



Factors that affect completion of graduate degree among master's students in ESSU Guiuan

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Abstract

A master's degree can pave the way for additional employment possibilities in the field of higher education. You can foster personal growth, pursue necessary professional skills, and make more beneficial connections by deciding to continue your education and pursue a master's degree. In this regard, this paper aimed at examining the factors that affect the completion of the graduate program. This descriptive-correlational study focused on determining between and among the relationship of the demographic profile, time management, family-career conflict, financial management, and the completion years among Master's students in ESSU Guiuan. The findings reveal that among the demographic profile of the respondents, monthly income is significantly related to time management and financial management. Also, the employment status indicates a significant moderate correlation to financial management. Further, among the selected factors in completing the graduate degree, no significant relationship exists between variables.

Keywords: graduate degree, time management, family career management, financial management

Introduction

Postgraduate education is undertaken after four to five years of a bachelor's degree program. There are two postgraduate programs, a postgraduate certificate or diploma and a master's degree. Postgraduate diploma is less intensive and requires a shorter time to finish, while the master's degree takes two years to finish for a full-time student. Obtaining a bachelor's degree is an accomplishment to be proud of. It's a turning point that many people believe marks your entry into adulthood and makes you prepared to face the workforce. What if, however, completing your undergraduate degree was just the tip of the educational iceberg? Returning to school to enroll in graduate school will give me the chance to gain practical experience, boost my confidence, and gain a competitive advantage in the job market. According to Jordyn Harisson, "Earning your master's gives you a more in-depth understanding of your specialty and career focus. It suggests expertise and credibility in a particular field and allows you more freedom within that field. This specific knowledge increases your proficiency in a particular discipline, which gives you an advantage at a time when many employers are raising their educational requirements for emerging positions." To meet the bare minimum requirement for their chosen career field, many students pursue bachelor's degrees. They can foster personal growth, pursue necessary professional skills, and make more beneficial connections by choosing to continue their education and pursue a master's degree. They now have the chance to further their development with the scientific and technological innovations that affect us every day after they've learned how they learn best and grown to love it as undergraduates. Corresponding to an increasingly competitive environment, a postgraduate qualification can distinguish you from other applicants or employees who

have not taken any advanced education after graduating from college. It has become a trend, especially in the field of education, that all teachers must undergo professional development. In addition, the postgraduate program helps professionals to gain additional knowledge with the field they have chosen and other relevant skills, which will strengthen their curriculum vitae and helps them to get promoted. According to Yasmin, Farhana. (2018), there are challenges faced by postgraduate students; one is situational challenges including financial, family and time management challenges. These challenges hamper a learner's ability to access and pursue learning opportunities, (MacKeracher, Suart & Potter, 2006). In recent years, there has been an increasing number of enrollees from the different graduate programs in Eastern Samar State University, Guiuan Campus. However, some of the graduate students could not complete their master's degree due to several reasons. Following this, the researchers developed an interest in learning the causes of and comprehending the difficulties related to the various factors that affect the completion of the graduate education among the master students at the Guiuan campus of Eastern Samar State University. The difficulties that master's students encounter are examined in this study. In order to encourage and support master's students in completing their graduate education, policies or programs will be suggested based on the study's findings. This study provides empirical data about the different factors that affect graduate degree completion among the master students in Eastern Samar State University Guiuan Campus. Specifically, this study sought to answer the following specific questions:

1. What is the demographic profile of the respondents in terms of:
 - 1.1 age;

- 1.2. sex
- 1.3. civil status;
- 1.4. employment status
- 1.5. monthly income?
2. What is the perception of the respondents in terms of:
 - 2.1. time management;
 - 2.2. family – career conflict; and
 - 2.3. financial management?
3. What is the profile of the respondents in terms of the years of completion of the graduate degree in ESSU Guiuan?
4. Is there a significant relationship between and among demographic profile, time management, family-career conflict, financial management, and years of completion of the graduate course?

