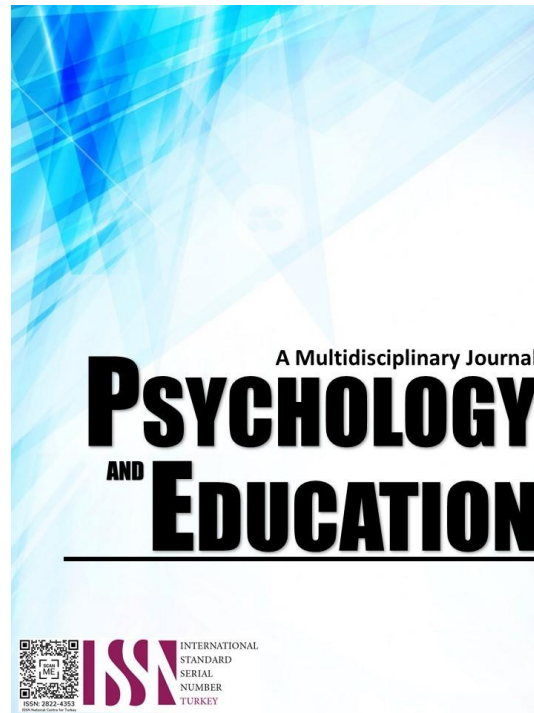


**TARA USAP TAYO: A GUIDANCE AND
COUNSELING PROGRAM ON CHALLENGES AND
COPING MECHANISMS IN BLENDED
LEARNING MODALITY**



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Tara Usap Tayo: A Guidance and Counseling Program on Challenges and Coping Mechanisms in Blended Learning Modality

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Abstract

This descriptive study determined the challenges and coping mechanisms of Passi City College education students in blended learning modality during the academic year 2022-2023. The respondents of this study were the one hundred twenty (120) randomly selected students. The instrument used was a validated and reliability-tested researcher-made questionnaire. Frequency count, percentage, rank, mean, and standard deviation were the descriptive statistics used, while T-test and ANOVA were the inferential statistical tools used. The criterion for rejection and non-rejection of the null hypothesis was set at 0.05 alpha level. Results revealed that students from various courses, sex, socio-economic backgrounds, and year levels encountered "high" difficulties in blended learning modality during the pandemic. Moreover, the results emphasized that the financial aspect received the highest challenge among the five categories of learning challenges, while the minor challenge was the social dimension. As for the coping mechanisms, most respondents utilized self-reflection to address the learning challenges encountered in the blended learning modality. Apart from this, there were no significant differences in the level of challenges in the blended learning modality when respondents were grouped according to course, sex, socio-economic status, and year level. Finally, based on the result of the study, a Guidance and Counseling Program named "Tara Usap Tayo," focusing on counseling and financial literacy orientation, was developed.

Keywords: *challenges, coping mechanisms, guidance, counseling, blended learning modality*

Introduction

The role of school education in promoting the learning and well-being of young people has never been more critical. However, we understand of how best to achieve these goals is becoming increasingly tenuous (Makhanya, 2021). A confluence of physical, social, political, and economic forces came together to foster rapid transformation in every aspect of the education system. The world is shocked by the COVID-19 Corona Virus Disease outbreak, which reportedly originated in Wuhan, China, in December 2019. As a quick fix to assure student safety and academic continuity, this pandemic has cleared the way for adopting various distance learning modalities (Esteron, 2021).

Due to the complexity of the pandemic and its socioeconomic ramifications, it is essential to look at unique communities being affected. The education sector includes youth, adolescents, and young adults seeking to earn an education is one of the most vulnerable affected populations (Madrigal and Blevins, 2021). University students are a unique population because, for the first time, many students experience independence and immersion into the "real world" (Baik, Larcombe, and Brooker, 2019).

Numerous universities and colleges in the Philippines,

run by the Commission on Higher Education (CHED), have also adopted flexible learning methods. The approach considers the changes in the learning environment during and after the pandemic, CHED says. First is Online, which uses available online classrooms for instruction delivery; next is Offline, which involves printed modules or digital media in storage devices; and finally, Blended Learning which combines online and offline modes (Magsambol, 2020). Blended Learning has become an increasingly popular way of Learning, but it has also revealed economic and educational disparities, prompting some students to keep working while completing their degree (Ebardo and Wibowo, 2021). Some people may need help to invest in a learning tool that will enable them to easily access blended classes and submit assignments right away under the current system. In blended classes, and immediately turn in assignments in the current system (Santos, 2020).

During blended distance learning, university students must provide technological devices to set up their virtual learning environment. Some students are staying in computer shops to keep up with the demands of blended Learning since not everyone can afford a new set of devices, just as high-technology gadgets (Toquero, 2021). On the other hand, students in far-flung areas only use mobile data for their synchronous and asynchronous classes. Consequently, blended classes are no more accessible than classes



offered in the traditional classroom setting and can even be more difficult in some cases. Finding ways to self-motivate and work well independently can be challenging for students who work well with supervision.

This is supported by Avila and Genio (2020), who explained that "the motivational level to learn by college students was affected" by the COVID-19 pandemic. Serrano, de Guzman, and Reyes (2022) also acknowledge the prevalence of psychological distress among students and its threat to students' mental health. An alarming fact is that the sources of students' distress are within students' reach. Academic, personal, and family-related causing them to experience physical, emotional, and psychological strain, affecting their overall state and hindering them from functioning well as university students.

Besides financial and psychological implications, students also face self-isolation that contributes to social and psychological challenges. Cahapay and Rotas (2020) discovered that social concerns, expressly limited teacher scaffolds, and poor peer communication are common themes among students' challenges. According to the students, some of their professors provide partial learning scaffolds. They believed that some professors could not be approached. Considering education as a global common good (United Nations, 2020), students strive to survive and demonstrate positive actions, responses, and outlooks to overcome the daily struggles associated with this learning mode. Despite overwhelming stress and difficulties, students find silver linings in remote learning challenges. While action serves as an antidote to despair, coping strategies serve as an antidote to stress and challenges.

Notwithstanding the difficulties faced by the college students, they still managed to manifest coping strategies (Espiritu, Casilac, Bonotan, Elisan, Maay, Pilvera, and Tubog, 2022). It was emphasized in the study of Todorov (2017) that time is the most valuable tool we have, regardless of age, gender, working status, or other factors. Second is prioritization, where students sort tasks according to their due dates to ensure a manageable workload. Moreover, the final coping mechanism used is consultation. For students to fully understand topics and lectures, teachers are open enough for consultations regarding specific topics and courses.

The Covid-19 pandemic has disrupted education systems worldwide, particularly affecting the most vulnerable learners. Despite the various variants, most

nations have reopened schools and implemented blended classes with health norms and vaccination programs. The local higher education institution has engaged in a higher blended class set-up, a combination of face-to-face classes and modular distance learning. However, it has been observed that students, specifically those in rural areas, still need help with this mode of Learning. In this regard, the researchers chose this title because students learning amid a pandemic also face hardships and difficulties that significantly impact their motivation to learn.

