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Assessing the Readiness in Pursuing Tertiary Education Among Grade 12 Students: A Descriptive Study

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Abstract

This study assessed the readiness of Grade 12 students for tertiary education across five dimensions: cognitive strategies, content knowledge, academic behavior, contextual awareness, and financial capability. Using a descriptive-evaluative design, data were collected from students in three public secondary schools and analyzed through descriptive and inferential statistics. Results showed that students were generally much ready for college, with a grand mean of 3.524. Among the dimensions, Contextual Awareness scored highest ($\bar{x} = 3.76$), followed by Academic Behavior ($\bar{x} = 3.58$), Financial Capability ($\bar{x} = 3.57$), and Cognitive Strategies ($\bar{x} = 3.48$), while Content Knowledge was lowest ($\bar{x} = 3.23$), indicating moderate preparedness. Students excelled in understanding complex readings ($\bar{x} = 3.53$), analyzing information ($\bar{x} = 3.50$), applying critical thinking ($\bar{x} = 3.50$), and organizing information ($\bar{x} = 3.50$), but showed lower confidence in summarizing information ($\bar{x} = 3.39$). Inferential analysis revealed that content knowledge readiness did not significantly differ by age, sex, economic status, strand, or track. In contrast, the academic strand and track significantly influenced cognitive strategies, academic behavior, and contextual awareness. These findings suggest that students are generally prepared for tertiary education. Still, targeted interventions are needed to strengthen content mastery and summarization skills, while academic pathways play a key role in shaping overall readiness.

Keywords: Academic Behaviors, Cognitive Strategies, Content Knowledge, Contextual Awareness, and Financial Capability

Introduction

Tertiary education was a significant milestone in a student's academic journey. It unlocked greater opportunities for professional advancement and personal development. In the Philippines, the K-12 education system was implemented to enhance educational standards by adding two years of senior high school, which

prepares students for higher education and the workforce. The Universal Access to Quality Tertiary Education Act (RA 10931), enacted in 2017, provided free tuition and miscellaneous fees for first-degree students in public higher education institutions. It also offered subsidies and student loans to students in need. It aimed to increase enrollment from diverse socioeconomic backgrounds and reduce financial barriers to higher education (Cano et al., 2024). As Grade 12 students approached the end of their senior high school years, they faced crucial decisions that would shape their future paths. However, readiness for this next stage goes beyond merely possessing academic qualifications.

This study assessed the readiness of Grade 12 students in pursuing tertiary education, with a particular focus on three key areas: financial capability, emotional resilience, and academic preparedness. Under the K-12 system, the Senior High School (SHS) curriculum is designed to equip students with foundational skills in various academic, technical-vocational, and entrepreneurial fields. Despite this preparation, challenges persist in ensuring that students are truly ready to navigate the demands of higher education.

Students from families with lower economic and cultural capital were less likely to be college-ready, indicating that readiness assessments often overlook these critical background factors (Pagulayan et al., 2021). There was a scarcity of longitudinal research tracking emotional readiness from earlier grades into Grade 12, and few studies use qualitative methods to capture students' lived experiences (Locaylocay et al., 2024).

Financial challenges often pose significant barriers to accessing tertiary education, making it essential to evaluate students' financial preparedness and their ability to secure funding for higher education. In addition, emotional resilience played a critical role in helping students cope with the stress, adjustment, and pressures of college life. Finally, academic preparedness, which encompasses mastery of essential knowledge, skills, and study habits, is a crucial factor in determining whether students will thrive in college.

By evaluating these three areas, this research provided a comprehensive assessment of how well Grade 12 students were prepared for the transition to tertiary education. The goal was to offer valuable insights to guide schools, parents, and communities in supporting students in making informed decisions about their future. Additionally, the findings aimed to inform strategies for preparing students to meet the challenges and expectations of tertiary education within the context of the Philippines' K-12 system.

