

THE INFLUENCE OF FINANCIAL CONSTRAINTS ON INTERNSHIP OPPORTUNITIES OF TOURISM STUDENTS AT LAGUNA UNIVERSITY

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Abstract

The study conducted at Laguna University for the 2024-2025 academic year highlights a difficult reality for Tourism Management students: the "dream internship" is often sidelined by the reality of the wallet. By surveying 71 fourth-year students, researchers found that those from low-income households face a significant "catch-22" where they need professional experience to jumpstart their careers but cannot afford the basic costs such as transportation, housing, and meals required to participate in high-quality programs. This financial pressure creates a direct barrier, as evidenced by a strong statistical correlation ($r = 0.6056$), proving that as the cost of an internship rises, a student's ability to access that opportunity falls.

Because of these limited resources, many students are forced to prioritize affordability over career relevance, choosing placements based on what they can afford rather than what will actually help them grow. While the study confirms that internships are incredibly effective for building networks and professional skills, the lack of financial aid remains the most critical hurdle. To bridge this gap, the researchers recommend that the university and students work together to identify more "cost-free" placements, provide much earlier program orientations so families can save up, and aggressively pursue new sources of financial assistance to ensure that a student's future isn't limited by their current bank balance.

Keywords: Internship opportunities, Tourism Interns

1. Theoretical Framework

This study is anchored on Human Capital Theory and Experiential Learning Theory, which explain how financial constraints affect internship access and how these experiences contribute to students' professional development. Human Capital Theory emphasizes that skills and knowledge gained through education and training enhance future career opportunities, with internships serving as a key investment by providing hands-on experience and industry exposure (Gross, 2015). However, financial barriers—such as transportation, accommodation, and daily expenses—limit some students' participation, particularly those from lower-income backgrounds. These challenges are further influenced by demographic factors like age, sex, and family income, which shape students' capacity to manage internship-related costs and contribute to disparities in access and outcomes. Meanwhile, Experiential Learning Theory highlights that learning is most effective through direct experience and reflection (Kolb, as cited in Hyasat, 2022), making internships a vital bridge between academic knowledge and real-world application. Through these experiences, students develop technical and soft skills, build professional networks, and enhance career readiness,

although their ability to fully benefit depends largely on their financial capacity.

2. Methods

Design

The researchers employed a descriptive-correlational research design, which involved collecting, analyzing, and interpreting data to determine the relationship between financial constraints and internship opportunities among tourism students. According to Brown (2021), descriptive-correlational studies describe variables and the natural relationships that occur among them. The study utilized survey questionnaires, which were distributed to the fourth-year Tourism Management students of Laguna University in Santa Cruz, Laguna, during the Academic Year 2024-2025. This method provided a broad and comprehensive understanding of how financial constraints affected students' access to internship opportunities while also examining the long-term effects of internship experiences on professional development. The use of this approach ensured a reliable basis for analysis and served as a valuable reference for future research.

Locale

The study was conducted at Laguna University, Santa Cruz, Laguna. Laguna University is a government-sponsored institution of higher learning, established on February 15, 2006, at Laguna Sports Complex, Bubukal, Santa Cruz, Laguna. Laguna University served as the primary research site, as it provided access to fourth-year tourism students, the target respondents for this study. Conducting the research within the university allowed the researchers to gather relevant information and insights regarding the influence of financial 29 constraints on internship opportunities. This location ensured convenience, accessibility, and reliability in data collection, which contributed to the accuracy and validity of the study.

Population

The respondents of the study were fourth-year Tourism Management students at Laguna University for the Academic Year 2024-2025, who had undergone internships as part of their academic curriculum. These students provided insights into how financial constraints affected their ability to secure and complete internship opportunities. Through Simple Random Sampling, 71 out of 86 fourth-year Tourism students aged 21 years and above were selected as participants for the study, representing 82.56% of the total population. This in accordance with ethical research guidelines ensured that the students had the legal capacity to provide informed consent and make autonomous decisions regarding their participation. This approach ensured meaningful responses and reliable data collection. The researchers applied Slovin's formula to determine the appropriate sample size, resulting in 71 fourth-year tourism students for Academic Year 2024-2025 out of a total population of 86. The computation was carried out using a 5% margin of error and a 95% confidence level, which strengthens the reliability and validity of the study's findings.