The students encountered various challenges that affected their ability to self-expression and possess mental health concerns like anxiety and stress, which are usually manifested in their reluctance to engage in classroom discourse. They encountered a variety of Learning challenges that affected their ability to self-expression and possessed mental health concerns like anxiety and stress. They experienced psychological difficulties that caused them to doubt their ability to "learn". Students also mentioned some technical issues and the digital divide that they had encountered, noting that since blended learning requires technology, they are struggling due to limited capacity to possess the technological device. Students' access to learning devices has been a persistent issue as education transitioned to blended learning. This crisis has made it even more difficult for the students who expressed difficulty finding work to support their learning needs. Notably, the researchers conducted this research work to develop an appropriate guidance and counseling program that is specifically geared at eliminating or at least minimizing the potential effects of the challenges encountered by education students during blended learning as well as to help them come up with some appropriate coping mechanisms which are vital for addressing varied unexpected challenges and concerns.

Research Questions

Specifically, this study seeks answers to the following research questions:

1. What is the profile of the respondents when taken as a whole and when classified according to course, sex, socioeconomic status, and year level?
2. What is the level of challenges in blended learning modality among the respondents when taken as a whole and when classified according to course, sex, socioeconomic status, and year level?
3. What is the most dominant coping mechanism among the respondents when taken as a whole and when classified according to course, sex,



socioeconomic status, and year level?

4. Is there a significant difference in the level of challenges in blended learning modality among the respondents when classified according to course, sex, socioeconomic status, and year level?

5. What program can be developed to help the respondents cope with academic, moral, and emotional concerns?

Methodology

Research Design

In this study, a descriptive research design was used to investigate and uncover the learned challenges that Passi City College-Education students encountered in the blended learning modality as well as their coping mechanisms during the COVID-19 pandemic. In a descriptive study, as defined by Siedki (2020), the researchers studied the variables as they appeared in their natural context, and no manipulation was done. Through this research design, the researchers accurately and systematically described the population, situation, or phenomenon studied and answered the "what" of the researchers' question rather than the "why" of the researched subject (Siedlecki, 2020). Moreover, descriptive research is usually defined as a type of quantitative research that is typically analyzed and presented using descriptive statistics (McCombes, 2022).

Additionally, quantitative research was also applied. It was employed because it attempted to collect quantifiable information for statistical analysis of the population sample collected using a questionnaire (Apuke, 2017). The purpose of descriptive quantitative research is to emphasize the collection of objective data to assess social phenomena (Bhattacharya and Chetty, 2020). In this study, the existing concern was to determine the challenges and the coping mechanisms utilized by the respondents in the blended learning modality, and there was a need to develop an appropriate guidance and counseling program that would help minimize the impact of the challenges. Because the researchers have focused on describing the variables mentioned above in the given context, a quantitative method was used to collect the necessary data.

Research Locale

This research was carried out during the academic year 2022-2023 at Passi City College, which is located in Passi City, a 4th-class component city in the province of Iloilo and Sweet City in the heart of Panay. This institution is located 23 kilometers west of Pototan Municipality and 14 kilometers east of Dumarao Municipality.

Respondents of the Study

In this research, the qualifying criterion for the selection of the sample was that "they should be bona fide students of Passi City College, taking education courses." Thus, during the data-gathering process, the target population and samples in the present study focused on the School of Teacher Education (SOTE) department. The population of the said department was made up of 598 education students.

In selecting the sample, the researchers used Gay's (1978) formula for determining the number of respondents needed in the study and simple random sampling to select respondents from the population of School of Teacher Education enrollees for the school year 2022-2023. Gay's formula offered minimum acceptable sizes, stating that for descriptive research with a smaller population as small as 500, 20% was selected as the study's sample. Thus, through this mentioned sampling formula, the researchers randomly selected 120 respondents from all year levels enrolled in Passi City College's Bachelor of Elementary Education (BEED) and Bachelor of Secondary Education (BSED) with majors in English and Mathematics programs for the academic year 2022-2023 from a pool of 598 education students.

Data-gathering Instrument

Since quantitative research presents data in a numerical format, researchers may utilize four quantitative research methods, namely questionnaires, interviews, observation, and records, to collect data for the research study (Atlan, 2018). In this work, the researchers have utilized a researcher-made electronic questionnaire that was facilitated through Google Forms. This questionnaire was used to determine the challenges of school-based teacher education students as well as their coping mechanisms in blended learning modes. The researchers designed and constructed twenty (20) item statements for challenges and twenty (20) options for coping mechanisms. The instrument was validated by three (3) experts in the field of education, specifically a statistician, a researcher, and a grammarian.



The validated instrument was subjected to reliability testing by administering face-to-face pilot testing to twenty-four (24) randomly selected Bachelor of Science in Business Administration (BSBA) students of Passi City for the academic year 2022-2023. The pilot test results were interpreted using Cronbach's alpha with a degree of $\alpha=0.05$ and a reliability factor of "acceptable." Weak statements and options were revised after validity and reliability were established. The revised E-Questionnaire was then sent electronically to the respondents via Google Forms.

In detail, the questionnaire was composed of three sections. The first section contained questions about the profile of the respondent. It sought information about the respondents' course, sex, grade level, and socioeconomic status. The second section of the questionnaire was made up of twenty (20) varied challenges commonly experienced by most students in blended learning modes. The main purpose of the second section of the questionnaire was to indicate the degree to which that particular statement became a challenge for the student. Items under Challenges were rated by the target respondents using a five-point rating scale: 5- Very High (with a mean of 4.22 to 5.04); 4- High (3.39 to 4.21); 3- Moderate (2.56 to 3.38); 2- Low (1.73 to 2.55); and 1- Very Low (0.9 to 1.72). This format was preferred because, as emphasized by McLeod (2019), Likert scales assume that the strength or intensity of an attitude or challenge can be measured. And the third section, consisting of twenty (20) items, explored the common coping mechanisms usually employed by the respondents in dealing with challenges. Respondents were instructed to check as many boxes as possible as long as they suited their coping mechanisms.

Data Collection Procedure

The researchers developed a twenty-item Likert scale that addressed various challenges in the blended learning modality as well as twenty-odd coping mechanism options. Following the creation of the instrument, a panel of experts, specifically the statistician, researcher, and grammarian, have determined the validity of a questionnaire by looking at its face and content validity. Additionally, a field test survey was conducted to establish the reliability of the questionnaire.