Related Studies

This section presents a review of the literature and studies that strengthen the research measures in progress. Understanding Grade 12 students' readiness for tertiary education is crucial, as it directly affects their ability to succeed in higher education and adapt to the demands of a knowledge-based economy. The senior high school curriculum, particularly under reforms like the K-12 Program, aims to equip students with both cognitive and non-cognitive skills necessary for college and beyond. However, the transition from secondary to tertiary education remains a significant challenge for many students.

Recent studies highlight that while some Grade 12 graduates demonstrate average non-cognitive preparedness, such as motivation and emotional readiness, many still exhibit below-average cognitive skills, indicating gaps in academic readiness for college-level work. This is particularly evident in subject-specific areas such as chemistry, where students often lack foundational conceptual understanding and scientific reasoning skills essential for tertiary studies. These findings underscore the importance of readiness assessments and targeted interventions to bridge academic gaps and support students during this critical transition.

The literature review will draw on theoretical frameworks and empirical evidence from previous research to provide a comprehensive understanding of the factors influencing college readiness among Grade 12 students. It will also explore the effectiveness of preparatory programs and the role of students' perceptions, self-assessment, and emotional preparedness in shaping their transition to higher education. This approach ensures that the study is grounded in both policy context and real-world student experiences, offering valuable insights for educators, policymakers, and higher education institutions (Sierra & Pepito, 2024).

Assessing the readiness of Grade 12 students to pursue tertiary education is a critical concern in educational systems worldwide. As students transition from secondary to higher education, their preparedness encompassing cognitive abilities, non-cognitive skills, motivation, and socio-emotional factors plays a pivotal role in their academic success and adaptation to new learning environments. Recent studies highlight that while many Grade 12 students demonstrate adequate non-cognitive skills and motivation, significant gaps often exist in cognitive readiness, particularly in foundational subject knowledge and conceptual understanding.

These findings underscore the importance of comprehensive readiness assessments to identify areas where students may require additional support or bridging programs. By systematically evaluating both academic and non-academic dimensions of readiness, educational institutions can better align their interventions, ensuring that students are equipped to meet the demands of tertiary education and thrive in a rapidly evolving knowledge-based economy (Syakira & Syukur, 2025).

Age and sex are significant factors influencing the academic and career choices of senior high school students, particularly those in Grade 12 who are preparing for tertiary education. Girls are more likely to excel in and prefer verbal/language subjects, while boys tend to have strengths in technical/numerical areas. These academic strengths often guide their subsequent educational and career choices. Despite having the necessary skills, women with technical/numerical strengths often avoid careers in those fields, contributing to gender segregation in education and occupation. Sex differences also play a notable role in shaping academic interests and career aspirations.

Studies consistently find that girls tend to have stronger verbal and language abilities, while boys often excel in technical and numerical subjects. College-prep tracks are associated with higher rates of college degree attainment. In contrast, vocational tracks may offer short-term earning benefits but are eventually surpassed by the academic premium in the long term (Oh & Vang, 2023). Multiple large-scale studies confirm that high school GPA is a robust indicator of college outcomes, often outperforming standardized test scores. Students with higher high school GPAs are more likely to achieve higher first-year college GPAs and to graduate from college (Bastedo et al., 2023). Parental and teacher influences, as well as gender-specific role models, also impact students' career choices.

Higher family income and parental education levels are consistently associated with better academic outcomes and greater readiness for higher education. Students from high-SES families are more likely to attend high-quality schools, enroll in advanced coursework, and have access to information and resources that support college preparation and success. For example, students with college-educated parents are more likely to enroll in advanced courses early in high school, and this advantage persists throughout their educational trajectory. Family income also directly boosts university enrollment and educational attainment, even after accounting for the type of high school attended (Fujihara, 2024).

Students from families with higher economic capital (measured by parents' income and students' allowance) demonstrate higher college readiness. Conversely, those with lower economic status are generally less prepared for college, often lacking the competencies and resources needed to succeed in tertiary education

(Pagulayan et al., 2021).