Methodology

The primary purpose of this research is to determine the factors affecting the completion of graduate degrees of the Master Students in ESSU Guiuan. This study employed a quantitative approach and correlational method for it gathers information regarding the demographic profile of the respondents and views on the selected factors affecting the completion of graduate degrees of the respondents through a survey questionnaire. Moreover, this study used a correlational method since it aimed to investigate the correlation between the variables. The degree of correlation between variables and among variables was classified in the form of correlation coefficient analysis. This is supported by Creswell (2012) that investigators use the statistical correlation test to describe and measure the degree of association (or relationship) between two or more variables or sets of scores in a correlational research design. This implies that the researchers in this research do not attempt to control or manipulate the variables as in the experiment; instead, they relate using the correlation statistics, two or more scores for each person. Specifically, an explanatory type of correlational study was employed since this study investigated the degree of association between and among variables. As explained by Creswell (2012), explanatory design is a correlational design in which the researcher is interested in the extent to which two or more variables co-vary, where changes in one variable are reflected in changes in the other.

The ESSU Guiuan master students who enrolled between the academic years of 2012 and 2021 make up the study's population. The respondents are chosen at random by the researchers to create the sample. A randomly selected sample is intended to be a fair representation of the entire population. One of the most straightforward methods for gathering information from the entire population is random sampling. Every member of the subset has an equal chance of being chosen as part of the sampling process when using random sampling. Google Form survey questionnaires were distributed to graduate student group chats for completion and data collection; those who responded were used as the study's sample. On the designated time and date of the researchers, 71 graduates responded to the survey.

An instrument is a tool for measuring, observing, or documenting quantitative data (Creswell, 2012). In this study, researchers used a survey questionnaire to gather information regarding the respondents' demographic profile and background data in terms of their time management, family-career conflict, financial management, and years in

their graduate degrees. The time-management questionnaire is adopted from the study of Tesser & Britton (1991) included 18 items, each answered on a 5-point scale consisting of the responses always, frequently, sometimes, rarely, and never. In scoring, higher values on the scale correspond to better time management practices. To gather data on family-career conflict of the respondents, an adopted survey questionnaire from the study of Chelariu & Stump (2011) comprises eight (8) to determine the family-career conflict experienced by the respondents. Besides, the survey instrument adapted from the study of Docena (2020) measures the financial management practices of the respondents.

A communication letter was sent to the Campus Administrator to ask permission to conduct this study to master students to gather data. Likewise, a letter addressed to the Dean of Graduate School and Program Heads requesting authorization to administer the survey questionnaire to the respondents. Upon approval, the researchers administered the survey questionnaire by sending the link to the google form to graduate students' group chat. After collecting their responses, the data were tabulated for analysis and interpretation of findings.

Data from the survey are tallied, tabulated, and analyzed using the Statistical Packages for the Social Sciences (SPSS) software (SPSS Window Version 21). Descriptive and inferential statistics, including correlation analysis, are used to determine the extent of association between and among variables.

Results and discussion

The data contained in the succeeding tables manifest the demographic profile of the master's students in Eastern Samar State University, Guiuan Campus – in terms of age, civil status, employment status, and monthly income.

Table 1: Distribution of the demographic profile of respondents

Age Profile	Frequency	Percentage
20-30	37	52%
31-40	24	34%
41-50	8	11%
51-60	2	3%
Total	71	100%
Sex Profile	Frequency	Percentage
Females	50	70 %
Males	21	30 %
Total	71	100 %
Civil Status	Frequency	Percentage
Single	33	46%
Married	37	52%
Widow	1	1.4%
Total	71	100%
Employment Status	Frequency	Percentage
Permanent	52	73%
Contractual	10	14%
Self-employed	4	6%
Others	5	7%
Total	71	100%
Monthly Income	Frequency	Percentage
5,000 and below	10	14%
6,000-10,000	8	11%
11,000-15,000	8	11%
16,000-20,000	13	18%
21,000 and above	32	45%
Total	71	100%

The result shown in Table 1 indicates that most of the master’s students are of average age. According to the Council of Graduate Schools, the average graduate student today is 33 years old. Students in doctoral programs are a bit older. The results emphasize that there seems to be no age limit for returning to school to get a better education. Though most graduate students are in their early thirties, it is clearly never too late to return to school and better your life. There may be an average age for a graduate student, but there is no age cap. Further, the graduate degree has become the industry standard, and people of all ages return to school to update their skills and increase their competitiveness.

Moreover, Table 1 shows that of the 71 respondents, 50 respondents are females comprising 70 percent, while 21 respondents are males comprising 30 percent of the total percentage. This implies that the majority of graduate enrollment is female. Yet, in the study of Seagram et al. (1998), male graduates were more satisfied with their doctoral education than were females. Males were also more likely to collaborate with their supervisors in the preparation of research papers.