In gathering the necessary data from the respondents, the researchers secured a letter of approval from the officer-in-charge and the dean of the School of Teacher Education to conduct a pilot test on twenty-four (24) students from the Bachelor of Science in

Business Administration (BSBA) program and one hundred twenty (120) randomly selected education students of the Academic Year 2022-2023. After approval, these twenty-four (24) BSBA students were then surveyed using an electronic questionnaire administered through Google Forms. Since the pilot testing was carried out through a face-to-face setup, the researchers and respondents have strictly adhered to proper health protocols by the Department of Health's minimum standards. Moreover, the respondents were given an hour to complete the questionnaire. After reviewing the answer sheets, the scores were summarized and subjected to Cronbach's alpha of at least 0.60 to determine and establish the reliability of the items included in the instrument.

After the questionnaire underwent pilot testing, items for challenges and coping mechanism options were refined to improve readability, clarity, and the selection of response options. Following the revision of the electronic questionnaire (E-Questionnaire), the instrument was administered electronically to the study's respondents via Google Forms. In filling out the E-Questionnaire, mobile loads or internet promos were subsequently made available to those who were having trouble completing the E-Questionnaire due to connectivity problems. The respondents were informed that the acquired data would be treated with strict confidentiality and would be used only for the study. Subsequently, the respondents have completed the form, and the researchers retrieve the data and analyze the results with the aid of a statistician to determine the challenges and the common coping mechanisms employed by the respondents in the blended learning modality. For analyzing the deliberated answers, the researchers utilized two main types of statistical analysis: descriptive statistics and inferential statistical tools. The 0.5 alpha was used as a criterion for accepting or rejecting the null hypothesis.

Data Analysis Procedure

After gathering the necessary data, the data were subjected to the necessary statistical analysis to discover findings regarding the respondents' challenges and coping mechanisms in the blended learning modality. Specifically, the researchers employed the following procedures: descriptive statistics, which included the mean, frequency count, standard deviation, and rank; and inferential statistical tools such as the t-test, ANOVA, and Pearson correlation coefficient (r). Following data collection in quantitative research, the first step in statistical analysis is to describe the characteristics of the responses, such as the average of one variable, such as



gender (Bhandari, 2022). According to Vetter and Analg (2017), descriptive statistics are specific methods for calculating, describing, and summarizing collected research data in a logical, meaningful, and efficient manner.

Descriptive statistics are presented numerically in the text and/or tables of the manuscript, or graphically in the figures. The researcher will use mean, frequency count, standard deviation, and rank to perform a descriptive analysis of the data. Mean is the most widely used measure of central tendency as it uses all values in its calculations (Bhandari, 2022). In this research, the mean was used to determine the level of challenges among respondents. Frequency can be defined as how often something happens. It is the simplest method for handling quantitative data as items are categorized according to each classification or type in the scheme (Cherry, 2021). This statistical tool was utilized to determine the profile of the respondents when classified according to course, sex, socioeconomic status, and grade level.

A percentage is a number or a ratio stated as a fraction of 100. As a result, the percentage can be defined as a part per hundred (Shwetha, 2023). In this research work, the percentage was for determining the proportion of respondents in each category. Standard deviation is the average amount of variability in the dataset that is frequently thought of as a more reliable, accurate measurement (Hargrave, 2022). In this research, the standard deviation was used to determine the level of challenges among respondents. And finally, ranking is a simple and effective data collection technique for determining people's perceptions and preferences for certain items (Philip, Yu, and Hang, 2019). Rank was used to determine the most common coping mechanisms used by the respondents.

Following the descriptive statistical analysis, the next step, after collecting the data, is inferential statistics. While descriptive statistics summarize the characteristics of a data set, inferential statistics help researchers to come to conclusions and make predictions based on the data. Inferential statistics have two main uses. First is making estimates whether the population. And secondly, to confirm or refute the hypotheses and determine whether it is generalizable to a larger population (Bhandari, 2022).

In this study, T-test, and ANOVA were used as inferential statistical tools and were set at 0.05 level of significance. A t-test is a statistical test used in hypothesis testing to determine whether a process or treatment has an effect on the population of interest, or

whether two groups differ (Bevans, 2022). T-test was used to determine the significant difference in the level of challenges when respondents were grouped according to course, and sex. In contrast, the ANOVA test is a type of statistical analysis that checks for variance-based mean differences to see if there is a statistically significant difference between two or more categorical groups (Simkus, 2022). ANOVA was used to determine the significant difference in the level of challenges when respondents were grouped according to socio-economic status and year level.

Results and Discussion

Descriptive Data Analysis

This study determined the challenges encountered by Passi City College Education students in blended learning modality as well as their coping mechanisms. The researchers' initial findings highlighted the level of challenges that Passi City College education students faced in blended learning modality and their coping mechanisms during the academic year 2022-2023.

Profile of the Respondents

Table 1 showed that out of one hundred twenty (120) respondents, ninety-one (91), or 75.8%, were from the Bachelor of Secondary Education (BSED), taking up Mathematics and English majors, and twenty-nine (29), or 4.2% were from the Bachelor of Elementary Education (BEED).

Compared to BEED students, more BSED students were enrolled in the academic year 2022–2023. When categorized according to sex, there were twenty-five (25) or 20.8% men and ninety-five (95) or 79.2% women. Based on the results, it can be inferred that women were significantly more prevalent in the School of Teacher Education than men. This result indicated that the majority of respondents and students in the School of Teacher Education department were female.

When grouped according to socioeconomic status, the results revealed that one hundred and four (104), or 86.7% of the respondents, lived in low-income families, and sixteen (16) or equivalent, 13.3%, of the respondents came from middle-income families. This indicated that most respondents came from low socioeconomic status, with a monthly income ranging from PHP 0 to PHP 11, or 914.5.



Lastly, when classified according to year level, twenty-nine (29), or 24.2%, belonged to the first year, thirty-six (36), or 30.0%, were second-year students, twenty-six (26) or 21.7%, were third-year students, and twenty-nine (29) or 24.2% belong to the fourth year. This revealed that the majority of the responses came from second-year students.

These results implied that the majority of respondents belonged to the Bachelor of Secondary Education program and that females were more eager and interested than males to participate in the online survey. In addition, it was clear that most respondents were from low socioeconomic backgrounds. And a final point to make is that the majority of respondents were second-year students at Passi City College.

Table 1. *Profile of the Respondents*

<i>Variables</i>	<i>Frequency</i>	<i>Percent</i>
Course		
BSED	91	75.8
BEED	29	24.2
Sex		
Female	95	79.2
Male	25	20.8
Socio-economic Status		
Low	104	86.7
Middle	16	13.3
Year Level		
1st Year	29	24.2
2nd Year	36	30
3rd Year	26	21.7
4th Year	29	24.2
Total	120	100

Level of Challenges in Blended Learning Modality

The primary goal of this study was to determine the level of learning challenges students faced when using blended learning modes. And as shown in Table 2, the results indicated that the level of challenges encountered by the School of Teacher Education students as an entire group was "high" (M = 3.57, SD = 0.72).

When classified according to course, BSED and BEED students experienced "high" levels of challenges in the blended learning modality. The former had a mean of

3.55 and an SD of 0.70, while the latter had a mean of 3.62 and an SD of 0.78. This indicated that in both courses, students experienced "high" levels of difficulty, with BEED students having a higher level of difficulty than BSED students.

