

Challenges and Adjustments of College Freshman Students and Their Effects on Well-being

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ABSTRACT: Entering college is usually very difficult for first-time students, especially in regard to their academic, social, and financial units. There have been a limited number of regional studies examining the effects of these three issues on the well-being of freshmen combined; none have studied the collective impact of such factors on the well-being of freshmen in Southern de Oro Philippines College. Therefore, the study will seek to explore the adjustment and challenge factors associated with college freshmen and how these factors affect an individual's overall well-being. This study will focus on each of the three aforementioned unit types and their interrelationships as they affect overall well-being. The researcher used a correlational research design, along with n=185 through purposive sampling. Survey data were analyzed using descriptive statistical measures Mean, Standard Error, Pearson Coefficient, and multiple linear regression analyses. The results identified that there was substantial difficulty for freshmen in both academic and social adjustment; otherwise, they had moderate difficulty in adjusting to financial situations. Their overall well-being was only moderately affected. Furthermore, findings from the survey show a fair degree of correlation between adjustment and the well-being of participants. Social and financial adjustment were identified as two of the three adjustment variables with the highest correlation, with social being the most significant predictor of overall well-being. Overall, first-year students with adjustment/coping problems feel they cope relatively well, but their total well-being is heavily reliant upon how they are socially adjusted.

KEYWORDS: adjustments, challenges, freshman students, well-being

I. INTRODUCTION

The transition into a new area or phase in one's life typically begins when one enters into the college environment. The freshman year features lots of opportunity and excitement and also comes with many obstacles that can impact or test a new student's ability to adapt and succeed both personally and academically. The new student has temporarily left all the comforts of home, family, friends, and community behind in order to enter an unfamiliar environment that is filled with many academic and social challenges; now, they must adjust to this new setting. Each new student should take responsibility for creating skills for their success in the new environment, ultimately shaping who they will become at this point in their lives. Successful transition to college is critical to determining the mental health.

The adjustment to higher education college freshman is difficult, and many challenges that impact the college freshman's overall well-being. According to Baker and Siryk 2021, adjusting to the academic class student, to the social aspects of college life, and what to expect from higher education is a critical impact on the college freshman's overall well-being. New college students colleges do often struggle to adapt to new and changing environments, which causes them to become highly stressed; and these students do not seem to be able to sustain healthy emotional states. Experiences of successfully adjusting to new and changing environments provide the student with emotional stability; this also aids in the creation of the positive self-image of a student as well as their total enjoyment and satisfaction with life. If colleges and universities understand what challenges new students are having in terms of emotional/mental wellness during their time at school, they can provide specific services to help students improve these areas of their lives which enhance their overall college experience.

According to a new study by del Rosario and Guerra (2024) in the Philippines, many freshman students encounter numerous challenges throughout their first year of college, such as academic challenges, financial challenges, career confusion,

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social adjustment issues, and psychological distress. These challenges are even more intense due to negative thought patterns as well as socio-economic factors. Transitioning from high school to college can be a big adjustment for many students, especially in the Philippines, due to the considerable workload they face academically and financial concern's regarding how to pursue their careers after graduation; additionally, students must learn to form new friendships as well as learn to navigate through a new social environment while transitioning to this new stage in their lives. All of these pressures associated with adjusting to college can have a large impact on mental health, leading to higher levels of stress, anxiety, and mental exhaustion. Once the student begins to develop negative thinking patterns, this will only add to the stress caused by financial, job, and other personal issues, making it much more difficult for that student to transition.

According to Valenti & Faraci (2021), they define adjustment by specifically identifying traits of individuals. Freshmen that exhibit self-efficacy belief in themselves, emotional coping strategies and task-oriented coping strategies, mental flexibility and emotional stability have a tendency to be able to manage life in college more effectively than those with other traits. Therefore, developing these traits will give students the tools to better cope with every challenge from academics, social environments and changes that they will experience while in college. Consequently, students that believe in themselves, and are capable of managing their emotions, will be more likely than those who do not, to be able to successfully cope with the pressures associated with establishing themselves in a new place. Additionally, possessing flexible means along with the ability to use good coping strategies allow students to more easily adapt to various circumstances and responsibilities during college. The way to understand how these traits can be helpful is to use them as guideposts for success and satisfaction throughout the freshman year.

