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Evaluating Awareness and Attitudes Toward Tuition Fees in Higher Education

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Abstract
The paper aims to contribute to the field of educational finance by evaluating students' attitudes towards the payment of tuition fees. The research adopts a quantitative design and surveys marketing students at Sunyani Polytechnic, selected through a convenience sampling method, with a total sample size of 149 students. Data were analyzed using percentages and one-way ANOVA through SPSS. The findings reveal that students' knowledge regarding tuition and user fees is generally low. Many respondents were unaware that they are not required to pay tuition fees due to constitutional provisions. Despite this lack of awareness, respondents expressed a belief that it is appropriate for students to contribute to the financing of their education. However, they showed reluctance when it came to paying tuition fees directly. This highlights a gap between students' understanding of education financing and their willingness to bear additional costs, indicating the need for better communication and education about funding structures in higher education. Parents of students are seen as the primary financiers of their children's education. However, students often experience inadequate funding, leading to stress and anxiety that negatively impacts their ability to concentrate on their studies. The findings indicate that respondents are generally unwilling to pay tuition fees, and many believe that the current user fees are already too high. The main sources of funding for students' education come from remittances provided by parents, friends, or relatives, as well as scholarships. For those who benefit from educational loans, the funds are primarily spent on their courses and living expenses. Given the significance of these findings, it would be beneficial to replicate this study in other departments within the school and at other tertiary institutions to determine if the results are consistent across various academic settings. Since parents play a crucial role in financing education, future research should focus on assessing parents' attitudes towards tuition fee payments. This could provide valuable insights into the broader dynamics of educational finance and help policymakers better understand the challenges and expectations associated with funding higher education.
Keywords: Tuition Fees, Educational Finance, Student Attitudes
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1. INTRODUCTION

Tertiary education in public institutions in Ghana was almost entirely funded by public resources until the introduction of the cost-sharing policy. This policy led to the implementation of user fees for all students pursuing higher education. Cost-sharing is generally understood as the introduction or sharp increase in tuition fees to cover part of the instructional costs, as well as the imposition of user charges to cover more of the living expenses such as lodging and food, which were previously borne primarily by the government (taxpayers) or institutions (Johnstone, 2003). According to LaRocque and Inn (2003), cost-sharing can also involve other measures, such as the introduction or increase in tuition fees, less regulation of tertiary education providers, reductions in government subsidies, a shift from grants to loans, and an expansion of the private education sector. In Ghana, the policy of cost-sharing did not shift the burden of tuition fees directly onto students but kept it with the taxpayer. This policy was introduced despite a constitutional provision stating that tertiary education would be progressively made free, subject to the availability of resources. The implementation of the cost-sharing policy sparked opposition from student leaders and criticism from parts of the public. One of the primary arguments against the policy was that the majority of students and parents were financially unable to bear the additional costs. Similar arguments have been made in other countries that have introduced or are considering introducing tuition fees, including the UK, Canada, USA, Kenya, Netherlands, Austria, China, Mongolia, Vietnam, Tanzania, and New Zealand. In Ghana, the forms of cost-sharing have included the encouragement and financial support of tuition-dependent private sector institutions, the reduction or elimination of certain student support grants, and the introduction of small "earmarked" fees, such as registration, examination, or caution fees (Johnstone, 2003). Since the introduction of the cost-sharing policy, fees in Ghanaian tertiary institutions have continued to rise, reflecting the broader trend of shifting financial responsibility from the government to students and their families. Higher education provides numerous benefits to both individuals and society, but it also comes with significant costs. According to LaRocque and Inn (2003), tertiary education holds immense value for several key reasons: it promotes scholarly research and the pursuit of knowledge as worthwhile endeavors, increases economic opportunities for individuals, and contributes to broader economic growth. The value of education extends beyond personal benefits, as educated individuals contribute to society through innovation, improved productivity, and civic engagement, making education a cornerstone of societal development.

