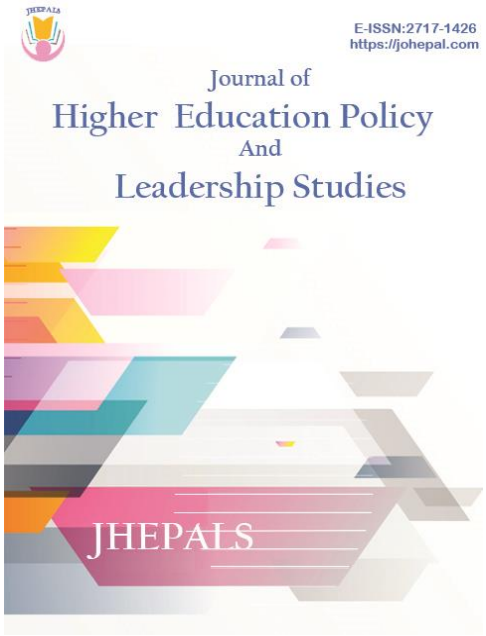
Journal of
Higher Education Policy
And
Leadership Studies

JHEPALS (E-ISSN: 2717-1426)

https://johepal.com



Beyond Tuition: Decoding Financial Hurdles in Higher Education

Layla Matar Alketbi *
Email: u21201361@sharjah.ac.ae
https://orcid.org/0009-0003-4275-2104

William C. Frick *
Email: wfrick@sharjah.ac.ae
https://orcid.org/0000-0002-7391-727X

* *College of Public Policy, Institute of Leadership in Higher Education, University of Sharjah, UAE*

Colloquium Received **2024/11/28**
Colloquium Accepted **2025/03/05**
Published Online **2025/03/31**

Cite colloquium as:

Alketbi, L. M., & Frick, W. C. (2025). Beyond tuition: Decoding financial hurdles in higher education. *Journal of Higher Education Policy and Leadership Studies*, *6*(1), 227-233. https://dx.doi.org/10.61186/johepal.6.1.227

[Downloaded from www.johepal.com on 2026-11-08]

[DOI: 10.61186/johepal.6.1.227]

"Colloquium"

Beyond Tuition: Decoding Financial Hurdles in Higher Education

Journal of Higher Education Policy And Leadership Studies (JHEPALS)

E-ISSN: 2717-1426
Volume: 6 Issue: 1
pp. 227-233
DOI: 10.61186/johepal.6.1.227

Highlights

- This research examines university students' experiences with the bursar's office when paying tuition fees, focusing on challenges and preferred payment methods. A mixed-methods approach was employed, combining quantitative survey data and qualitative feedback from 63 university students to comprehensively understand financial realities in higher education.
- The findings highlight the importance of financial support and the roles of university departments in assisting students.
- Economic obstacles and procedural challenges that hinder effective tuition payment management were identified.
- Recommendations include clearer fee policies, expanded financial literacy programs, and flexible financing solutions like grants and low-interest loans to ease financial burdens and promote equitable access to education.

Layla Matar Alketbi *
William C. Frick

Keywords: Financial Challenges; Scholarships; Higher Education; Tuition; Concurrent Mixed-Methods Approach

*Corresponding author's email: u21201361@sharjah.ac.ae

[Downloaded from www.johepal.com on 2026-11-08]

[DOI: 10.61186/johepal.6.1.227]

Introduction

University students, especially in private institutions, face significant financial challenges due to high tuition fees and rising accommodation costs, which many families cannot afford (Mazahari & Atherton, 2021). Strict scholarship conditions often prevent low-income students from covering full costs, delaying their academic progress (Adrogué & García de Fanelli, 2018). While financial advice is crucial (Choi et al., 2016), there is no consensus on the causes of escalating education costs (Archibald & Feldman, 2008) contributing to rising student debt. Graduates today face record-high debt levels, making effective financial management vital for their future stability.

Problem and Issue

Despite various payment methods, student discounts, and bursar reminders, students still face delays due to financial challenges. Social factors include low-income families, multiple siblings in school, student unemployment, and limited financial awareness. Administrative issues involve ineligibility for scholarships, delays in discount applications, inconvenient payment methods, and poor financial literacy. These lead to penalties, disruptions in access to learning systems, and difficulties in attending classes.

Significance and Purpose

This study examines how Sharjah University addresses financial barriers related to tuition fees and payment processes, aiming to find solutions that support both students and the institution. It also explores factors influencing enrollment, graduation, and preferred payment methods to improve timely payments.

Parents play a vital role in financially supporting university students, particularly those in the emerging adulthood stage (Fletcher et al., 2022). Students often rely on parental support during this transitional phase. Studies show that low-income students are more likely to take on debt for higher education (Mazhari et al., 2021). Additionally, financial distress can cause psychological strain, with many students feeling overwhelmed by their financial obligations.

Czarnecki et al. (2021) suggest that universities should assess students' financial status to offer appropriate financial support, while studies recommend providing financial counseling, especially in students' first year (BVA Council, 2009; Mercer, 2018). Disparities in loan debt also impact students' intentions to pursue graduate studies (Clendaniel, 2016). The rising cost of education continues to drive students into debt, with significant psychological and financial consequences (Archuleta et al., 2013; Terriquez et al., 2015).