Furthermore, the result points out that most of the master’s students enrolled on campus are married. On the bright side, a master’s degree is an investment in your financial future. An employee who has earned a master’s degree is typically paid more than one who graduated with a bachelor’s. In this case, married individuals need a higher salary to support their families. However, according to Fieldman, married women are caught between two conflicting prime roles: student and spouse. They appear to be the least successful graduate students.

On the other hand, permanent employees who earn a master’s degree can also gain access to additional employment opportunities in higher education, according to the findings. With a master’s degree, you can qualify to teach full- or part-time in your field of expertise at a college or university. In addition, Macalalad et al. (2016) found that all MBA graduates, or 100 percent, were employed locally at the time of data collection. The MBA degree program increases their chances of finding new employment, obtaining regular or permanent status, and being considered for a job promotion. In addition, salaries, benefits, and career challenges are common reasons why MBA graduates remain in their current positions.

Lastly, as Table 1 shows, the majority of the respondents, or 45 percent of the graduate students, earned \$21,000 and above, considering that the majority of the respondents are permanent. However, 18 percent of the 71 respondents have a monthly income of \$16,000–\$20,000. While 14% of those polled had a gross income of \$5,000 or less. On the other hand, 8 percent of the respondents earned \$6,000–15,000 a month. The findings suggest that the monthly earnings of the respondents correlate with how he or she could financially support his or her study.

Factors in the Completion of Graduate Education

Reflected in Table 2, are the selected factors that affect the completion of graduate degrees among respondents. Noticeably, time management is observed of the majority of respondents based on the total mean score 3.63 interpreted ‘practiced’ which emphasize that items on time management are frequently practiced that is, on short range-planning comprises the items from 1 to 7 and long-range planning practices made based on the statements on items 14 to item. However, time attitudes among respondents are also practiced with a total mean score of 3.47 evident on items 9 to 13. Moreover, among the items on time management, statements on ‘set and honor priorities’ and ‘Believe that there is room for improvement in the way they manage their time’ are highly practiced time management.

However, items that state "the demands of their work interfere with their home and family life," "things they want to do at home do not get done because of the demands of their job," and "they frequently have to miss important family activities because of their job" are agreed upon by respondents. This indicates that the aforementioned activities are practiced or observed by respondents.

Correspondingly, the financial management of the respondents is determined using the adopted survey instrument. The findings reveal that aspects of financial management such as budgeting, saving, investments, credit management, and risk management are less practiced among respondents based on the total mean score of 2.40. Among the selected factors in this study to correlate to the completion of the graduate education, time management, family-career conflict, and financial management are moderately practiced by the respondents based on an overall mean score of 3.05.

Table 2: Factors affecting the Completion of Graduate Education among Respondents

Selected Factors	Mean	Scale	Interpretation
A. Time management			
1. "Make a list of the things they have to do each day"	3.42	Frequently	Practiced
2. "Plan the day before to start it"	3.92	Frequently	Practiced
3. "Make a schedule of the activities they have to do on work days."	3.91	Frequently	Practiced
4. "Write a set of goals for themselves for each day."	3.38	Sometimes	Moderately Practiced
5. "Spend time each day planning"	3.45	Frequently	Practiced
6. "Have a clear idea of what they want to accomplish during the next week."	3.87	Frequently	Practiced
7. "Set and honor priorities"	4.22	Always	Highly Practiced
8. "Find themselves doing things which interfere with their school-work simply because they hate to say "No" to people."	3.32	Sometimes	Moderately Practiced
9. "Feel they are in charge of their own time, by and large"	3.87	Frequently	Practiced
10. "On an average class day they spend more time with personal grooming than doing school work"	2.33	Rarely	Less Practiced
11. "Believe that there is room for improvement in the way they manage their time"	4.49	Always	Highly Practiced
12. "Make constructive use of their time"	3.98	Frequently	Practiced
13. "They continue unprofitable routines or activities"	2.69	Sometimes	Moderately Practiced
14. "Usually keep their desk clear of everything other than what they are currently working on"	3.73	Frequently	Practiced