Meanwhile, when grouped according to sex, both female and male students encountered "high" levels of challenges (the former gained a mean of 3.58 and an SD of 0.52, and the latter had a mean of 3.53 and an SD of 0.74). This showed that both sexes have been experiencing difficulties with their studies, with female students facing more significant challenges than male students.

Moreover, when respondents were categorized according to their socioeconomic status, low and middle backgrounds encountered "high" challenges in the blended learning modality. Yet respondents from low socioeconomic backgrounds gained a weighted mean of 3.59 and a standard deviation of 0.72, which is higher than the mean (M = 3.42 and SD of 0.70) obtained by the respondents from middle socioeconomic status.

Finally, as to the year level, all levels encountered a high level of challenges in the blended learning modality. Respectively, the first-year level gained a mean of 3.45 and an SD of 0.67; the second year has a mean of 3.81 and an SD of 0.70; the third year has an average of 3.51 and an SD of 0.80; and the fourth year gained a mean of 3.45 and an SD of 0.69.

Generally, these results implied that with the current trend in education, students from various courses, sex, socioeconomic backgrounds, and grade levels had encountered "high" levels of difficulty in blended learning modes during the pandemic. The finding in the mentioned variables helped explain that the high level of challenges, particularly in financial problems, was observed in both economically and technologically challenged segments of the undergraduate student population regardless of their course, sex, socioeconomic status, and year level.

Specifically, the significant challenges students experienced in blended learning modality were also discovered and ranked into five. Among the twenty (20) challenges in the blended learning modality, their primary challenge in the mentioned modality was related to the financial dimension, particularly their concerns about their daily allowance and transportation expenses (M = 3.97, SD = 1.04). Consecutively, their second and third concerns were related to health dimensions, specifically feeling stressed because of the fear of receiving poor

performance ratings or grades and completing tasks late ($M = 3.93$, $S.D. = .95$) and having inadequate time to rest because of a heavy academic workload ($M = 3.85$, $S.D. = .89$). While their fourth problem was centered on the technological challenges where respondents find it challenging to complete tasks without internet access ($M = 3.80$, $SD = .93$). And their fifth challenge was then again related to the financial dimension, in which they are having financial difficulties paying for school expenses ($M = 3.7083$, $SD = 1.06429$). This indicated that education students faced a "high" level of financial, health-related, and technological challenges.

It was, however, found that the minor challenge was in the aspect of the social dimension, particularly the fact that respondents feel isolated because they did not receive adequate support from family and friends ($M = 3.20$, $SD = 1.18$) and skipped activities from other subjects when they feel responsible for the majority of the tasks in the group activity ($M = 3.06$, $SD = 1.24$).

These findings concluded that financial adversity is indeed a problem that commonly happened to anyone, including college students. This problem reflects that uneven access to financial resources combined with the implications of a global pandemic for different socioeconomic groups' means that many students were affected by the shift to remote learning. However, social issues like support from family and friends did not necessarily influence the students' motivation and intention to study in the given modality.

Though the pandemic brought everyone apart, the findings which revealed that "social challenges were the least concern among students" may signify that students made great use of technologies to initiate communication through social media and other virtual platforms. Though there was little to no assurance that there would be ongoing relationships and communications among them, this rejected the idea that distant relationships can severely affect the student's performance, as the latter experience a lesser sense of isolation due to connectedness brought about by the technology.

Table 2. *Level of Challenges In Blended Learning Modality Among The Respondents When Grouped As A Whole And When Classified According To Course, Sex, Socio-Economic Status, And Year Level*

Variable	N	S.D.	Mean	Description
Course				
BSED	91	0.7	3.55	High
BEED	29	0.78	3.62	High
Sex				
Female	95	0.72	3.58	High
Male	25	0.74	3.53	High
Socio-economic Status				
Low	104	0.72	3.59	High
Middle	16	0.7	3.42	High
Year Level				
1st Year	29	0.67	3.45	High
2nd Year	36	0.7	3.81	High
3rd Year	26	0.8	3.51	High
4th Year	29	0.69	3.45	High
Total	120	0.72	3.57	High

Coping mechanisms. Another objective of this study was to determine the coping mechanisms used by the respondents when confronting varied learning challenges. Table 3.1 represents the overall findings for the coping mechanisms, ranked from one to five and perceived as the most commonly used coping mechanisms. The five top-ranked coping mechanisms were "developing a sense of responsibility to pursue education not only for oneself but also for loved ones" ($f=110$;%= 91.), "taking some time to pray to God in order to remain positive at all times" ($f=106$;%= 88.3), "regaining focus whenever they appear to lose it so that they will not fall behind" ($f=101$;%= 84.2), "answering the worksheets at night when they have a lot of work to do during the day" ($f=98$;%=81.7), and "self-relaxation by means of listening to music, sleeping, accessing Facebook, or playing video games" ($f=94$;%=78.3). Thus, these findings communicated that most respondents utilized self-reflection as their primary coping mechanism.

These findings implied that social support was not necessarily the key to coping effectively with problems in the blended learning modality; instead, being an intrinsically motivated individual allowed the individuals not just to develop higher self-compassion. However, it also facilitates better mental well-being, which is necessary for coping more effectively in the blended learning modality.



Table 3.1 *The Most Dominant Coping Mechanisms Among the Respondents When Grouped as a Whole*

Indicators	Frequency	Percentage
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	110	91.7
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	106	88.3
I train myself to regain focus whenever I appear to lose it so that I will not fall behind.	101	84.2
When I have a lot of work to do during the day, I answer my worksheets at night.	98	81.7
I relax from my academic work by listening to music, sleeping, accessing Facebook, or playing video games.	94	78.3

In particular, the coping mechanisms commonly used by the respondents when classified according to course, sex, socioeconomic class, and year level were presented in the following tables below.

When categorizing respondents by course and sex, the most prevalent coping mechanisms were found. The ranking of the top five coping mechanisms according to the course is shown in Table 3.2.1 and Table 3.2.2 below.

In Table 3.2.1, the top five prevalent coping mechanisms among BSED respondents include “developing a sense of responsibility to pursue education not only for oneself but also for loved ones” (f=83;%=69.2), “taking some time to pray to God in order to remain positive at all times” (f=81;%=67.5), “regaining focus whenever they appear to lose it so that they will not fall behind” (f=77;%= 64.2), “answering the worksheets at night when they have a lot of work to do during the day” (f=75;%=62.5), and “self-relaxation by means of listening to music, sleeping, accessing Facebook, or playing video games” (f=74;%= 61.7).