However, as the demand for higher education rises, so does the debate over who should bear its costs. Governments

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around the world increasingly view funding tertiary education as a heavy burden, especially as public resources are often stretched thin. This has led to the adoption of cost-sharing policies, where the responsibility for financing education is divided between the government and individuals. One of the primary arguments behind this shift, as noted by Maani (1997 in Baxter and Birks, 2004), is that the immediate and long-term benefits of education—such as higher lifetime earnings, better job opportunities, and social mobility—are reaped by individuals. Therefore, from a neo-liberal perspective, it is argued that individuals should contribute to the cost of their education. The cost-sharing model reflects a user-pays philosophy, wherein individuals are seen not just as students, but as future beneficiaries of the economic advantages that come with higher education. This model posits that individuals who are expected to earn more as a result of their education should reasonably be expected to pay for it. This aligns with a broader trend in many countries where education, once viewed as a public good, is now increasingly treated as a personal investment. Governments in countries such as the UK, Canada, the USA, Kenya, and others have adopted or are considering similar policies that shift some of the financial responsibility for education onto students.

However, the introduction of tuition fees and user charges has raised concerns about equity and accessibility. Critics argue that increasing the cost of education may deter students from disadvantaged backgrounds, who are unable or unwilling to take on the financial risks associated with student loans or high tuition fees. As Green (1994, in Baxter & Birks, 2004) points out, the imposition of course fees may lead to under-investment in human capital, as portions of the population might be excluded from higher education due to the substantial costs. This could result in a significant loss of potential talent and limit social mobility, with long-term consequences for society as a whole. In this context, the argument is that while cost-sharing may alleviate the financial burden on governments, it can create new barriers for students, particularly those from low-income families, thereby perpetuating social inequality. In an effort to mitigate these concerns, various countries, including Ghana, have introduced student loan schemes aimed at providing financial assistance to students. These loan schemes are designed to support students by offering them the financial means to cover tuition fees, living expenses, and other educational costs. Ghana's Student Loan Scheme, which was implemented before the cost-sharing policy, represents an attempt to reduce the financial strain on students and ensure that higher education remains accessible to a broader segment of the population. However, even with loan schemes, the financial burden on students can still be substantial, and many graduates face the challenge of repaying these loans in a job market that may not always guarantee immediate or sufficient returns on their educational investment.

The introduction of the cost-sharing policy in Ghana was a response to the growing pressure on public resources. As enrollment in tertiary institutions increased, it became clear that the government could no longer bear the full financial responsibility for educating all students. This policy shift reflected the reality that public funding alone was insufficient to meet the rising demand for higher education. While cost-sharing has helped to manage the financial pressures on the government, it has also sparked significant opposition. Student leaders and segments of the public have criticized the policy, arguing that it unfairly burdens students, many of whom come from low-income families and cannot afford to pay the fees. Similar debates have emerged in other countries that have introduced or are considering cost-sharing measures, highlighting a global tension between the need for sustainable funding for education and the desire to ensure that it remains accessible to all.

In Ghana, the forms of cost-sharing include encouraging the development of tuition-dependent private sector institutions, reducing or eliminating some student support grants, and introducing "earmarked" fees for services such as registration and examinations (Johnstone, 2003). Over time, fees in Ghanaian tertiary institutions have continued to rise, reflecting the ongoing challenge of balancing the need for quality education with the financial realities of limited public funding. As governments struggle to finance the growing demand for higher education, cost-sharing has become a pragmatic, if controversial, solution. Looking forward, the challenge remains to strike a balance between making higher education financially sustainable for governments while ensuring that it remains equitable and accessible for all students. Policymakers must consider the long-term societal implications of restricting access to education through high fees, as well as the economic consequences of under-investing in human capital. As the global landscape of higher education continues to evolve, the debate over who should pay for education—and how—will undoubtedly remain a central issue in educational finance. While cost-sharing policies like those in Ghana help alleviate the government's financial burden, they raise important questions about access, equity, and the societal role of education. To ensure that higher education continues to serve as a pathway to opportunity for all, future policies must address these concerns while providing the financial resources necessary to support both students and institutions.

Economic growth can be achieved through the accumulation of human capital, as noted by Baxter & Birks (2004), and one of the most effective ways to build human capital is through formal education. Human capital, as defined by Treasury (2001), refers to acquired human capabilities—durable traits that yield positive effects on performance in socially valued activities. Human capital theory, developed by Schultz (1961) and Becker (1964), posits that individuals make investment decisions to pursue education in order to enhance their labor productivity. By doing so, they can earn higher wages in the labor market, which not only benefits them individually but also contributes to broader economic growth. Baxter and Birks (2004) further explain that employers are often willing to invest more in educated workers if they believe they can gain a return on that investment through increased labor productivity, without necessarily offering equivalent pay increases. This concept highlights the importance of education as a tool for enhancing productivity and, consequently, economic performance. Numerous researchers have empirically assessed the impact of education on economic growth. Studies by Lucas (1988), Mankiw et al. (1992), Barro (1991), Barro and Lee (1993, 1996), Hanushek and Kim (1995), Klenow and Rodriguez-Clare (1997), and others, have found consistent evidence supporting the positive relationship between education and economic development. These studies suggest that education serves as a crucial driver for

improving workforce skills, promoting technological innovation, and increasing overall productivity.