15. "They have a set of goals for the entire quarter"	3.98	Frequently	Practiced
16. "The night before a major assignment is due, they usually still working on it"	3.76	Frequently	Practiced
17. "When you have several things to do, they think it is best to do a little bit of work on each one"	3.59	Frequently	Practiced
18. "They regularly review their class notes, even when a test is not imminent."	3.38	Frequently	Practiced
Total Mean Score	3.63	Frequently	Practiced
B. Family Career Conflict	Mean Score	Scale	
1. "The demands of their work interfere with their home and family life"	3.61	Agree	Practiced
2. "Because of their job, they can't involve themselves as much as they would like in maintaining close relations with their family or spouse/partner"	3.02	Moderately Agree	Moderately Practiced
3. "Things they want to do at home do not get done because of the demands their job puts on them"	3.47	Agree	Practiced
4. "They often have to miss important family activities because of their job"	3.42	Agree	Practiced
5. "The demands of their family or spouse/partner interfere with work-related activities"	2.94	Moderately Agree	Moderately Practiced
6. "They sometimes have to miss work so that family responsibilities are met"	2.91	Moderately Agree	Moderately Practiced
7. "Things they want to do at work don't get done because of the demands of their family or spouse/partner"	2.61	Moderately Agree	Moderately Practiced
8. "Their home life interfere with their responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime"	3.01	Moderately Agree	Moderately Practiced
Total Mean Score	3.12	Moderately Agree	Moderately Practiced
C. Financial Management	Mean Score	Scale	Interpretation
Budgeting			
1. Making a monthly budget for house expenses like food, utilities and sundries.	3.88	Often	Practiced
2. Making a monthly budget for transportation.	3.55	Often	Practiced
3. Making a yearly budget for clothing.	3.0	Sometimes	Moderately Practiced
4. Making a yearly budget for leisure, holidays and vacations.	2.55	Rarely	Less Practiced
5. Making a yearly budget for events or parties (birthdays, special occasions).	2.33	Rarely	Less Practiced
6. Making a yearly/monthly budget for education (graduate, post-graduate, special training, seminars and others).	2.88	Sometimes	Moderately Practiced
7. Making a monthly budget for payments of obligations.	3.77	Often	Practiced
Savings			
8. Allocates an amount to save in the bank monthly.	2.73	Sometimes	Moderately Practiced
9. Allocates an amount for sickness / emergency / hospitalization monthly.	2.74	Sometimes	Moderately Practiced
10. Allocates an amount for insurance against risks like disability, deaths and accidents yearly.	2.63	Sometimes	Moderately Practiced
11. Allocates an amount for educational expenses monthly.	3.49	Often	Practiced
12. Allocates an amount to own/start a business/part of the business.	2.61	Sometimes	Moderately Practiced
13. Allocates an amount for domestic or international travels.	1.57	Never	Not Practiced
14. Allocates an amount for personal items, relaxation and entertainment.	2.66	Sometimes	Moderately Practiced
15. Investment Engaging in money market activities.	2.52	Rarely	Less Practiced
16. Enrolling in a mutual and retirement fund.	2.30	Rarely	Less Practiced
17. Placing excess funds to treasury bills/treasury bonds.	2.16	Rarely	Less Practiced
18. Buying stocks and bonds.	1.90	Rarely	Less Practiced
19. Buying real estates, pieces of jewelry and other movable properties.	1.88	Rarely	Less Practiced
20. Getting insurance policies against risks (e.g. death, accidents or disabilities)	2.21	Rarely	Less Practiced
21. Engaging in money market activities.	2.42	Rarely	Less Practiced
Credit Management			
22. Availing and using the existing credit cards.	1.56	Never	Not Practiced
23. Maintaining a credit card or multiple credit cards.	1.49	Never	Not Practiced
24. Availing loans from individuals or businesses whose interest is 5% monthly.	1.90	Rarely	Less Practiced
25. Utilizing the existing government credit facilities (Pag-Ibig, SSS, GSIS and others)	2.61	Sometimes	Moderately Practiced
26. Availing consumer products on account whose price is higher than the usual.	2.11	Rarely	Less Practiced
27. Resorting to pawning personal items such as jewelry, appliances, cellphones and gadgets.	1.80	Never	Not Practiced
28. Mortgaging properties to secure a loan.	1.36	Never	Not Practiced
Risk Management			
29. Risk of incurring emergency expenses (e.g. When somebody is sick, after calamities)	2.47	Rarely	Less Practiced
30. Risk of overspending during celebration (e.g. fiesta, & parties)	2.43	Rarely	Less Practiced
31. Risk of lending money to debtors who will not pay.	2.04	Rarely	Less Practiced
32. Risks involved in the investment.	2.08	Rarely	Less Practiced
33. Risks of how ATM/bank accounts are scammed.	1.57	Never	Not Practiced
34. Risk of overspending in the absence of a budget plan.	2.46	Rarely	Less Practiced
Total Mean Score	2.40	Rarely	Less Practiced
Overall Score	3.05	Sometimes	Moderately Practiced