Cao (2022) found adjustment to college in freshman students has a significant impact on freshman mental health. Females specifically are affected at a higher level than freshman males because of the presence of a secure base to assist with the adjustment process and therefore positively influence psychological outcomes related to adjustment. Freshman students who have a felt sense of support provide them with a source of strength when facing and managing challenges, as opposed to students without a felt sense of support. As such, it is essential that schools promote through various means a sense of safety and support to all students throughout their time in school. Colleges can reduce these negative effects and increase the positive outcome of all students' adjustment by providing an array of supports designed to meet specific needs regarding gender.

According to a 2022 systematic review which included studies focused on how students adjust to college since they leave behind their high school environments and enter societies filled with new academic and social expectations, this process involves multiple elements including adapting to new academic expectations or requirements, managing academic pressures, managing anxiety, depression, and pursuing well-being. Students are transitioning from a very familiar which is high school environment into an unknown which is college and transitioning from their former academic and social demands into new academic and social demands. The authors of the systematic review highlight how students cope with the challenges of college is dependent on two main categories of factors: external a type of support they receive from family, friends & support from the institution, and internal how resilient and motivated they are as students (Situmorang et al., 2022). The Attachment Theory and Self-Determination Theory are two theoretical frameworks that explain how securely attached relationships and fulfilling one's basic psychological needs are key supports to adjusting to one's new life. The combination of both internal and external factors will help first-year students find balance and well-being in their lives (Situmorang et al., 2022).

The support of both their social network such as family, friends and support staff and their own psychological strengths such as resilience, optimism, and hope will aid new college students in overcoming academic challenges (Zhao et al., 2024). Providing emotional support to students from family, friends and support staff during the transition to college especially in the first two months helps them cope better with the challenges of being a new student and the obstacles related to that transition. A student's positive self-image also provides motivation to achieve his or her goals which helps the student to overcome educational challenges. Academic performance as well as personal well-being for students will both benefit from these two considerations.

This study will examine the challenges encountered and the adjustments made by freshmen attending Southern de Oro Philippine College during their transition into higher education and the effect of the aforementioned factors on their overall wellness. As part of this research, the adjustment difficulties encountered by students during their transition to college and the coping strategies employed will all be identified. This will ultimately lead to the development of interventions designed to enhance the academic and mental health outcomes of this special population.

Based on the Self-Authorship Theory, this study investigated how college students use their own subjective standards to make decisions that affect their beliefs, identity, and relationships so that they can self-determine their path in life during complex transitions when they enter into higher education (Baxter Magolda, 2020). This theory describes the process of development of

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college students as they begin to move away from external sources of influence and towards an internal voice that guides their decision-making, especially during critical transitional periods between high school and entering college. Self-authorship provides a framework for understanding the various ways that college students are developing their own subjective standard to make sense of their academic workload and social integration and also develop the ability to successfully negotiate their financial obligations, all of which freshmen need to successfully navigate through the adjustment process as they transition into college. By establishing trust in their ability as decision makers and establishing an internal sense of self, students are better able to develop psychological well-being and resilience when confronted by challenges (Harper et al., 2023).

Self-Authorship Theory offers researchers an understanding of how first-year students evolve through the challenges presented by their academics, social life, and economics. This theory shows how students move away from relying on external sources for confirmation and support toward developing a more internally based self-confidence and independence (Baxter Magolda, 2020). Self-Authorship Theory provides direction for implementing practical strategies to support first-year students as well as emphasizes developing the ability to reflect and develop confidence in decision-making abilities. The theory enables students to navigate their way through the pressures related to academics, socialization and finance while developing critical thinking skills to assist with problem-solving in these areas as critical thinking enables students to reflect on the situation, choose alternative courses of action, and ultimately make informed choices.