In contrast, the BEED respondents utilized many coping mechanisms when compared to BSED respondents. Their prevalent coping mechanisms, which were listed in Table 3.2.2, include “developing a sense of responsibility to pursue education not only for myself, but also for my loved ones” (f=27;%=22.5), “taking some time to pray to God in order to remain positive at all times” (f=25;%=20.8), “regaining focus whenever they appear to lose it so that they will not fall behind” (f=24;%=20.0),

“answering the worksheets at night when they have a lot of work to do during the day” (f=23;%=19.2), “completing the major subject tasks before moving on to the others” (f=20;%=16.7), “staying up all night rereading the modules in order to better understand the lessons” (f=20;%=16.7), “keeping in touch with family and friends on a regular basis” (f=20;%=16.7), “self-relaxation by means of listening to music, sleeping, accessing Facebook, or playing video games” (f=20;%=16.7), “choosing to avoid stressors by disengaging from social media and taking social media breaks for a period of time” (f=20;%=16.7), and “practicing mindfulness, self-reflection, and emotional release through crying” (f=20;%=16.7).

Table 3.2.1. *The Most Dominant Coping Mechanisms Among (91) BSED Students*

Coping Mechanisms	Frequency	Percentage
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	83	69.2
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	81	67.5
I train myself to regain focus whenever I appear to lose it so that I will not fall behind.	77	64.2
When I have a lot of work to do during the day, I answer my worksheets at night.	75	62.5
I relax from my academic work by listening to music, sleeping, accessing Facebook, or playing video games.	74	61.7

Despite their varying coping mechanisms, respondents from BSED and BEED courses still utilized common exact coping mechanisms similar to the coping mechanisms used by the respondents as a whole. These coping mechanisms were “developing a sense of responsibility to pursue education not only for oneself but also for loved ones”, “taking some time to pray to God in order to remain positive at all times”, “regaining focus whenever they appear to lose it so that they will not fall behind”, “answering the worksheets at night when they have a lot of work to do during the day”, and “self-relaxation by means of



listening to music, sleeping, accessing Facebook, or playing video games".

Table 3.2.2 *The Most Dominant Coping Mechanisms Among The (29) BEED Students*

<i>Coping Mechanisms</i>	<i>Frequency</i>	<i>Percentage</i>
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	27	22.5
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	25	20.8
I train myself to regain focus whenever I appear to lose it so that I will not fall behind.	24	20.0
When I have a lot of work to do during the day, I answer my worksheets at night.	23	19.2
I complete my major subject tasks before moving on to the others.	20	16.7
I stay up all night rereading my modules in order to better understand the lessons.	20	16.7
I keep in touch with family and friends on a regular basis.	20	16.7
I relax from my academic work by listening to music, sleeping, accessing Facebook, or playing video games.	20	16.7
I chose to avoid stressors by disengaging from social media and taking social media breaks for a period of time.	20	16.7
I practice mindfulness, self-reflection, and emotional release through crying.	20	16.7

Meanwhile, the ranking of the top five coping mechanisms according to sex was shown in Table 3.3.1 and Table 3.3.2 below. Females' coping mechanisms include "developing a sense of responsibility to pursue education not only for oneself but also for loved ones (f=88;%=73.33)," "taking some time to pray to God in order to remain positive at all times" (f=86;%=71.67), "regaining focus whenever they appear to lose it so that they will not fall behind" (f=82;%=68.33), "answering the worksheets at night when they have a lot of work to do during the day" (f=78;%=65), and "practicing mindfulness, self-reflection, and emotional release through crying" (f=76;%=63.33).

Table 3.3.1. *The Most Dominant Coping Mechanisms Among The Respondents When Classified According To Sex (Female)*

<i>Coping Mechanisms</i>	<i>Frequency</i>	<i>Percentage</i>
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	88	73.33
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	86	71.67
I train myself to regain focus whenever I appear to lose it so that I will not fall behind.	82	68.33
When I have a lot of work to do during the day, I answer my worksheets at night.	78	65
I practice mindfulness, self-reflection, and emotional release through crying.	76	63.33

In contrast, the primarily used coping mechanisms of male students include "self-relaxation by means of listening to music, sleeping, accessing Facebook, or playing video games" (f=22;%=18.33), "developing a sense of responsibility to pursue education not only for oneself but also for loved ones" (f=22;%=18.33), "answering the worksheets at night when they have a lot of work to do during the day" (f=20;%=16.67), "looking for an area where there is better internet connection" (f=20;%=16.67), "remaining optimistic and cultivating a healthy and positive mindset" (f=20;%=16.67), and "taking some time to pray to God in order to remain positive at all times" (f=20;%=16.67).

In these given results, these mentioned top-coping mechanisms indicated that female respondents tend to utilize self-reflection and prioritization as their primary means of coping. In contrast, male respondents preferred to relax and soothe themselves by playing music, sleeping, accessing Facebook, or playing video games.



Table 3.3.2. *The Most Dominant Coping Mechanisms Among The Respondents When Classified According To Sex (Male)*

<i>Coping Mechanisms</i>	<i>Frequency</i>	<i>Percentage</i>
I relax from my academic work by listening to music, sleeping, accessing Facebook, or playing video games.	22	18.33
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	22	18.33
I am looking for a high area or a space where I can get a better internet connection.	20	16.67
When I have a lot of work to do during the day, I answer my worksheets at night.	20	16.67
I remain optimistic and cultivate a healthy and positive mindset.	20	16.67
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	20	16.67

Table 3.4.1. *The Most Dominant Coping Mechanisms Among The Respondents From Low Socio-Economic Status*

<i>Coping Mechanisms</i>	<i>Frequency</i>	<i>Percentage</i>
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	96	80
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	91	75.83
I train myself to regain focus whenever I appear to lose it so that I will not fall behind.	86	71.66
When I have a lot of work to do during the day, I answer my worksheets at night.	84	70
I relax from my academic work by listening to music, sleeping, accessing Facebook, or playing video games.	80	66.66

Moreover, Table 3.4 and Table 3.5 listed the prevalent coping mechanisms used by the respondents when classified according to socioeconomic status and year level, ranked from one to five. Based on the results presented in Table 3.4.1, students from low socioeconomic status tend to “have a greater sense of responsibility to pursue education”(f=96;%=80), “take some time to pray to God” (f=91;%=75.83), “train themselves to regain focus so that they will not fall

behind” (f=86;%=71.66), “answer their worksheets at night when they have a lot of work to do during the day” (f=84;%=70), and “have a self-relaxation by means of listening to music, sleeping, accessing Facebook, or playing video games” (f=80;%=66.66).

While the students of middle socioeconomic status tend to “spend some time praying to God when they are feeling down and regain focus” (f=15;%=12.5), “train themselves to regain focus so that they will not fall behind” (f=15;%=12.5), “answer the worksheets at night when they have a lot of work to do during the day” (f=14;%=11.66), “practice self-relaxation by means of listening to music, sleeping, accessing Facebook, or playing video games” (f=14;%=11.66), “practice mindfulness, self-reflection, and emotional release through crying” (f=14;%=11.66), and “develop a sense of responsibility to pursue education not only for *oneself* but also for loved ones” (f=14;%=11.66).