The screening hypothesis, as discussed by Baxter and Birks (2004), suggests that individuals pursue higher education to signal their productivity to potential employers. While education beyond a basic level is associated with increased productivity, the hypothesis argues that education itself does not necessarily cause the productivity gains. Instead, education acts as a signal that individuals possess certain capabilities. Warner (1999) supports this view, arguing that for educational qualifications to serve as reliable indicators of productivity, the cost of obtaining higher education must be prohibitively high for unproductive workers, who would then choose to forgo this signal. Many scholars and state institutions, including Barr (1989), the Ministry of Education (2002), Lucas (1988), and Warner (1999), have highlighted the critical importance of tertiary education for both individuals and society. Lucas (1988) emphasizes that higher education accelerates technological progress, which benefits both current and future generations by enabling future innovation to build on existing technological advancements. Warner (1999) echoes this sentiment, noting that the knowledge gained through higher education creates a cumulative advantage that benefits society over time.

As Barr (1989) explains, the shift towards a knowledge-based economy and the increasing sophistication of technology require a highly educated population. Higher education is seen as the key to achieving this, as it equips individuals with the skills needed to thrive in an ever-evolving economy. Baxter and Birks (2004) also point out that higher education generates a number of spill-over benefits, such as fostering innovation, increasing civic engagement, and improving social cohesion. Empirical studies have established a strong linear relationship between years of education and earnings. Maani (1997), David (2001), and Psacharopoulos (1985, 1987, 1994) have all demonstrated that individuals with more years of education tend to earn higher wages. However, not all research supports this finding. For instance, Krueger and Lindahl (2001) revealed contrasting results, suggesting that the relationship between education and earnings is not always straightforward and may depend on other factors, such as the quality of education or the labor market conditions. Beyond economic benefits, higher education offers numerous personal advantages. Researchers such as Sommer (1995), Hansen (2002), and McLaughlin (2003) have empirically identified several non-economic benefits, including the enjoyment of learning for its own sake, the development of individual skills and competencies, an enhanced appreciation of culture, and personal satisfaction. Higher education also reduces the risk of unemployment, provides greater flexibility in changing jobs, and improves overall health and quality of life.

Despite these benefits, Baxter and Birks (2004) argue that the greatest economic cost to students pursuing higher education is the forgone earnings during the period of study. While students invest time and resources into their education, they sacrifice potential income they could have earned had they entered the workforce directly after secondary education. This opportunity cost is often a significant consideration for individuals deciding whether to pursue higher education, particularly in countries or regions where the labor market is highly competitive or where the return on investment in education is uncertain. While higher education plays a critical role in individual economic success and overall societal growth. It enhances labor productivity, drives technological innovation, and generates spill-over benefits that extend beyond the labor market. While there are costs associated with pursuing higher education, particularly in terms of forgone earnings, the long-term benefits—both economic and personal—make it a worthwhile investment for individuals and societies alike. As economies continue to evolve, the importance of education in fostering a highly skilled, adaptable workforce will only increase, highlighting the need for continued research and policy development to support access to and the quality of higher education. Many researchers, policymakers, and economists have long advocated for state funding of higher education, arguing that education is a fundamental right (Baxter and Birks, 2004). They claim that the introduction of fees could lead to a reduction in enrollment as it may deter students from pursuing higher education due to financial constraints. However, several studies, including those by Maani (1997) and LaRocque and Inn (2004), have shown that enrollment has actually increased in many cases. This rise is attributed to the fact that individuals recognize higher education as a valuable investment in their future, one that can lead to higher earnings and better employment opportunities.