When students were grouped by age, there was no notable difference in their college readiness, suggesting that being slightly older or younger within the typical senior high school age range does not meaningfully affect readiness (Perez, 2025). For accountancy, the SHS strand and age influence foundational knowledge, but overall college performance is not always directly tied to strand choice (Perez, 2024).

In most developed countries, women now outnumber men in tertiary education enrollment, though men remain overrepresented in certain fields such as STEM (science, technology, engineering, mathematics) (Borooah & Knox, 2023). While women often perform as well as or better than men academically, they may be underrepresented in top-achieving groups in some contexts, and men are less likely to complete degrees in others (Eshetu et al., 2025).

Research indicates that students' chosen strands do influence their preparedness for specific college courses. For example, students from STEM backgrounds may feel more prepared for science-related college courses. However, persistent gaps in foundational knowledge, such as conceptual understanding in chemistry and mathematics, remain a concern even among STEM students. This disconnect is also observed in other contexts, where high school grades do not always predict college success, highlighting the need for better alignment between secondary and tertiary curricula (Barr, 2022).

High school GPA reflects not only academic achievement but also noncognitive factors such as effort, motivation, and engagement, which are important for college readiness. Students with higher GPAs tend to feel more prepared for college-level coursework, as their academic habits and self-discipline developed in high school contribute to their confidence and ability to handle college demands. Additionally, high school GPA is associated with self-selection into institutions and programs that match students' perceived readiness and aspirations (Steedle & Way, 2024). For example, students with higher high school GPAs are more likely to achieve higher GPAs in their first year of college and accumulate more college credits per semester. This relationship holds across diverse student populations, including ethnic minority groups (Ami, 2024). Studies show that career preferences among high school students are often in flux, influenced by ongoing personal development and external factors. Many students lack clear career orientations, underscoring the need for targeted career development interventions to support informed, stable decision-making (Zhao et al., 2024).

Several foundational theories explain how students develop career preferences. Holland's Theory of Vocational Personalities and Work Environments emphasizes the fit between individual personalities and compatible work environments, suggesting that students are more likely to thrive in careers that match their interests and traits. Super's Theory highlights the developmental aspect, proposing that career choices express an evolving self-concept, with adolescence as a critical period for career exploration and crystallization. Krumboltz's Social Learning Theory adds that learning experiences, environmental conditions, and chance events significantly shape career decisions, emphasizing adaptability and the role of both personal and situational factors (Yunus et al., 2024).

Students' academic readiness is shaped by their cognitive skills, mastery of competencies, and the alignment of their senior high school (SHS) strand with their intended college course. In this study, self-regulated learning dimensions such as environment structuring, time management, and goal setting were found to predict academic performance significantly. This aligns well with findings on contextual awareness, in which students demonstrate strong readiness to manage their learning conditions (Ejubovic et al., 2021). Students taking college courses that are not aligned with their high school strand face foundational knowledge gaps and skill shortfalls, yet use coping strategies such as seeking help and independent study (Gapi & Oliveros, 2025).

The senior high school strand is a significant predictor of college GPA and academic outcomes. Studies recommend considering strand alignment in college admissions, especially for specialized programs (Manugas et al., 2022). Students from technical-vocational strands often pursue higher education to enhance their skills further, underscoring the strand's role in shaping post-secondary pathways (Hasigan & Accad, 2025). Students who took a senior high school strand aligned with their college program (e.g., STEM for science-related courses) show higher academic performance and better adjustment in college compared to those from non-aligned strands (Rubas, 2023).

This study found a statistically significant association between senior high school strand and students' academic performance in tertiary education, implying that strand alignment has long-term academic consequences (Aguba & Villacruel, 2023). This study found significant differences in academic performance by strand, highlighting the importance of strand-specific factors in educational outcomes (Santos & Reyes, 2023). Emotional and academic readiness for college is also linked to students' perceptions of the K-12 program and the support they received in choosing appropriate tracks (Sierra & Pepito, 2024).