Based on these results, males and females tend to have similar coping mechanisms despite their varied socioeconomic backgrounds.

Table 3.4.2. *The Most Dominant Coping Mechanisms Among The Respondents From Middle Socio-Economic Status*

<i>Coping Mechanisms</i>	<i>Frequency</i>	<i>Percentage</i>
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	15	80
I train myself to regain focus whenever I appear to lose it so that I will not fall behind.	15	12.5
When I have a lot of work to do during the day, I answer my worksheets at night.	14	11.66
I relax from my academic work by listening to music, sleeping, accessing Facebook, or playing video games.	14	11.66
I practice mindfulness, self-reflection, and emotional release through crying.	14	11.66
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	14	11.66



When categorizing respondents by year level, the most prevalent coping mechanisms were found. The ranking of the top coping mechanisms according to year level was shown in the following tables below.

On the year level, most first-year students tend to “develop a sense of responsibility to pursue their education” (f=28; %=23.33) as their primary means to cope with the challenges of blended learning modality. Consecutively, they also utilized other coping mechanisms, which include “taking some time to pray to God”(f=26;%=21.66), “answering worksheets at night when they have a lot of work to do during the day”(f=25;%=20.83), “self-relaxation by means of listening to music, sleeping, accessing Facebook, or playing video games” (f=25;%=20.83), and “training themselves to regain focus so that they will not fall behind”(f=25;%=20.83).

Table 3.5.1. *The Most Dominant Coping Mechanisms Among The 1st-Year Respondents*

<i>Coping Mechanisms</i>	<i>Frequency</i>	<i>Percentage</i>
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	28	23.33
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	26	21.66
When I have a lot of work to do during the day, I answer my worksheets at night.	25	20.83
I relax from my academic work by listening to music, sleeping, accessing Facebook, or playing video games.	25	20.83
I train myself to regain focus whenever I appear to lose it so that I will not fall behind.	25	20.83

For the second year level, the most commonly utilized coping mechanisms were “looking for a high area or a space to have a better internet connection” (f=31;%=25.83), “taking some time to pray to God” (f=31;%=25.83), “developing a sense of responsibility to pursue their education” (f=31;%=25.83), “answering worksheets at night when they have a lot of work to do during the day” (f=29;%=24.16), and “choosing to avoid stressors by disengaging from social media and taking social media breaks for a period of time” (f=28;%=23.33).

Table 3.5.2. *The Most Dominant Coping Mechanisms Among The 2nd-Year Respondents*

<i>Coping Mechanisms</i>	<i>Frequency</i>	<i>Percentage</i>
I am looking for a high area or a space where I can get a better internet connection.	31	25.83
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	31	25.83
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	31	25.83
When I have a lot of work to do during the day, I answer my worksheets at night.	29	24.16
I chose to avoid stressors by disengaging from social media and taking social media breaks for a period of time.	28	23.33

Table 3.5.3. *The Most Dominant Coping Mechanisms Among The 3rd-Year Respondents*

<i>Coping Mechanisms</i>	<i>Frequency</i>	<i>Percentage</i>
I train myself to regain focus whenever I appear to lose it so that I will not fall behind.	25	20.83
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	24	20
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	24	20
I remain optimistic and cultivate a healthy and positive mindset.	22	18.33
I complete my major subject tasks before moving on to the others.	21	17.5
When I have a lot of work to do during the day, I answer my worksheets at night.	21	17.5
I relax from my academic work by listening to music, sleeping, accessing Facebook, or playing video games.	21	17.5
I practice mindfulness, self-reflection, and emotional release through crying.	21	17.5

While among the third-year respondents, the most prevalent coping mechanisms include “training themselves to regain focus so that they will not fall behind” (f=25;%=20.83), “taking some time to pray to God” (f=24;%=20), “developing a sense of



responsibility to pursue their education” (f=24;%=20), “remaining optimistic and cultivating a healthy and positive mindset” (f=22;%=18.33), “completing the major subject tasks before moving on to the others” (f=21;%=17.5), “self-relaxation by means of listening to music, sleeping, accessing Facebook, or playing video games” (f=21;%=17.5), “answering worksheets at night when they have a lot of work to do during the day” (f=21;%=17.5), and “practicing mindfulness, self-reflection, and emotional release through crying” (f=21;%=17.5).

Table 3.5.4. *The Most Dominant Coping Mechanisms Among The 4th-Year Respondents*

<i>Coping Mechanisms</i>	<i>Frequency</i>	<i>Percentage</i>
I develop a sense of responsibility to pursue my education not only for myself, but also for my loved ones.	27	22.5
When I am feeling down, I take some time to pray to God in order to remain positive at all times.	25	20.83
I train myself to regain focus whenever I appear to lose it so that I will not fall behind.	25	20.83
When I have a lot of work to do during the day, I answer my worksheets at night.	23	19.16
I relax from my academic work by listening to music, sleeping, accessing Facebook, or playing video games.	23	19.16
I practice mindfulness, self-reflection, and emotional release through crying.	23	19.16

Interestingly, among the fourth-year respondents, the most commonly utilized coping mechanisms include “developing a sense of responsibility to pursue their education” (f=27;%=22.5), “taking some time to pray to God” (f=25;%=20.83), “training themselves to regain focus so that they will not fall behind” (f=25;%=20.83), “answering worksheets at night when they have a lot of work to do during the day” (f=23;%=19.16), “self-relaxation by means of listening to music, sleeping, accessing Facebook, or playing video games” (f=23;%=19.16), and “practicing mindfulness, self-reflection, and emotional release through crying release” (f=23;%=19.16).

Based on the results stipulated above, it is essential to

emphasize that first-year and fourth-year students utilized the exact coping mechanisms, regardless of the varied learning challenges they encountered in the blended learning modality. Furthermore, self-reflection remained the most dominant theme of the coping mechanisms utilized by the respondents. In particular, regaining focus so that they will not fall behind, developing a sense of responsibility to pursue their education, and praying to God were the prevalent coping mechanisms utilized by all respondents from all year levels.

Inferential Data Analysis

The researchers' findings revealed a significant difference in the level of challenges in blended learning among the respondents when classified according to course, sex, socioeconomic status, and year level. When categorized by course, sex, socioeconomic status, and year level, the researchers' preliminary findings showed no substantial variation in the difficulties encountered by education students in blended learning modes during the pandemic in the academic year 2022–2023. This indicated that the degree of blended learning challenges, when categorized according to the course and sex and sex, socioeconomic status and year level, are not significantly different. Therefore, the null hypothesis, which stated that "there was no significant difference in the level of challenges in blended learning among the respondents when classified according to course, sex, socioeconomic status, and year level," was not rejected.

Significant differences in the level of challenges in blended learning modality among the respondents when classified according to course, and sex.