Barr (1989) presents a different perspective, asserting that higher education should be viewed as an economic commodity. He argues that the resources allocated to tertiary institutions come at the expense of other vital sectors such as healthcare or primary education. From this viewpoint, the state's investment in higher education must be weighed against the needs of other public services, raising questions about the optimal allocation of limited resources. One of the key arguments against full state funding of higher education is the concern that it could result in wealth redistribution that favors the rich. Maani (1997), Barr (2002), and Gove (2003) suggest that when the state funds higher education, the poor, through taxes, may end up subsidizing the rich, who are more likely to attend university. This scenario runs counter to the principles of equitable wealth redistribution. In contrast, proponents of public funding argue that without state support, access to higher education could be limited to those who can afford it, thus exacerbating social inequality. Another school of thought emphasizes that the social benefits of education are greater at the basic level than at the higher level. According to Payne and Llender (1997) and Cronin and Simmons (1987), state funding should prioritize basic education, where the return on investment in terms of societal benefits—such as improved literacy rates and workforce readiness—is higher. They argue that focusing resources on primary and secondary education ensures a stronger foundation for a country's human capital development, which is more broadly beneficial to society.

Moreover, some researchers argue that state support for students, such as grants or loans, is not always used for educational purposes. Payne and Llender (1997) found that in some cases, students receiving financial aid may use the funds for non-educational purposes, such as leisure activities, investments, or consumer goods. In a survey of students taking loans, it was revealed that one in eight of the 2000 respondents did so not out of financial necessity but to gain financial advantages. This raises questions about the efficiency of student loans and whether they are always an

appropriate mechanism for supporting higher education. Advocates of tuition fees argue that there are several advantages to charging for higher education. Tuition fees can create greater neutrality between on-the-job training and institution-based education, ensuring that both pathways are valued equally. They also provide an independent and diversified source of revenue for tertiary institutions, reducing their reliance on government funding. This independence can foster competition and innovation among public and private institutions, as well as between different types of formal learning. Tuition fees also serve to impose financial discipline on educational institutions by increasing students' expectations, which in turn motivates institutions to improve their performance in areas such as teaching quality and student services (LaRocque and Inn, 2004). Additionally, charging tuition fees can help address the regressive nature of state spending on higher education, ensuring that those who benefit most—such as higher-income students—contribute a fairer share.

In response to these debates, advocates of tuition fees propose various funding mechanisms beyond relying solely on taxpayers. Some of the suggested alternatives include student loan schemes, part-time employment opportunities, scholarships, and the introduction of tuition fees. One model that has gained popularity is the income-contingent loan system. This approach allows students to contribute to the cost of their education by taking out loans, which they repay after graduation once they have secured employment. This model offers flexibility, as repayment is tied to income levels, ensuring that students are not burdened with loan payments if their earnings are insufficient. The income-contingent loan system strikes a balance between personal investment and social responsibility, making higher education more accessible while still ensuring that those who benefit financially contribute to its costs. The debate over state funding of higher education is multifaceted, with strong arguments on both sides. On one hand, education is seen as a right, and the state has a role in ensuring that all individuals have access to it. On the other hand, concerns about efficiency, equity, and the allocation of public resources must be considered. Advocates of tuition fees and other alternative funding models believe that individuals who benefit from higher education should contribute to its costs, while critics fear that this could limit access for low-income students. The income-contingent loan model offers a potential solution, enabling students to invest in their education without facing prohibitive upfront costs. Ultimately, the challenge for policymakers is to strike a balance between ensuring broad access to higher education and maintaining a sustainable funding model that supports the needs of both individuals and society.

Studies have consistently shown that there is widespread opposition to the introduction of tuition fees and user fees from various groups, including citizens, opinion leaders, organizations, and individuals. This opposition is often expressed through demonstrations and protests. For instance, a poll conducted by YouGov in 2010 for the University and College Union (UCU) revealed that, in Britain, a majority of people were not only against increases in tuition fees but also supported a university funding system that would be free for students and their families.

The findings indicated that over two-thirds of British adults believed that university education had become less attractive due to tuition fees, and three in five voters said they would be more likely to support a political party that promised not to increase these fees. Despite the argument that tuition fees raise extra revenue for universities, only 16% of British adults thought that the introduction of tuition fees had resulted in a higher standard of education. The poll also revealed that 69% either disagreed or strongly disagreed with the idea of English universities being allowed to raise tuition fees, while only 12% supported the increase. Additionally, 55% of respondents believed that university education should be provided at no cost to the student or their family, and 70% felt that higher education had become less attractive to potential students and their families following the introduction of top-up fees. A notable finding was that 60% of the respondents were more inclined to vote for a political party that promised not to increase university tuition fees, compared to only 11% who indicated that a party's tuition fee policy would not influence their vote. Furthermore, only 16% of respondents agreed that tuition fees had allowed universities to provide a higher standard of education. In Scotland, where students do not pay tuition fees, 70% of English adults polled supported a similar system for England, while 74% of Scottish adults opposed the introduction of an English-style fee-based system in Scotland.