Research Methodology

Research Procedure and Participants

An ethical application was submitted and approved to ensure participant confidentiality and voluntary involvement. A concurrent mixed-methods approach was used, collecting qualitative and quantitative data through surveys. The data were analyzed separately and compared to identify discrepancies and convergence. The study sampled 63 students from

[Downloaded from www.johepal.com on 2026-11-08]

[DOI: 10.61186/johepal.6.1.227]

diverse backgrounds, along with two officials from the Grants Department and two from the Finance Department.

Study Tools

Two structured data collection techniques were employed: (1) a mixed quantitative and qualitative survey distributed to participating students, and (2) a qualitative survey distributed to both the Finance and Scholarship Departments.

Data Analysis

Quantitative Analysis:

The survey data were digitized and analyzed using Microsoft Excel, chosen for its ease of use and reliability. The analysis included calculating means, standard deviations, frequencies, and percentages. A 5-point Likert scale was used to measure the level of agreement for each axis of the study. Average scores for each survey item and statement were computed, and the degree of each axis was assessed in the quantitative study.

Qualitative Analysis:

For qualitative data, initial symbols were assigned to each passage or sentence, summarizing it in one or two words. Themes, categories, and headlines were then identified, grouping similar or converging codes into one category.

Results

The analysis reveals students' varying experiences with financial support across different categories. The detailed findings can be found in the Online Supplementary File (Tables 1-3).

Respondents' Opinions about Financial Support and Tuition Fees

As shown in Table 1, students reported a high level of financial support related to university tuition fees, with an average score of (3.63) and a standard deviation of (0.618). This indicates strong agreement among respondents regarding the availability of financial support. Statement No. (4), "Do you think there is a need to improve mechanisms for financial student support?" received the highest agreement with an average score of (4.29) (SD = 0.750). Statement No. (8), concerning the need to enhance support for study materials, also showed high agreement (mean = 4.05, SD = 0.923). However, Statement No. (7), about university support for textbooks and materials, reflected moderate agreement (mean = 3.30, SD = 1.213).

Respondents' Opinions about Financial Support for Student Activities

According to Table 2, students reported a high level of financial support for student activities, with an average score of (3.79) and a standard deviation of (0.581). This suggests strong agreement among respondents that financial support for student activities is substantial. Statement No. (13), "Could improving the financial support system contribute positively to student morale and engagement in student activities?" had the highest agreement (mean = 4.14, SD = 0.818). This finding aligns with Archuleta et al. (2013), who noted the negative psychological effects of debt on students. Statement No. (11), regarding improving communication about financial support for activities, also received high

[Downloaded from www.johepal.com on 2026-11-08]

[DOI: 10.61186/johepal.6.1.227]

agreement (mean = 3.97, SD = 0.761). However, Statement No. (9), "Do you participate in additional student activities that require financial support?" reflected high agreement with a lower mean (3.44) and a standard deviation of (0.980).

Respondents' Opinions about Additional Services and Suggestions

As reflected in Table 3, the level of need for additional services at the university was high, with an arithmetic mean of (4.14) and a standard deviation of (0.798), indicating strong agreement among the study sample that the university needs additional services. Statement No. (20), "Do you think providing additional services will contribute to improving students' comfort and well-being in university life?" received the highest level of agreement (mean = 4.25, SD = 0.861), showing strong support for additional services. On the other hand, Statement No. (19), "Do you believe there are better ways to communicate about available financial services to students?" showed a slightly lower degree of agreement, with a mean of (4.06) and a standard deviation of (0.859). This result aligns with Czarnecki et al.'s (2021) study on student funding systems and the importance of measuring low-income students' eligibility for financial support.

Student Suggestions Regarding Improving Financial Support for Daily Life on Campus:

Students suggested reducing tuition fees for those without scholarships and offering scholarships to all students. They also recommended workshops on saving money, lowering textbook fees, and providing opportunities to borrow books. Additionally, students proposed offering free meals on campus and organizing more events, along with dedicated spaces for student projects.

Proposals to Reduce Students' Financial Challenges

Four officials from the Scholarship and Finance Departments identified strategies to ease financial challenges for students, focusing on financial assistance through grants and loans to reduce burdens and promote diversity. They also emphasized social justice, stressing the need to allocate resources to support underrepresented groups for a more equitable education system.

Comprehensive awareness was another critical area, with officials recommending strategies to strengthen outreach and increase donor partnerships to improve transparency. Innovative initiatives were suggested, such as promoting research projects and financial literacy programs to tackle common financial obstacles.

Officials recommended improving grant programs with increased funding and regular evaluation to meet evolving student needs. Finance department officials suggested revising tuition fee policies to generate revenue for infrastructure and financial assistance. They also emphasized the importance of financial literacy, cost-saving measures, installment payments, and diversifying income sources. Strengthening financial justice was seen as essential to ensuring equal access to education, supporting retention through fair tuition policies, scholarships, and low-interest loans.

Finally, both departments proposed the development of innovative funding programs, which could include partnerships with the private sector and the use of financial technology to enhance students' financial decision-making abilities.