Furthermore, by utilizing this outcome as a guide, educators and counsellors can enable students' self-authorship and improve their mental health through reduced levels of stress and positive coping mechanisms (Gordon & Steele, 2021). Educators and Guidance counsellors are key in enabling students' self-authorship, which contributes significantly to improved mental health by way of confidence building through lowering of stress levels. The use of students' internal voice by way of trust within self-authorship creates a more confident decision-making process within themselves, and thereby reducing the impact of anxiety or fear of uncertainty created from outside sources on their lives. Additionally, through Empowerment, Students learn critical thinking skills and develop an internal frame of reference to learn from and navigate future challenges, which will improve resilience and adaptability in both Academic and Personal situations. Educational settings that provide for the support of students in their own self-understanding and self-advocacy help develop resilience to reduce the likelihood of both behavioral and mental health problems among children.

Therefore, such as the challenges and necessary changes that college freshman students experience can have an impact on their overall health by being major contributors to academic, social and financial changes. These changes can affect mental health by increasing stress and anxiety levels (Caribdomain, 2025). In academics, going through an adjustment phase and gaining self-regulation skills and independent decision making is an essential part of college life. Socially, college students learn how to develop relationships and how to express themselves in front of their peers. Financially, the transition to financial independence especially among low-income students can create pressure to develop resilience and critical thinking skills. Ultimately, successful transition will strengthen one's overall sense of self and develop effective coping skills, which will promote good psychological health by decreasing stress, while increasing one's ability to thrive in new and different environments (Lubis & Atmoko, 2025). Self-Authorship Theory describes how overcoming and understanding the challenges faced during these transitions will help individuals build strength and become healthier mentally. As such, the previously introduced theories will act as a strong foundation for the current study.

II. METHODOLOGY

The study employed a combined correlational and causal research design to assess the adjustment experiences of first-year college students at the transition point to that institution and how their experiences have affected their general levels of wellbeing. By utilizing a dual-method design, the researchers were able to explore the relationships between challenges associated with adjusting and the wellbeing of students, as well as to evaluate potential causal relationships between the two by comparing groups of students exhibiting varying degrees and/or types of adjustment challenges. Thus, the use of a dual-method research design will help the researchers to develop a full understanding of the relationships between adjustment challenges and overall wellbeing for first-year students as well as possible causal relationships connecting the two factors.

According to Scribbr (2023), a correlational research design is a type of non-experimental research design that analyzes the relationships between multiple variables without intervening in the variables being studied. A correlational design can be useful for looking at how related one variable is to another (e.g., how first-time college student face challenges and their overall well-being).). A correlational design has many benefits, including being able to observe how naturally occurring variables exist in the real-world situation (e.g., in this case, college freshmen) and how strong or weak the correlation between those two variables is. Correlational designs do not provide evidence of causation.

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Furthermore, a causal research design uses manipulation and randomization/experimental control to determine cause and effects between dependent variables (changes) and independent variables (the manipulations). Interventions that are intended to enhance freshmen adjustment can be studied to identify whether or not they have a causal effect on well-being outcomes. While the causal research methods are more complex, they enable us to understand how specific factors affect well-being (Appinio, 2024).

III. RESULTS AND DISCUSSION

Problem 1. What is the level of challenges and adjustments of freshman students in terms of:

- 1.1 academic;
- 1.2 social; and
- 1.3 financial?

The data in Table 1 reveals that adjusting to university life is hard for many freshman students academically, socially, and financially. In general, freshmen have found the process of making adjustments is at a Challenging level, with a Mean score of 3.65 and a Standard Deviation of 0.97. Salvan (2024), emphasized that academic, social, and financial adjustments are interconnected and collectively influence students' overall adjustment and well-being.

The mean for academic challenges was found to be the highest ($M = 3.78$, $SD = 0.90$), followed by social challenges ($M = 3.77$, $SD = 0.94$), both of which were classified qualitatively as Challenging. Therefore, it can be seen that students have more difficulty adjusting to academic expectations such as workload, time and deadline management, and expectations of performance from their professors, than adapting to a new social setting. Zhang et al. (2024) and Lubis et al. (2025) found that academic pressure and mental health are two primary factors that adversely affect the adjustment and academic performance of freshmen students.