In a 2010 Income and Expenditure Survey conducted by the New Zealand Union of Students' Associations (NZUSA), it was revealed that tuition fees continued to pose a significant financial burden on students, with fees increasing by 13%. The median tuition fees rose to $5,400, reflecting an increase of over 42% since 2001. The average tuition fees for all students climbed to $6,246, representing a 48% increase since 2001. Notably, part-time students were hit the hardest, with their median fees rising by 52% during the same period, from $1,848 to $2,800. The survey also highlighted the impact of tuition fees on students' academic choices. One in every four students reported that their choice of course was influenced by tuition fees. Among those who cited fees as a factor, 58% indicated that they had to carefully consider whether their courses were worth taking, 46% questioned whether they could afford to continue their studies, and 21% said that tuition fees influenced their choice of institution. Furthermore, 13% of students who were not continuing their studies in 2011 cited financial reasons as the primary factor, while 6% stated they could not afford to study any longer. These findings underscore the significant impact that tuition fees have on access to higher education, students' choice of courses and institutions, and the overall attractiveness of pursuing university degrees. The rising cost of tuition continues to be a major concern for students and their families, and the political implications of tuition fee policies remain a key issue in many countries. Despite efforts to raise revenue for universities, the negative perception of tuition fees and their potential to limit educational access remains a challenge for policymakers, educational institutions, and students alike.

2. METHODOLOGY

The study employed a quantitative descriptive survey design, targeting marketing students at Sunyani Polytechnic as the population of interest. Data collection was conducted through a self-designed and self-administered questionnaire, using a non-probability convenience sampling technique to select participants. Primary data was gathered in June 2011, while

secondary data was sourced from relevant literature to support the research. In total, 106 respondents participated in the study. Before data collection, the purpose of the study was explained to the participants, and their informed consent was obtained. A literature review was conducted, incorporating both primary and secondary sources, to establish a theoretical framework for the study. This review covered key concepts related to the research, providing the necessary background for the development of the questionnaire. Additionally, the literature review offered a foundation for the discussions, supported many of the views presented in the study, and added credibility to the conclusions and recommendations made. The data collected from the respondents were analyzed using descriptive statistical methods. These included calculating the frequencies of responses, percentages, means, and standard deviations. These statistical techniques provided a clear summary of the respondents' attitudes and behaviors, helping to interpret the data in a meaningful way. This approach ensured that the study's findings were robust and grounded in both empirical data and established research, allowing for well-informed conclusions and practical recommendations.

3. RESULTS AND DISCUSSION

The table presents a detailed breakdown of the age distribution among 149 respondents, shedding light on the demographic composition of the sample. The largest proportion of respondents, making up 61.7%, falls within the 22-25 age group. This translates to 92 individuals and suggests that the majority of the participants are relatively young, clustered within this early adulthood phase. This concentration could indicate the study's focus on or relevance to individuals in this particular age range, or it might reflect a population that is predominantly made up of university students or young professionals. Following this, 32 respondents, or 21.5%, are in the 18-21 age group. This segment is slightly younger but still represents a significant portion of the sample. When combined with the 22-25 age group, these two categories comprise a large majority of the respondents, with a total of 83.2%. This heavy skew toward younger participants might suggest a common set of characteristics or experiences shared within this younger demographic, which could be an important factor in the context of the study.

Table 1: Age of Respondents

Age Group	Frequency	Percent
18-21	32	21.5
22-25	92	61.7
26-29	20	13.4
30-33	3	2.0
34-37	1	0.7
Missing response	1	0.7
Total	149	100

In contrast, the 26-29 age group consists of 20 respondents, representing 13.4% of the total sample. Although still a notable group, this age range indicates a shift toward a slightly older, potentially more experienced group of individuals. This age group might include early career professionals or individuals who are transitioning into more established stages of their careers or personal lives. The representation of respondents significantly decreases in the older age brackets. The 30-33 age group consists of only 3 respondents, making up 2.0% of the sample. This minimal representation suggests that the study may be less relevant or less accessible to individuals in this age group, or that older individuals were simply less likely to participate. Similarly, the 34-37 age group is represented by only 1 respondent, accounting for just 0.7% of the total sample. This extremely small percentage indicates that individuals in their mid-30s are scarcely represented, which could imply that the study's appeal or applicability diminishes as the age of respondents increases. Additionally, there is one missing response, which also accounts for 0.7% of the total. While this missing data point is minimal, it is worth noting that it could reflect a slight gap in data collection or respondent engagement. The data reveals that the majority of respondents are concentrated in the younger age groups, particularly between 18 and 25 years old, with a sharp decline in representation among older age groups. This distribution could have implications for the findings of the study, as the perspectives and experiences of the younger demographic are likely to dominate the results, potentially influencing the conclusions drawn from the data.