Instrument

The primary research instrument for data collection was a survey questionnaire administered via Google Forms. This tool effectively gathered the perceptions of selected respondents. Google Forms is an application that provides structured templates, worksheets, or questionnaires, which can be used independently or in combination to collect user information efficiently (Nurmahmudah & Nuryuniarti, 2020). The questionnaire was carefully designed to align with the study's variables, ensuring accurate and relevant data collection. The survey questionnaire was divided into

five parts: Part I pertained to the demographic profile of the respondents, which includes age, sex, and estimated monthly family income. These details helped researchers categorize participants and identify patterns, offering insights into how financial constraints varied among different student groups and influence access to internship opportunities. On the other hand, Part II reflects the Influence of Financial Constraints on Internship Opportunities. This section assesses the extent to which financial challenges affect students' ability to participate in internships. It focuses on four key areas: transportation, accommodation, food allowance, and the availability of financial assistance, factors that may directly hinder internship engagement. Lastly, Part III includes Long-Term Effects of Internship Opportunities, which examined the impact of internships on students' career readiness, professional networking, and skill development. To measure respondents' perceptions, the study utilizes a 4-point Likert Scale, where participants indicate their level of agreement with specific statements:

Table 1*Likert Scale Interpretation*

POINT	SCALE RANGE	EXPLANATION
4	4.00 - 3.00	Strongly Agree
3	2.99 - 2.00	Agree
2	1.99 - 1.00	Disagree
1	0.99 - below	Strongly Disagree

Data Gathering

To obtain reliable and relevant data for this study, a quantitative approach was employed, utilizing a survey questionnaire as the primary instrument. The questionnaires were administered online, with all responses treated with confidentiality and used solely for academic purposes. The data collection process was meticulously planned to ensure both ethical compliance and accuracy. Initially, the researchers sought permission from relevant authorities, including the research advisor, to obtain proper authorization and ensure adherence to ethical guidelines. Upon receiving approval, the researchers distributed the thoughtfully crafted questionnaires to the selected participants. The questionnaires were designed to extract specific information aligned with the study's objectives, and participants were briefed on the study's purpose. After data collection, the researchers diligently transcribed and organized the responses, converting them into a structured format to facilitate effective analysis. Throughout the entire process, strict ethical considerations were observed to ensure the confidentiality and respectful treatment of all respondents.

Treatment of Data

To answer the statement of problem 1, the researchers used frequency and percentage distribution. A frequency and percentage distribution was a particularly useful method of expressing the relative frequency of survey responses and other data (Lavrakas, 2018).

The formula for getting the percentage is given as:

$$P = fN \times 100$$

Where:

P = percentage
 f = frequency
 N = number of respondents

To answer statements of the problem 2 and 3, weighted mean was utilized. Weighted mean will be calculated to consider the varying degrees of importance of the numbers in a data set (Ganti, 2022). The formula for computing the weighted mean is:

$$WM = \Sigma(s)(f)n$$

Where:
 WM = Weighted Mean
 s = Scale
 f = Frequency
 n = Number Of Respondents

To test whether financial constraints significantly influence internship opportunities, a Pearson Correlation was applied.

Pearson correlation will be computed using this formula:

$$r = \frac{\Sigma(xi-x)(yi-y)}{\sqrt{\Sigma(xi-x)^2 \Sigma(yi-y)^2}}$$

Where:
 r = Correlation Coefficient
 xi = Values of the x-variable in a sample
 $\bar{x}$ = Mean of the values of the x-variable
 yi = Values of the y-variable in a sample
 $\bar{y}$ = Mean of the values of the y-variable

Results and Discussion

Distribution of Respondents according to their Demographic Profile

The demographic characteristics of the respondents, specifically their age, sex, and family income, were analyzed using frequency and percentage distribution, as presented in Table 2. These variables help contextualize the financial situations and internship experiences of the participating Tourism Management students.

Table 2

Demographic Profile of the Respondents in terms of Age

Age	Frequency	Percentage
21 - 23 Years Old	56	80%
24 and Above	15	20%
Total	71	100%

Table 2 illustrates the age distribution of the respondents. The majority of the participants (56 respondents or 80%) are between 21 to 23 years old, while only 15 respondents (20%) are 24 years old and above. This indicates that most students who completed their internships fall within the typical undergraduate age range.