Table 1. Overall Challenges and Adjustments of Freshman Students

Challenges and Adjustments of Freshman Students	Mean	SD	Qualitative Description
Academic	3.78	0.90	Challenging
Social	3.77	0.94	Challenging
Financial	3.40	1.07	Moderately Challenging
Overall	3.65	0.97	Challenging

Note: 4.21-5.0 Very Challenging; 3.41-4.20 Challenging; 2.61-3.40 Moderately Challenging; 1.81-2.60 Less Challenging; 1.00-1.80 Least Challenging

On the other hand, financial challenges yielded the lowest Mean of 3.40 and a SD of 1.07, qualitatively described as Moderately Challenging. Although still a concern, it appears to be less intense compared to academic and social aspects. Russell et al. (2025) and Nasr et al. (2024), stated that while financial stress affects students' well-being and academic performance, its impact varies depending on the availability of financial support systems such as family assistance, scholarships, or part-time work. Overall, the findings confirm that academic, social, and financial factors are interconnected and contribute to the overall adjustment difficulties of freshman students. The generally Challenging level suggests that students are still in the process of adapting to college life and may require institutional support such as counseling services, academic guidance, and social support programs to improve their adjustment and well-being, as supported by Chen et al. (2023).

Problem 2. What is the level of well-being of college freshman students?

Table 2. Well-being of Students

Indicators	Mean	SD	Qualitative Description
1. feel generally happy with my life right now.	3.75	1.09	High
2. usually get enough sleep to feel rested.	3.44	1.13	High
3. feel energetic and motivated for my daily activities.	3.58	1.05	High
4. feel satisfied with my physical health.	3.49	1.07	High
5. can maintain a healthy balance between school, rest, and leisure	3.48	1.03	High
6. feel emotionally supported by the people around me.	3.69	1.00	High

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7.	feel hopeful about achieving my goals	3.92	0.93	High
8.	feel overwhelmed by college life.	3.81	0.94	High
9.	consider that my mental health has been stable since starting college.	3.46	1.00	High
10.	feel satisfied with my overall quality of life.	3.78	0.98	High
Overall		3.64	1.02	High

Note: 4.21-5.0 Very High; 3.41-4.20 High; 2.61-3.40 Moderate; 1.81-2.60 Low; 1.00-1.80 Very Low

Table 2, college freshman's well-being is detailed by the 3 different dimensions of adjustment: academic, social and financial adjustment. The composite average of all three dimensions was 3.64 with a standard deviation of 1.02 indicating a high level of well-being among college freshmen. Most freshmen encounter a variety of barriers when attempting to Adjust to their new campus, and according to Salvador (2024) "the process of adjusting is made up of a number of individual dimensions of wellness". Thus a freshman's degree of adjustment can vary greatly.

The highest Mean is observed in indicator 7, *As a student I feel hopeful about achieving my goals*, with a Mean of 3.92 and a SD of 0.93, qualitatively described as High. This suggests that even though students remain hopeful, striving to achieve their goals is still a difficult aspect of their college experience, supporting Tinto (2020), who noted that academic demands and expectations may create pressure that affects students' motivation and confidence.

The lowest Mean $x = 3.44$; $SD = 1.13$ was found in indicator two *I usually get enough sleeping time to feel rested*, which has a descriptive category of high and supports the work of Li & Ramos (2023) because they indicate that lack of sleep and poorly structured daily routines have negative effects on both the academic performance of students and their emotional well-being. Li & Ramos (2023) explain that when students do not engage in proper sleep routines as well as have daily habits that are also healthy, this can lead to fatigue, lack of concentration, and difficulties with managing academic tasks, all of which negatively impact both their learning performance and mental health.

All in all, results show that Freshman Orientation or Challenge relates to Academic, Social, and Financial experiences for freshmen. Thus, all three components are inter-connected and collectively impact the well-being of freshmen students. For example, Laugerman and Ackerman (2022) describe how financial stress can negatively affect a student's ability to concentrate academically or stay in school longer; while Chen et al. (2023) point out that having adequate academic and peer support, and access to financial resources increases a student's chance of success both in adjusting to college and succeeding during their time in college. To improve freshman student adjustment to college and overall college experiences through the provision of support mechanisms.