Table 2: Response on amount that will be adequate in a year

		Frequency	Percent
Valid	Gh 500	26	17.4
	Gh 500-1000	36	24.2
	Gh 1000-1500	20	13.4
	Gh 1500-2000	15	10.1
	Total	97	65.1
Missing	System	52	34.9
Total		149	100.0

Table 2 provides an analysis of responses to the question of what amount would be considered adequate by respondents

in a year, expressed in Ghanaian cedis (Gh). Of the 149 total respondents, 97 provided valid responses, while 52 (34.9%) did not respond to this question, which constitutes a substantial portion of missing data. Among the valid responses, the largest proportion of respondents, 36 individuals (24.2%), indicated that an amount between Gh 500-1000 would be sufficient for them in a year. This suggests that a significant portion of the respondents considers a mid-range amount of up to Gh 1000 as adequate. Following this, 26 respondents (17.4%) indicated that an amount of Gh 500 would be sufficient for them. This response reflects a notable group of individuals who believe that a relatively lower sum would meet their yearly financial needs. A smaller portion of respondents, 20 individuals (13.4%), considered Gh 1000-1500 as an adequate yearly amount, while 15 respondents (10.1%) selected Gh 1500-2000. These responses suggest that a smaller group of individuals believes higher amounts are necessary to meet their yearly needs, but they represent a minority compared to those who view lower sums as sufficient.

In total, the valid responses accounted for 65.1% of the sample, while the high percentage of missing responses (34.9%) indicates that a significant number of participants either did not answer the question or perhaps found it difficult to estimate an adequate amount for the year. The missing data might skew the results, as the perspectives of those who did not respond are not reflected in the analysis. Overall, the table indicates that most respondents believe an amount between Gh 500-1000 is adequate for their yearly needs, with fewer respondents opting for higher amounts.

Table 3: Responses on expenditure of student loan

Expenditure items	Strongly Disagreed (Freq. and %)	Disagreed (Freq. and %)	Neutral (Freq. and %)	Agreed (Freq. and %)	Strongly Agreed (Freq. and %)	Missing response (Freq. and %)	Total (Freq. and %)
Living expenses	1 (0.7%)	3 (2.0%)	3 (2%)	7 (4.7%)	9 (6%)	126 (84.6%)	149 (100)
User fees	2 (1.3%)	3 (2.0%)	7 (4.7%)	7 (4.7%)	4 (2.7%)	126 (84.6%)	149 (100)
Course work	n.a	2 (1.3%)	2 (1.3%)	3 (2%)	16 (10.7%)	126 (84.6%)	149 (100)
Transportation to class	9 (6%)	5 (3.4%)	4 (2.7%)	3 (2%)	2 (1.3%)	126 (84.6%)	149 (100)
Computer	4 (2.7%)	6 (4.0%)	7 (4.7%)	4 (2.7%)	2 (1.3%)	126 (84.6%)	149 (100)
Course-related travels	5 (3.4%)	5 (3.4%)	3 (2%)	6 (4%)	2 (1.3%)	126 (84.6%)	149 (100)
Other issues	7 (4.7%)	1 (0.7%)	5 (3.4%)	5 (3.4%)	4 (2.7%)	127 (85.2%)	149 (100)
Non-course related travel	9 (6%)	4 (2.7%)	5 (3.4%)	4 (2.7%)	1 (0.7%)	126 (84.6%)	149 (100)