In table 4.1, T-test results revealed that there were no significant differences in the level of challenges in blended learning modalities when respondents were grouped according to the course (t = -0.456, p = 0.649) and sex (t = 0.286, p = 0.775). The results derived from this study show that regardless of course and sex, both male and female students pursuing BEED and BSED courses have no meaningful differences in concerns due to the pandemic, as they all encountered "high" levels of challenges in blended learning modality.

Table 4.1.. *Difference On The Level Of Challenges In Blended Learning Modality When Respondents Are Classified According To Course, Sex*

Variables	T	Df	P-value	Description
Course	-0.456	118	0.649	Not Significant
Sex	0.286	118	0.775	Not Significant

$p > \alpha = 0.05$, Not Significant

Significant differences in the level of challenges in blended learning modality among the respondents when classified according to socioeconomic status and year level.

In table 4.2, the results revealed that there were no statistically significant differences in the level of challenges encountered by the respondents in the blended learning modality when classified according to socioeconomic status ($p=0.4$ and year level ($p=0.1$) as determined by a one-way ANOVA.

The results demonstrated that while students from low economic backgrounds face a high level of challenges in blended learning modality, it should be noted that students from middle-class backgrounds have also faced similar challenges. This means that blended learning affected the population proportionately. This means that despite the respondents' year level, all respondents encountered a high level of challenges in the mentioned modality. In conclusion, the results from this study prove that such learning modality posed significant challenges for students even though they were situated differently in terms of their course, sex, socioeconomic backgrounds and year levels.

Table 4.2. *Difference On The Level Of Challenges In Blended Learning Modality When Respondents Are Classified According To Course, Sex, Socio-Economic Status, And Year Level.*

Variables		Sum of Squares	df	Mean Square	F	p-value	Description
socio-economic status	Between Groups	0.410	1	0.410	0.8	0.4	Not Significant
	Within Groups	61.348	118	0.520			
	Total	61.758	119				
year level	Between Groups	2.970	3	0.990	1.9	0.1	Not Significant
	Within Groups	58.788	116	0.507			
	Total	61.758	119				

Tara Usap Tayo- Based on the results of the study, the researchers created and designed a guidance and counseling program called "Tara Usap Tayo".

Conclusion

In light of the findings presented, the following conclusions were deduced: Because the education course was primarily made up of BSED students, it implies that more students were interested in pursuing BSED course rather than BEED. Students' choice of teaching profession may be shaped by their perception that BSED course take lesser obligations in making requirements like creative instructional materials and daily lesson plans, which significantly differs from the approaches applied in BEED course. Moreover, since female students dominated teaching courses, few male students were inclined to view teaching as a desirable career option. Gender differences in teaching careers can be inferred because male individuals' occupational or course preferences may be based on perceived gender imbalances in the country's labor force, which the researchers argued was supported by a culture's gender ideology. Boys had less exposure to male teachers because women dominated the teaching profession. Boys might need more male role models to encourage them to pursue careers in education. This strengthened males' perceptions of the types of jobs and academic fields typically associated with women in society.

In addition, since most respondents were from low socio-economic backgrounds, the pandemic, lockdowns, and closures of economic activities and services exacerbated some households' pre-existing economic difficulties, significantly impacting students' learning. This economic difficulty to these respondents implies that the health policies, and a decline in employment and income from work, especially for those from disadvantaged socio-economic backgrounds, have prevented Filipinos from earning a living, leading to widening social and educational inequality.

As the local higher education institution transitioned to blended learning, students from various courses, sexes, socio-economic backgrounds, and year levels faced significant challenges in the blended learning modality. Moreover, the ramifications of the pandemic have made the education sector, especially the students, a vulnerable affected population (Madrigal and Blevins, 2021). Specifically, the financial problem can happen to almost anyone and is observed in both economically and technologically challenged segments of the undergraduate student population of both sexes and all year levels. Since BEED respondents tend to have a greater level of concerns, it can be inferred that the former possibly experience more workloads and

financial concerns because they need to spend more financial resources on complying with academic requirements, performances, and creating instructional materials that best suit the needs of elementary learners. Moreover, since they used a general education curriculum, this requires them to create eye-catching instructional materials and visual aids, which is quite expensive for students, especially during this pandemic. Additionally, they must exert more effort in dealing with multiple tasks such as answering modules, preparing daily lesson plans, and financial expenses for activities and outputs.

Additionally, female respondents experienced a more significant elevation in levels of challenges when compared to their male counterparts, particularly in depression and financial distress as a result of the pandemic. This result validated the findings obtained by Best, Law, Roach, and Wilbiks (2020), McElroy et al. (2020), Cleofas and Rocha (2021), Wang et al. (2020), and Tee et al. (2020), who stated that females experienced a more significant elevation in levels of challenges when compared to their male counterparts, particularly concerning depression, emotional distress, and panic as a result of the pandemic. This finding also implies that the potential impacts of the COVID-19 pandemic on girls' education were numerous and diverse. The shift to blended learning increased female individuals' caretaking, household work, and financial responsibilities, which further cut their learning time (Wenham, Smith, and Morgan, 2020). The decline in employment and income from work of the parents, becoming the household breadwinner, the increased likelihood of adolescent pregnancy, and the possibility of being primary caregivers for sick family members and younger siblings pull girls' attention away from meaningful learning, thus exposing them more significant opportunities for developing learning challenges.

This financial issue, which served as the top-most concern of the students, confirms the claim of Bird and Castleman (2016) that college students have been facing financial problems lately and that this problem has become a major problem for college students. This issue manifests as insufficient money to cover daily expenses, support family members financially, or work multiple jobs to pay for school. This finding may manifest that college students have been facing financial problems lately, which has become a major problem for college students. Students may need more financial resources to cover daily educational expenses to access and comply with various learning requirements, participate in academic activities, and pay for personal expenses such as transportation, food,

and load allowances. The worries of students from varied socio-economic backgrounds about the consequences of the blended learning modality and the pandemic should be understood by people at all times, and consideration should not be made based on students' backgrounds.

This problem reflects that uneven access to financial resources combined with the implications of a global pandemic for different socio-economic groups' means that many students were affected by the shift to remote learning (Henaku, 2020). Moreover, since second-year and third-year students faced more significant challenges than fourth-year students, this supported the findings of Cleofas and Rocha (2021), who reported that younger students and those enrolled in lower year levels have higher levels of concerns than their older counterparts. Thus, it can be concluded that younger students enrolled in lower year levels have higher concerns, particularly COVID-19 anxiety, than their older counterparts. This may be because students in lower year levels have heavier academic responsibilities due to taking more subject units than those in the fourth year. In addition to these workloads, students might need more money to pay for daily educational costs, participate in academic activities, access and comply with various learning requirements, and pay for personal expenses like travel, food, and load allowances.