Problem 3. Is there significant relationship between challenges and adjustment to their well-being?

Table 3. Correlation Analysis Between the Challenges and Adjustments and Well-being

Challenges and Adjustments	r-value	p-value	Description	Decision on Ho	Correlation Level
Academic	0.506**	0.000	Significant	Reject	Moderate Positive
Social	0.607**	0.000	Significant	Reject	Moderate Positive
Financial	0.627**	0.000	Significant	Reject	Moderate Positive

**Correlation is significant at the 0.01 level (2-tailed).

Table 3 presents the Correlation Analysis examining the relationship between challenges and adjustments and students' well-being. The Academic challenges and adjustments showed a computed r-value of 0.506 and a p-value of 0.000 which demonstrated a significant relationship and the null hypothesis was rejected. The link between improved academic performance and higher quality of life through an increased number of academic impediments has a moderately strong to a strong positive correlation. This is consistent with other studies that show a new learning style, increased time to complete tasks, and/or expectations can create a high level of stress and/or anxiety, which will negatively impact student performance, while students with good coping skills, self-efficacy, resilience adapt to the learning environment more efficiently (Lubis & Atmoko, 2025).

The correlation between social challenges and social adjustments has an r-value of 0.607 and a p-value of 0.000, which indicates a statistically significant relationship. The null hypothesis is rejected because the research found moderate positive correlation between social adjustment improvements and social challenge reductions which resulted in better social adjustment. In the Philippines, the majority of first-year university students experience social isolation and social anxiety; however, those who are selective in their socialization and utilize various resources available to them (institutional or otherwise) tend to have a higher

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level of social integration (Gil et al., 2024). The study emphasizes that social adjustment should not be thought of as only being a passive experience; the act of making conscious decisions regarding socialization through intentionality and use of support systems are two methods of improving social integration. Additionally, this study emphasizes the importance of universities to provide an environment that promotes inclusion and access to support systems so that students can develop good social adjustment skills.

The Importance of financial challenges and financial adjustments has an r -value of 0.627, with its corresponding p -value of 0.000; this indicates that not only are there statistically significant differences between the two groups, but also the two groups have a moderate positive relationship (meaning that those who financially adjust or have financial challenges will experience higher levels of well-being). Due to increasing tuition rates, higher costs of living, and continued economic hardship, students are experiencing stress in unprecedented ways, which will affect their academic performance as well as their mental health; this stress is directly associated with the anxiety that students experience regardless of their family support (Nasr et al, 2024). While family support can provide some relief to the financial burden placed on students; it is not sufficient to improve his/her academic performance or overall well-being. Therefore, there is an urgent need to create targeted financial aid programs, create cost-of-living subsidies, and develop comprehensive financial literacy programs in order to eliminate the root causes of stress and subsequently increase the overall success of students.

Problem 4. Which of the dimensions of independent variable singly or in combination influenced the students' well-being?

According to the Multiple Linear Regression Analysis results, students well-being has been influenced by a combination of social and financial challenges. An R^2 value of 0.487 indicates that social factors like a lack of friendships, not enough people to support you, feeling lonely, etc. have a large influence on how happy students are in school just less than half of what makes someone a happy student has to do with the social variables. However, there is the possibility that there are other variables that existed in this study that would affect a student's happiness that were unexamined.

Out of the different social predictors, Social Challenges accounted for the largest effect for students' long-term happiness ($\beta = 0.322$, $p = .000$) – this means things like not having enough social support maybe because you are still with your family instead of living on campus, being isolated from others due to being introverted or even having made a choice to be isolated, and having trouble making friends have a large negative impact on someone's overall happiness level on campus while you are a student. This echoes with Maluenda-Albornoz et al., (2023); Reindl et al., (2022); staff ratings of social support and levels of student motivation (to do what is assigned) through social relationships friendships; and distressful transitions stressful transition when you change from living at home to living away from home. Social support reduces the overall amount of stress that you go through while attending college and also helps to support you in your successful transition from being a high school student to being a college student.