Table 3 provides a detailed summary of responses regarding how students spend their loan funds across various expenditure items. The table categorizes the responses into five agreement levels: "Strongly Disagreed," "Disagreed," "Neutral," "Agreed," and "Strongly Agreed," along with the number of missing responses for each item. The total frequency and percentage of all responses are also included, allowing for a comprehensive understanding of student loan expenditure patterns. For living expenses, only 1 respondent (0.7%) strongly disagreed with spending the loan on this item, while 3 (2.0%) disagreed and another 3 (2.0%) remained neutral. A small group of 7 respondents (4.7%) agreed that they used their loan for living expenses, while 9 (6.0%) strongly agreed. However, the vast majority, 126 respondents (84.6%), did not provide a response, leaving this expenditure item underreported. Regarding user fees, 2 respondents (1.3%) strongly disagreed, 3 (2.0%) disagreed, and 7 (4.7%) were neutral. Similarly, 7 respondents (4.7%) agreed, and 4 (2.7%) strongly agreed. As with other items, the majority (126 respondents or 84.6%) did not respond, indicating a substantial amount of missing data on this expenditure.

For coursework expenses, no respondents strongly disagreed, but 2 (1.3%) disagreed, and 2 (1.3%) were neutral. Only 3 respondents (2.0%) agreed, while a relatively higher number of 16 respondents (10.7%) strongly agreed, suggesting that some students do use their loans for coursework. However, 126 respondents (84.6%) failed to respond. Transportation to class elicited stronger disagreement, with 9 respondents (6.0%) strongly disagreeing and 5 (3.4%) disagreeing with this expenditure. Only 4 respondents (2.7%) were neutral, while 3 (2.0%) agreed and 2 (1.3%) strongly agreed. Again, 126 respondents (84.6%) did not respond, leaving a significant gap in understanding. For computer expenses, 4 respondents (2.7%) strongly disagreed, and 6 (4.0%) disagreed. Seven respondents (4.7%) were neutral, while 4 (2.7%) agreed, and 2 (1.3%) strongly agreed. Similar to other items, 126 respondents (84.6%) did not provide a response. In terms of course-related travel, 5 respondents (3.4%) strongly disagreed, and 5 (3.4%) disagreed, while 3 (2.0%) were neutral. Six respondents (4.0%) agreed, and 2 (1.3%) strongly agreed. However, once again, 126 respondents (84.6%) did not respond. For other issues, 7 respondents (4.7%) strongly disagreed, while 1 respondent (0.7%) disagreed. Five respondents (3.4%) remained neutral, while 5 (3.4%) agreed, and 4 (2.7%) strongly agreed. The majority, 127 respondents (85.2%), did not provide a response, showing a pattern of missing data.

Finally, non-course related travel saw 9 respondents (6.0%) strongly disagreeing and 4 (2.7%) disagreeing. Five

respondents (3.4%) were neutral, while 4 (2.7%) agreed, and 1 respondent (0.7%) strongly agreed. As with the other items, 126 respondents (84.6%) did not respond, leaving this expenditure largely unreported. Overall, the table indicates that for most expenditure items, a large proportion of responses (84.6%) were missing, making it difficult to draw firm conclusions about student loan expenditure patterns. Among those who responded, there is a varied distribution of agreement across different items, with some students agreeing that their loans are spent on living expenses, coursework, transportation, and other items, but the data remains incomplete due to the high percentage of non-responses.

Table 4: Response on Source of funding education

Source of Funding		Frequency	Percent
Valid	student loan	6	4.0
	banks/financial institutions	18	12.1
	loans from parents/friends/relatives	37	24.8
	self-financing	8	5.4
	Scholarship	38	25.5
	remittance from parents/friends/relstives	38	25.5
	no response	3	2.0
	Total	148	99.3
Missing	System	1	.7
	Total	149	100.0

Table 4 provides a breakdown of the various sources of funding that respondents use to finance their education. A total of 148 valid responses were collected, accounting for 99.3% of the sample, while 1 response, or 0.7%, is missing. Among the valid responses, the most frequently cited sources of funding are scholarships and remittances from parents, friends, or relatives, with both categories having 38 respondents each, making up 25.5% of the total sample. These two sources are equally significant in the financing of education for the respondents, indicating that external support from family or formal scholarship programs plays a crucial role in educational funding. Next, loans from parents, friends, or relatives are cited by 37 respondents, representing 24.8% of the total. This shows that a substantial portion of the respondents relies on informal loans from their social network, which could reflect challenges in accessing more formal financial support. Banks or financial institutions are the funding source for 18 respondents, which makes up 12.1% of the total. This suggests that a smaller but still notable group of respondents relies on formal financial institutions for loans to support their education. Self-financing is reported by 8 respondents, accounting for 5.4% of the total. This group represents individuals who fund their education from their own resources, a smaller but significant portion of the sample. Only 6 respondents, or 4.0%, reported relying on student loans as their primary source of funding, indicating that formal student loan programs may not be as widely utilized by this sample as other forms of support. Finally, no response was given by 3 respondents, making up 2.0% of the total. In sum, the table reveals that scholarships and remittances are the most common sources of funding, followed closely by informal loans from relatives and friends. Formal sources such as bank loans and student loans are less commonly used, while self-financing remains a minor yet notable source.

