tuition fees in advance and maintain open communication with the school regarding any financial difficulties that may affect timely payment. Finally, future researchers may investigate other factors contributing to tuition payment delays, including technological barriers, accessibility of digital

payment portals, and institutional policies. Similar studies may also be conducted in different colleges, private universities, and regions to compare findings, identify common challenges, and enhance the generalizability of research on tuition fee payment practices among college students.

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