The result underscores the factors may affect the completion of graduate education among master’s students. Time Management is one of the factors considered that may affect the completion of the degree. In which according to Rao & Azmi (2018), there are growing demands and challenges need to understand the concept of time management behaviour in the context of faculty members. Yet, empirical evidence suggests that effective time management is associated with greater academic achievement (McKenzie & Gow, 2004; Trueman & Hartley, 1996) as students learn coping strategies that allow them to negotiate competing demands. Another factor seen by the researchers to be related to the completion of the graduate education is family-career conflict looking into the challenges of roles especially the women. Married women are caught between two conflicting prime roles-student and spouse. More also, the financial management of the graduate students seen as an important aspect to pursue his/her program. Research indicates that most people agree that financial literacy is a significant determinant of quality of life and future decision-making (Brougham, Jacobs-Lawson, Hershey, & Trujillo, 2011) [4]. As a side effect of financial literacy, financial awareness is another important factor that reflects postgraduate students' financial circumstances.

Profile of the respondents in terms of the years of completion of the graduate degree in ESSU Guiuan

Through the survey conducted, the majority of the master’s students earned their graduate degree for less than one (1) year or about one (1) year with 21-23 percent. This indicates that most of the graduate students are just starting their course of study. While 17 percent of the master’s students

earned the degree for two years. However, 15 percent of the students earned the degree for four (4) years. Also 13 percent of the students get the course for 3 years. Whereas, 4 percent have the degree for 5 and 8 years, in which these years are now beyond study plan.

Correlation analyses between demographic profile, time management, family-career conflict, financial management, and years of completion in the graduate program

After determining the descriptive statistics of the Demographic profile of the respondents, factors in the completion of the degree, and years in the graduate program, correlation analyses between and among variables. Eta correlation was computed to measure the relationship between demographic profile and time management among respondents. The result shown in table 3 indicates a significant moderate correlation between monthly income and time management, $\eta=451$, p value of.004. On the contrary, age and sex variables have a negligible correlation to time management and statistically not significant. However, civil status and employment status of the respondents have low correlation but statistically not significant. These findings somewhat related to Sayari et al (2017) findings of the study revealed that there is significant correlation of some demographic variables such as age of the respondents and educational degree to students' academic performance. In addition, the time management variable, specifically the prioritization, correlates significantly with students' academic performance, whereas procrastination and socialization do not correlate significantly with students' academic performance.

Table 3: Correlation between demographic profile, time management, family career conflict and financial management

Variable 1	Variable 2	Correlation Coefficient	Interpretation	P value	Interpretation
Age	Time Management	.157	Negligible Correlation	.642	Not Significant
Sex		.002	Negligible	.984	Not Significant
Civil Status		.235	Low correlation	.144	Not Significant
Employment Status		.217	Low correlation	.355	Not Significant
Monthly Income		.451	Moderate correlation	.004	Significant
Age	Family-Career Conflict	.156	Negligible Correlation	.643	Not Significant
Sex		.026	Negligible	.831	Not Significant
Civil Status		.267	Low correlation	.081	Not Significant
Employment Status		.260	Low correlation	.194	Not Significant
Monthly Income		.325	Low correlation	.113	Not Significant
Age	Financial Management	.304	Low Correlation	.089	Not Significant
Sex		.251	Low Correlation	.034	Not Significant
Civil Status		.097	Negligible correlation	.727	Not Significant
Employment Status		.442	Moderate correlation	.002	Significant
Monthly Income		.345	Low correlation	.048	Significant