Table 5: Worrying About Funding My Education Will Affect

		Frequency	Percent
Valid	Concentration	82	55.0
	motivation to study	39	26.2
	commitment to study	22	14.8
	my health	4	2.7
	Total	147	98.7
Missing	System	2	1.3
	Total	149	100.0

Table 5 provides an analysis of how respondents feel that worrying about funding their education affects various aspects of their academic and personal lives. Out of 149 total respondents, 147 provided valid responses, while 2 (1.3%) did not respond, indicating a high level of engagement with the question. The most frequently cited concern is that worrying about funding their education affects concentration, with 82 respondents (55.0%) indicating that their ability to focus is negatively impacted. This suggests that financial stress is a significant distraction for the majority of respondents, potentially hindering their academic performance. Another notable effect is on motivation to study, with 39 respondents (26.2%) expressing that their motivation is reduced due to concerns about funding. This shows that for over a quarter of the respondents, financial worries diminish their drive to engage with their studies, which could affect long-term educational outcomes.

A smaller but still significant group, 22 respondents (14.8%), reported that worrying about educational funding affects their commitment to study. This suggests that financial concerns may lead to wavering dedication, perhaps influencing their consistency and overall effort in their academic endeavors. Lastly, only 4 respondents (2.7%) indicated that worrying about funding affects their health. Although this is a small percentage, it highlights that for a few individuals, financial stress extends beyond academics and has physical or mental health implications. In conclusion, the table reveals that the primary impact of financial worries for most respondents is on their concentration and motivation to study, with a smaller group also experiencing a decline in their commitment and, for a few, their health. The data underscores the importance of addressing financial concerns to support students' academic performance and well-being.

4. CONCLUSION

The study examined the knowledge and attitudes of students regarding the financing of education, particularly in relation to the introduction of tuition fees and user fees. The findings revealed that students' knowledge about tuition and user fees is generally low. Many respondents were unaware that they do not pay tuition fees due to constitutional provisions. Despite this lack of awareness, respondents indicated that they consider it appropriate to contribute to the financing of their education and expressed a willingness to pay tuition fees if necessary. Furthermore, students believed that parents should bear the primary responsibility for funding their education. However, a significant concern raised by the respondents was the issue of inadequate financial resources. Many students face financial constraints, which cause stress and anxiety, ultimately affecting their ability to concentrate and perform well in their studies.

The findings highlight the importance of addressing financial issues in education, as they directly impact students' academic focus and well-being. The study also revealed that respondents are generally not willing to pay tuition fees, and many feel that the current user fees are too high. While students expressed a willingness to work during vacations to support their education, they noted the difficulty in securing vacation jobs. Only a small number of respondents benefit from the student loan scheme, and many face challenges in finding guarantors to secure the loan. Additionally, the amount provided through the loan scheme is deemed insufficient to cover educational expenses, and respondents suggested that the loan should come with a zero-interest rate to ease financial pressure. Full-time students indicated a need for additional living allowances to help support their day-to-day expenses, as current funding is inadequate. The primary sources of funding for students' education include remittances from parents, friends, relatives, and scholarships. Among those who receive loans, the funds are primarily used to cover the costs of their courses and living expenses. These findings emphasize the financial struggles students face and the need for more comprehensive financial support mechanisms to ensure that students can focus on their studies without being overwhelmed by financial stress.

This study should be replicated across other departments within the school and in other tertiary institutions to determine whether the findings hold true in different academic and geographic contexts. Given that parents are the primary financiers of education for many students, future studies should also target parents to assess their attitudes towards tuition fee payment and their role in supporting their children's education. Moreover, student leadership should play an active role in educating their peers about the complexities of educational funding. This includes raising awareness about the various components of student expenses, such as user fees, tuition fees, and other aspects of the student bill. By being well-informed on these issues, students can better understand the financial dynamics of their education and advocate for solutions that support their needs. Effective education and engagement on this topic will help students make informed decisions and contribute to discussions on how best to address the challenges of financing higher education.

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