Table 3

Demographic Profile of the Respondents in terms of Sex

Sex	Frequency	Percentage
Male	23	30%
Female	48	70%
Total	71	100%

Table 4*Demographic Profile of the Respondents in terms of Family Income*

Monthly Family Income	Frequency	Percentage
Below ₱10,000	19	28%
₱10,000 - ₱20,000	34	50%
₱20,001 - ₱30,000	6	9%
₱30,001 - ₱50,000	7	10%
Above ₱50,000	5	7%
TOTAL	71	100%

The study found that the majority of respondents come from low-income families, with 50% earning ₱10,000–₱20,000 monthly and 28% below ₱10,000, indicating limited financial capacity to support internship-related expenses. This makes costs such as transportation, accommodation, and food significant barriers to participation. Supporting this, Martinez and Cruz (2021) noted that students from low-income households struggle more with internship expenses, while Colston et al. (2020) highlighted that financial limitations often force students to prioritize affordability over quality placements. As a result, many students experience restricted internship options and increased financial strain. These findings emphasize that key financial challenges particularly transportation, accommodation, food allowance, and access to financial assistance directly affect students' ability to participate, remain engaged, and maximize learning during their internships.

Table 5*Extent of Transportation Influence as a Financial Constraint on Internship Opportunities*

INDICATORS	MEAN	REMARKS
The cost of daily transportation affected my ability to attend internships.	3.39	Strongly Agree
The distance of internship locations influenced my decision to apply.	3.51	Strongly Agree
Internships closer to my home were more appealing due to lower transportation costs.	3.44	Strongly Agree
Frequent long-distance commuting discouraged me from applying to certain internships.	3.34	Strongly Agree
Transportation costs had been a barrier to accepting internship placements.	3.37	Strongly Agree
WEIGHTED MEAN	3.41	Strongly Agree

Table 6

Extent of Accommodation Influence as a Financial Constraint on Internship Opportunities

266

INDICATORS	MEAN	REMARKS
Accommodation costs prevented me from accepting internships in distant locations.	3.25	Strongly Agree
The cost of rental housing during internships was difficult to manage due to family financial situations.	3.32	Strongly Agree
Avoiding additional housing expenses made me more inclined to choose local internships.	3.39	Strongly Agree
Employers should have provided housing support for interns.	3.34	Strongly Agree
Expensive accommodation requirements had affected my internship choices.	3.49	Strongly Agree
WEIGHTED MEAN	3.36	Strongly Agree

The results show that accommodation costs significantly influence students' internship decisions, with a strong agreement (weighted mean = 3.36) that expensive housing limits their ability to pursue distant placements. Many students opt for local internships to avoid additional rental expenses, which restricts their exposure to better opportunities and highlights the need for employer or institutional housing support. This finding is supported by Emerald Insight (2023), Sewell and Barker (2016), and Jackson and Wilton (2017), who all emphasize that high accommodation costs and limited housing assistance disproportionately affect students especially those from low-income backgrounds ultimately constraining their access to diverse and high-quality internship experiences.

Table 7

Extent of Food Allowance Influence as a Financial Constraint on Internship Opportunities

INDICATORS	MEAN	REMARKS
Financial support from family was necessary to cover meal expenses during an internship.	3.46	Strongly Agree
Employers should have provided meal allowances for interns.	3.49	Strongly Agree
Bringing packed meals was a way to minimize food costs during an internship.	3.55	Strongly Agree
Food expenses were a major consideration when selecting an internship.	3.37	Strongly Agree
A lack of a food allowance had a direct effect on my productivity and focus during the internship.	3.39	Strongly Agree
WEIGHTED MEAN	3.45	Strongly Agree

Summary, Conclusions and Recommendations

This study examined the extent to which financial constraints influence the internship opportunities of tourism students at Laguna University. The study aimed to determine how transportation, accommodation, food allowance, and financial assistance influence students' access to internships, as well as to explore how these experiences impact their career readiness, professional networking, and skill development. The descriptive-correlational research design was used, and data were gathered through a survey questionnaire distributed to 71 fourth-year Bachelor of Science in Tourism Management students for the academic year 2024-2025, who had completed their internship. Statistical tools such as frequency, percentage, weighted mean, and Pearson r correlation were utilized for data analysis.

Based on the findings of the study, the following conclusions were drawn:

1. The demographic profile of the respondents revealed that most tourism students at Laguna University are young, female, and financially dependent, with a majority belonging to low-income households. This indicates that financial capacity plays a crucial role in their ability to participate in internships, as students from lower-income families are more likely to experience challenges in covering transportation, food, and accommodation expenses during their internship period.
2. Financial constraints were found to significantly influence tourism students' access to internship opportunities. The high mean scores across the four aspects, transportation, accommodation, food allowance, and financial assistance, show that students encounter considerable financial burdens when pursuing internship opportunities. Among these factors, the lack of institutional or external financial assistance emerged as the most pressing issue, suggesting that limited financial resources restrict students from engaging in diverse and meaningful internship experiences.
3. Internship experiences greatly contribute to the professional development of tourism students by enhancing their career readiness, professional networking, and skill development. The findings confirm that internship programs help students build confidence, develop communication and problem-solving skills, and establish valuable connections within the tourism industry. Despite the presence of financial difficulties, internships remain an essential aspect of tourism education that prepares students for future employment and industry competence.
4. A significant positive relationship exists between financial constraints and internship opportunities, as evidenced by the correlation results with an R value of 0.6056 and a P value of 0.00001. This statistical relationship indicates that students who face greater financial difficulties tend to have fewer opportunities for quality internship placements, thereby limiting their exposure to professional environments and their overall career readiness in the tourism sector.
5. Providing subsidies, stipends, and partnerships with LGUs and tourism establishments can help students overcome financial barriers, ensuring equitable access to internships and supporting their professional growth and career readiness in the tourism sector.

Based on the findings and conclusions presented, the following recommendations are hereby proposed:

1. That the students actively seek and apply for financial assistance and scholarship programs to help offset internship-related expenses. These may include local government programs offered by mayors, governors, or councilors, such as Iskolar ng Bayan, UNIFAST-TDP, and Department of Science and Technology (DOST) scholarships.
2. That the students actively identify companies and organizations offering free internships. Examples include local tourism offices such as the Municipality of Magdalena Tourism Office, San Pablo City Tourism Office,

Municipality of Floridablanca Tourism Office, Municipality of Victoria Tourism Office, and Municipality of Pagsanjan Tourism Office. Travel agencies such as Sarah Leah Travel and Tours, Explore Beyond Tours and Services, Ampd Travel and Tours, 8 Drgn Travel and Tours, Philippine Explorer Travel and Tours, Navieslane Travel, Tours and Events, and Blue Horizon Travel and Tours may also host student interns. Early engagement with these organizations can provide practical experience without significant financial burden.

3. That the students be provided with an early and comprehensive program orientation to ensure awareness of internship requirements and financial obligations, and be encouraged to establish a long-term financial savings plan beginning in their first year of study. By gradually accumulating funds, students can better prepare for internship-related expenses in their later years, ensuring full participation in experiential learning opportunities.

Acknowledgements

“No one who achieves success does so without acknowledging the help of others” -Alfred North Whitehead

The researchers would like to express their profound gratitude to all individuals and institutions whose invaluable contributions led to the successful completion of this study entitled **“The Influence of Financial Constraints on Internship Opportunities of Tourism Students at Laguna University.”**

First and foremost, the researchers offer their highest praise and thanksgiving to **Almighty God** for His divine guidance, wisdom, strength, and blessings, which sustained them throughout the entire research process.

The researchers extend their sincere appreciation to their **research adviser, Ms. Jo Marykryse S. Angeles**, for her expert guidance, constructive feedback, patience, and unwavering support. Her academic mentorship significantly contributed to the improvement and overall quality of this study.

Heartfelt gratitude is likewise extended to the **panel members, Ms. Katrina Clare M. Labios, Ms. Christine Cecille O. Fermin-Raby, and Ms. Lady Mey R. Gesulga**, for their insightful comments, constructive criticisms, and valuable recommendations, which greatly enhanced the rigor and credibility of the study.

The researchers also sincerely thank the **statistician, Augusto C. Maglalang II**, for his expertise and assistance in the statistical analysis and interpretation of data, ensuring the accuracy and reliability of the research findings.

Special acknowledgment is given to the **thesis editor, Dr. Norayda M. Dimaculangan**, for her meticulous review and professional recommendations that improved the clarity, coherence, and overall presentation of this manuscript.

The researchers would also like to express their gratitude to the **faculty members of the College of Business Administration and Accountancy**, whose continuous encouragement and commitment to academic excellence served as a source of inspiration throughout the researchers' academic journey.

Deep appreciation is extended to the **fourth-year Tourism Management students (A.Y. 2024-2025) of Laguna University**, who willingly participated as respondents. Their cooperation and honest responses were essential to the completion and validity of this research.

The researchers are profoundly thankful to their **families** for their unwavering love, understanding, and support, emotionally, morally, and financially, which provided strength and motivation during challenging times.

They also acknowledge with gratitude their **classmates and friends**, whose assistance, shared insights, and words of encouragement helped the researchers overcome difficulties encountered during the conduct of this study.

Lastly, the researchers express their highest appreciation to **Laguna University, Santa Cruz, Laguna**, for the knowledge, training, and learning experiences imparted to them. The lessons acquired throughout their stay will undoubtedly guide and benefit them in their future professional endeavors.

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