Apart from these, students' intensive use of self-reflection coping mechanism indicates that they have a high self-reflective ability. Such a coping mechanism provides an easy way to reflect and includes other functionalities that assist and guide them in their learning process. These contradicted the statements made by Maquiling (2018), who claimed that "students' top coping mechanisms, aside from their intense determination to complete their careers, come from a strong support network of family, friends, and significant others." Individuals' mental health can benefit from social support, and those who receive a lot of it have more emotional stability and better physical and mental health than those who do not.

In terms of course-based coping mechanisms, both BSED and BEED respondents used the exact coping mechanism: developing a sense of responsibility to pursue education not only for oneself but also for loved ones. This implies that, despite the difficulties respondents from various courses faced, the blended learning modality shaped their responsibility and reflective thinking, positively impacting their learning. These critical self-reflective practices are the most important in promoting learning during complex



problem situations because they allow students to take a step back and consider how they solve their problems. Because students' mental health is their top priority, they tend to avoid worrying and focus on their responsibility to study. Respondents are highly motivated to achieve academic excellence, even among students from comparable courses. Because the majority of respondents from various courses used this coping mechanism, it can be inferred that such a strategy fosters a sense of responsibility that has assisted them in maintaining their growth and development over time.

These findings on respondents' coping mechanisms, when broken down by gender, imply that females' coping mechanisms are primarily focused on self-awareness. Such reflection aided female students in expanding their metacognitive knowledge by allowing them to plan their learning ahead of time, determining which studies and techniques would be most effective in assisting them in learning a specific learning task. Male respondents, on the other hand, place more emphasis on leisure time. Leisure activities, such as using Facebook or playing video games, may act as "breathers" that give the male respondents a chance to relax, partake in a pleasurable diversionary activity, and as a result, trigger happy emotions and lessen stress.

The findings stipulated above, highlighted that in terms of religious support, these refuted the statement of Defina and Rizkillah (2021) statement that male students took greater time praying to God than female students. This illustrated that female respondents were more religious than male students.

Nevertheless, the findings of this study supported the claim of Donthu and Gustafsson (2020) that the existence of positive lifestyle-related actions and activities during the COVID-19 pandemic was indeed prevalent among college students. Moreover, it affirmed the findings of Defina and Rizkillah (2021), who stated that male students engage in online activities more frequently than female students. These findings suggest that female students develop a greater sense of personal responsibility toward learning than male students. However, it is crucial to understand that the importance of leisure should be addressed. Leisure activities ought to be considered a necessity rather than a luxury. Although taking responsibility for oneself is crucial, leisure can also be therapeutic in various areas of life.

Additionally, the disparity in coping strategies among respondents from various socio-economic backgrounds

suggests that family conditions have an even more significant impact on student's motivation to learn than do communities and schools. As respondents from low socio-economic backgrounds tend to feel more responsible for pursuing education, this only highlights how students are motivated to continue their education despite financial constraints on their families to improve their quality of life. However, individuals with middle socio-economic status who can afford quality education do not need to put as much effort and responsibility into pursuing education. Instead, they prefer to ask God for help because it is one of the most potent ways to deal with difficulties in life. This finding suggests that students need a stronger sense of responsibility and faith in God. It also demonstrates that challenges are "given" in life and that no one is excluded from facing them.

Finally, the findings on respondents' coping mechanisms implied that most respondents from all year levels relied heavily on self-reflection as their primary coping mechanism. This shows that they have a high self-reflective ability to develop excellent and optimistic understanding, which provides an easy way to reflect and includes other functionalities that assist and guide them in their learning process. These results affirmed the study conducted by Espiritu et al. (2022), who stated that mental health was students' top-most priority. That is why they would instead think of their responsibility to study instead of worrying. They always set aside time to enjoy amidst the pressure of their academic activities, though most of their leisure time is spent praying to God to enlighten them with their studies. With the help of the three coping mechanisms mentioned above, students from all year levels learn to get through blended classes smoothly and lessen their worries.

In particular, the detrimental impact of blended learning modality during the COVID-19 pandemic has no significant differences among post-secondary students' when they are classified according to antecedent variables. These results support the findings obtained by Aucejo, French, Ugalde Araya, and Zafar (2020), who claimed that blended learning environments during the COVID-19 pandemic had a significant detrimental impact on post-secondary students' academic experiences. Likewise, it supports the idea "that flexible learning is anti-poor and too burdensome for Filipino families in this time of crisis" (NUSP, 2020). It can be inferred that such learning modality posed significant challenges for students despite being situated differently in their course, sex, socio-economic backgrounds, and year levels.

Finally, as this study revealed that students experienced a high level of challenge in blended learning modality, and their dominant coping mechanism entails "self-reflection," the researchers came up with the idea of designing a program called "Tara Usap Tayo). This program will promote financial stewardship practices among the students by allowing them to experience financial education milestones through orientation and address academic, moral, and emotional concerns. The researchers also proposed a financial education orientation called the "Kwartalino Education Campaign" for Passi City College students. Through this orientation campaign, students will be empowered to make wise financial decisions, take advantage of economic opportunities, and achieve financial health. Consequently, by implementing this program, the education sector's goal of developing financially literate students will be realized.

In light of the findings and conclusions of the study, the following recommendations are presented:

Identified respondents in each study, notably male respondents, should be more participative in filling out the survey questionnaire and any other instrument forms. Parents should encourage and support their children at all times, both morally and financially. They must practically arrange their children's learning time and space. They should provide all the needed support so students will eventually survive this remote education amid the crisis. They should take note of their children's difficulties with this mixed learning and take steps to help them feel worthwhile and valuable in overcoming any difficulties. This can help them gain more confidence and succeed in the educational world.

School administrators should adopt the necessary programs to cater to students' needs, enhance the educational environment, and enhance post-secondary outcomes. Helping students access the resources they need to meet their immediate needs in terms of health (both physical and mental), social, and other areas will help them overcome challenges that might otherwise prevent them from learning. It is advised that students should become more aware of the difficulties they may encounter while pursuing their education and develop appropriate responses to address their physical, emotional, cognitive, financial, and other necessary concerns. They must open up more to their hardships and difficulties regarding learning and education during this pandemic. Additionally, they should constantly incorporate positive coping mechanisms to navigate the various difficulties in the blended learning

modality successfully.

The school's guidance counselors should create and design activities that aim to support the needs of the students in a variety of areas, like addressing financial distress, anxiety, and depression, as well as how they will cope with challenges that will unavoidably arise. Programs and activities, like symposiums and forums, should focus on emotions, goal setting, self-esteem, motivation, self-efficacy, anxiety, learning skills and coping mechanisms, awareness, interests, and skills, and emotional and financial literacy. Finally, guidance counselors should also adopt measures to enhance student support. An essential aspect that may need to be covered in remote learning is the psychological aspect of learning, which the teachers should address. Other researchers who want to conduct research in guidance counseling and students' coping mechanisms can use the result of this study as an important way to conduct their research. Likewise, this may be an additional reference for further relevant research with different variables and conditions. The other researchers also can consider the weaknesses of the result from this research to conduct better research.

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