[Downloaded from www.johepal.com on 2026-11-08]

[DOI: 10.61186/johepal.6.1.227]

Discussion & Conclusion

The study suggests that students perceive strong financial support for university activities and daily life needs, with participants agreeing that the university provides substantial assistance.

The results emphasize that financial aid is crucial for overcoming barriers and improving access to higher education. Directing grants to socially impactful departments and adopting outreach strategies for donor partnerships were identified as key to sustaining support.

These findings align with Archuleta et al. (2013), who emphasized the importance of financial guidance, and Czarnecki et al. (2021), who highlighted the effectiveness of scholarship programs. Mercer (2018) further supports the need for student assistance loans. Additionally, strategies like fee policy revisions, financial literacy programs, and innovative funding models are essential for reducing students' financial challenges.

The study highlighted the importance of financial support and resources in alleviating students' financial challenges and enhancing their university experience. Key recommendations include lowering tuition fees, expanding scholarships, and offering financial literacy workshops. Additionally, providing affordable textbooks, incentivizing campus activities, and forming partnerships to fund scholarships would enhance student support.

Contributions to Mixed-Methods Research

This study highlights the value of combining quantitative and qualitative data to address challenges in higher education. By integrating surveys with qualitative feedback, it shows the benefits of triangulating data to explore complex issues like students' financial challenges. The mixed methods approach provided a deeper understanding of both systemic and individual experiences, emphasizing its effectiveness in applied social science research. The study underscores the importance of using mixed methods to tackle multidimensional problems, such as financing tertiary education.

Limitations and recommendations

This study faced limitations due to a small sample size and low response rates from students. Many students declined to participate in focus groups, and the number of completed surveys was far lower than that distributed. Additionally, securing timely cooperation from finance and scholarship department staff was challenging.

[Downloaded from www.johepal.com on 2026-11-08]

[DOI: 10.61186/johepal.6.1.227]

Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

Funding

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

Human Participants

This study was approved by the Research Ethics Committee at University of Sharjah on 2-Aug-2024 with REC number: REC-24-01-08-01-PG. All participants provided informed consent to participate.

Originality Note

The authors confirm that the manuscript is their original work, and if others' works are used, they are properly cited/quoted. The data supporting this study are available from the corresponding author upon reasonable request.

Use of Generative AI/ AI-assisted Technologies Statement

The author(s) claimed that there is "No Use of Generative AI/ AI-assisted Technologies" in preparing this research.

References

Adrogué, C., & García de Fanelli, A. M. (2018). Gaps in persistence under open-access and tuition-free public higher education policies. *Education Policy Analysis Archives, 26,* 126. https://doi.org/10.14507/epaa.26.3497

Archuleta, K. L., Dale, A., & Spann, S. M. (2013). College students and financial distress: Exploring debt, financial satisfaction, and financial anxiety. *Journal of Financial Counseling and Planning, 24*(2), 50-62. https://files.eric.ed.gov/fulltext/EJ1043230.pdf

Clendaniel, N. (2016). Student loan debt influence on graduate degree attainment. *United States: ProQuest LLC. Finnie, R; Alex Usher and Hans*, 1-36.

Czarnecki, K., Korpi, T., & Nelson, K. (2021). Student support and tuition fee systems in comparative perspective. *Studies in Higher Education, 46*(11), 2152-2166. https://doi.org/10.1080/03075079.2020.1716316

Fletcher, A. C., & Alligood, B. N. (2022). "I definitely would not have been able to make it through college without my dad's money": American college students' reflections regarding caregiver financial support. *Emerging Adulthood, 10*(6), 1497-1510. https://doi.org/10.1177/21676968211066157

[Downloaded from www.johepal.com on 2026-11-08]

[DOI: 10.61186/johepal.6.1.227]

Mazhari, T., & Atherton, G. (2021). Students' financial concerns in higher education. *Higher Education Quarterly, 75*(1), 6-21. https://doi.org/10.1111/hequ.12267

Mercer, C. (2018). Medical students protest steadily rising tuition fees. *Canadian Medical Association Journal, 190*(39), E1177-E1178. https://doi.org/10.1503/cmaj.109-5654

Terriquez, V., & Gurantz, O. (2015). Financial challenges in emerging adulthood and students' decisions to stop out of college. *Emerging Adulthood*, *3*(3), 204-214. https://doi.org/10.1177/2167696814550684

Ms. Layla M. Alketbi is pursuing her Master Degree in Leadership in Higher Education at the University of Sharjah, UAE. Her research examines financial barriers in higher education, focusing on tuition policies, student challenges, and institutional support strategies.

Prof. William C. Frick holds a dual concurrent independent appointment as professor with the College of Public Policy and the Institute of Leadership in Higher Education at the University of Sharjah, United Arab Emirates.

[Downloaded from www.johepal.com on 2026-11-08]

[DOI: 10.61186/johepal.6.1.227]

This is an open access article distributed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International (CC BY-NC 4.0) which allows reusers to distribute, remix, adapt, and build upon the material in any medium or format for noncommercial purposes only, and only so long as attribution is given to the creator.