Correspondingly, correlation analysis was made to examine the relationship between demographic profile and Family-Career Conflict of the respondents. The result likewise indicates negligible correlation between age, sex and family-career conflict. While civil status, employment status, and monthly income have low correlation with family-career conflict but statistically not significant. This implies that the civil status of the graduate students correlation with in his/her career conflict, if a person is single, he/she can focus his/her or study. However, married students may have career conflict due to his/her civil status, but then chances for his/him to finish the graduate degree with the demands of his/her married status. In contrast, to the findings of Baah (2015), age was seen to have a positive

relationship with conflicts emanating from work-to-family. Also, in the study of Ajaja (2004), women might experience more role conflict due to simultaneity of their multiple roles. Evidence from research have shown that some family domain pressures like the effects of the presence of young children (Ciarrochi et al., 2001), spouse time in paid work (Akinjide, 2006; Poele, 2003) and work domain pressures like number of hours worked per week. Lastly, eta correlation was employed to determine the relationship between demographic profile and financial management, the result reveals a significant moderate correlation between employment status and financial management $\eta=.442$, p value of.002; similarly, the monthly income variable has significant low correlation with

financial management, $\eta=.345$, p value of.048. However, age and sex variables have a low correlation with financial management but statistically not significant. Conversely, civil status and financial management have negligible correlation. This findings conform to that of Hudson (2012) examined the relationship between low-income employees' use of information from a formal advisor and their financial behaviors. Findings reveal that financial information or financial services from financial professionals would have a positive influence on the financial status of an individual. Correlation analysis is shown in Table 4 between the demographic profile and the years in the graduate program. Evidently, civil status and the graduate degree completion have a significant low correlation, $\eta=.382$, p value of.005. This clearly emphasizes that civil status of the graduate students is associated in finishing the graduate degree. Single are more likely to finish because he/she focuses on

academic activities related to the completion of his/her degree but being single he/she might not be as determined as the married students to earn the degree. On the other hand, married graduate students are more motivated to earn the degree due to the demands of promotion to sustain his/her family but family-career conflict may lead to unfinished the degree. There is a significant low correlation between monthly income and years in the completion of graduate degree, $\eta=.385$, p value of.029. The result suggests that the monthly income is statistically associated in the completion of the respondents' graduate degree. This conforms to the findings of Altonji (2005) there are very substantial effects of a degree on the net present value of the lifecycle of incomes: our best estimates of the likely impact on discounted lifecycle net earnings of having a degree, relative to not having a degree, is 28% for men and 53% for women on average.

Table 4: Correlation between demographic profile and years in the graduate program

Variable 1	Variable 2	Correlation Coefficient	Interpretation	P-value	Interpretation
Age	Years in Graduate School	.178	Negligible Correlation	.536	Not Significant
Sex		.199	Negligible Correlation	.097	Not Significant
Civil Status		.382	Low correlation	.005	Significant
Employment Status		.223	Low correlation	.330	Not Significant
Monthly Income		.385	Low correlation	.029	Significant

Reflected in Table 5, the Pearson Moment correlation was employed to determine the relationship between factors in the completion of graduate degree and years in the graduate

program. Noticeably, time management, family-career conflict, financial management and the completion years of study have no significant relationship.

Table 5: Correlation between selected factors in the completion of graduate degree and years in the graduate program

Variable 1	Variable 2	Correlation Coefficient	Interpretation	P-value	Interpretation
Time Management	Years in Graduate School	.029	Negligible Correlation	.811	Not Significant
Family-Career Conflict		.158	Negligible Correlation	.189	Not Significant
Financial Management		.092	Negligible correlation	.445	Not Significant

Conclusion

Based on the findings in this study, the following conclusions are drawn:

1. Monthly income is statistically link or significant to time management, financial management and completion years of the graduate degree;
2. Employment status is an important aspect in financial management.
3. The civil status of the graduate students is significant factor in finishing the graduate education.

Recommendations

Based on the findings and conclusion, the following are the recommendations:

1. Students should observe and undertake prioritization of their tasks and responsibilities and for their professional growth.
2. Likewise, to have an intrinsic motivation to earn a graduate degree to make more valuable connections, pursue necessary professional skills and foster personal development.
3. In addition, instructors should incorporate time management concepts and applications into their lessons. Time management training and seminars are also encouraged for students.

4. Teacher-respondents have to attend financial literacy programs knowing that monthly is associated with managing our finances.
5. To the future researchers, find other variables that possibly have significance to the years of completion.

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