Table 4. Multiple Linear Regression Analysis Between Challenges and Adjustments Students' Well-being

Challenges and Adjustments	Unstandardized Coefficients		Standard Coefficient Beta	T	Sig.
	B	Std. Error			
(Constant)	0.543	0.267		2.033	0.044
Academic	0.100	0.090	0.082	1.165	0.270
Social	0.381	0.092	0.322	4.137	0.000
Financial	0.377	0.063	0.400	6.026	0.000
		R=0.698	R ² =0.487	F=57.333	Sig=0.000

Dependent Variable: Students' Well-being

Predictors (Constant), Academic, Social, Financial

It appears from the analysis of the data that financial hardship was associated with an increase in the number of students experiencing emotional stress. That is, students who reported having financial problems, on average, were likely to report higher levels of emotional distress ($\beta = 0.400$, $p = .000$). This result supports the existing literature related to the relationship between financial hardship and emotional problems (i.e. Russell et al., 2025; Nasr et al., 2024), which indicates that financial stress contributes to increased anxiety, decreased academic performance, and a decrease in overall well-being; therefore, a student with financial hardships may experience more stress emotional and mental therefore their focus is negatively impacted when they attempt to attend to their academic and social responsibilities at college.

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In contrast, academic difficulties were found not to be associated with having an effect on students' emotional well-being ($\beta = 0.082$, $p = .270$). Although academic challenges are typically associated with increased stress and difficult adjustments; here the variables did not show evidence to directly impact students' emotional well-being. This may be due to the fact that the majority of undergraduate students are able to utilize effective skills such as time management and study skills or utilize support systems to positively adjust to their academic demands (Zhang et al., 2024; Lubis et al., 2025). It is also possible that academic challenges negatively affect a student's emotional well-being indirectly through social and financial influences.

Overall, studies show that social challenges and financial challenges are more serious influences on the well-being of students than are academic challenges. This finding aligns with previous research, which stated that students' social and financial status as well as their academic performance affect their well-being. Therefore, colleges should focus on creating programs that provide financial assistance and improve the social support network for students, as well as improving the quality of services provided by the college to ensure that freshmen have a better chance of being successful in college.

According to the regression model, students' well being can be affected by both social and financial challenges. Each unit increase in social challenge (X_1) has a corresponding increase in students' well-being (Y) of 0.381 units, whereas each unit increase in financial challenge (X_2) results in an increase of 0.377 units in students' well being (Y). The constant value of 0.543 reflects the base level of students' well being (Y) not experiencing any social or financial challenges. In addition, the constant of 0.543 represents the level of well-being that students would have if there were no social or financial factors associated with their situation. Therefore, social and financial factors are strong predictors of students' well-being slightly more strongly predicted by social factors than financial ones.

$$Y = 0.381X_1 + 0.377X_2 + 0.543$$

Where: 0.543 = Constant

Y = Students' Well-being

X_1 = Social

X_2 = Financial

IV. CONCLUSIONS

This study came up with the following conclusions based on the findings of the study:

1. College freshman students can still manage and handle the challenges and adjustments in their student life.
2. College freshmen have their coping mechanisms to face the college life's challenges and adjustments. They are able to manage stress and pressure in college life. They continue to function despite academic and personal challenges.
3. College freshman students can still handle the challenges and adjustments.
4. Social and financial factors are predictors of students' well-being.

V. RECOMMENDATIONS

Based on the findings and conclusions found in this study, the following recommendations are presented.

1. Freshman students are encouraged to sustain their ability to manage and handle their adjustments and challenges.
2. Continue to employ their coping strategies in handling their adjustments and challenges.
3. Keep up the coping strategies to face challenges and adjustments.
4. Freshman students have to manage their resources and may connect with friends and organizations to improve social challenges.
5. Future researchers are encouraged to explore other factors such as family support, mental health, peer influence, and learning environment, and to include different year levels or schools to gain a broader understanding of how students' challenges affect their well-being.

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