Students from higher-income families tend to demonstrate greater financial and emotional readiness for college, as well as better mental health outcomes (Wang et al., 2022). The academic major and year in college also influence readiness, with students in psychology or health sciences and those in later years showing higher mental health literacy and readiness (Taşkın & Erzurumlu, 2021). Financial literacy levels can vary based on demographic factors, academic discipline, and whether students have taken financial management courses (Panova et al., 2023).

Students from higher-income families generally demonstrate greater academic and emotional readiness for college. Lower SES is associated with reduced access to resources, lower academic achievement, and less favorable college readiness outcomes. For example, parental income and financial resources have a stronger negative impact on first-year college retention for students who are less academically prepared, highlighting the compounding disadvantage (Quarshie & Lynch, 2024).

This study reviewed financial literacy programs across diverse contexts, showing that when financial education is inclusive, it can reduce inequalities and benefit broad populations (Lopez, 2025). In the Philippine context, this study measured both financial knowledge and behavior (budgeting, borrowing, saving) among SHS and college students and found gaps in practical financial behavior but no significant gender differences in financial literacy (Dela Rama et al., 2024).

This review identified wide-ranging predictors of financial literacy (knowledge, behavior, capability), highlighting that many factors (including sociodemographic factors) influence literacy, as well as the central role of programmatic interventions (education) (Rehman & Mia, 2033). This aligned with the interpretation that contextual awareness readiness could be more uniformly supported across different profile groups, rather than showing sharp group-based divides (Saracostti et al., 2024).

Their results showed that dual enrollment and OPPs were significant predictors of higher perceived readiness. In contrast, demographic factors such as household income (SES) and race/ethnicity were not consistently correlated with perceived readiness after accounting for other variables (Naik et al., 2024). This study found significant differences in inductive reasoning scores across SHS strands, particularly between ABM and STEM ($p = 0.009$), suggesting that cognitive readiness varies by strand (Gorosin, 2025). This aligns with findings that strand (curriculum focus) drives differences in readiness more than demographic factors such as sex (Mabborang & Bolero, 2023).

Awareness of cultural diversity and the ability to navigate different social contexts are positively correlated with achievement motivation and academic success. Programs that enhance cultural competence and

contextual understanding can improve student engagement and outcomes (Huang, 2022). The fit between a student's cultural background and the prevailing norms of a college (cultural/contextual awareness) affects academic adjustment, sense of belonging, and persistence. First-generation and minority students often face a "cultural mismatch," which can lead to lower academic performance and well-being unless institutions foster a more inclusive environment (Salehi et al., 2021).

Contextualized indicators, such as high school quality, exposure to violence, and socioeconomic status, explain differences in first-year college grades beyond individual academic achievement alone (Ortiz et al., 2021). This supports the importance of contextual awareness and academic behaviors in preparing students for college (Salpocial & Palma, 2023). Their agreement indicates readiness to adapt to tertiary education demands, while positive perceptions of the K-12 program are associated with higher emotional and academic readiness (Sierra & Pepito, 2025). Additionally, self-regulated learning has been shown to predict students' well-being and academic adjustment, reinforcing its role in academic behavioral readiness (Nieva & Prudente, 2024).

Readiness for tertiary education among Grade 12 students is best supported by comprehensive career guidance, active involvement of families and educators, and opportunities for self-exploration. Providing encouragement, motivation, and high expectations fosters students' confidence and aspirations, which are strongly linked to academic achievement and readiness for further education (Schmid & Garrels, 2021). Assistance with daily school needs and participation in school activities contribute to students' sense of preparedness and belonging (Sharma, 2024).

Students navigate career decisions by developing self-knowledge, gathering information about career options, and evaluating alternatives. Key challenges include lack of readiness (e.g., low motivation, indecisiveness), insufficient information, and inconsistent or conflicting information. These difficulties can hinder students' ability to make clear and confident career choices (Gati & Kulcsár, 2021). The process is often described in phases, with readiness increasing as students progress through decision-making stages (Azhenov et al., 2021).

Students commonly experience declines in psychological well-being, self-esteem, and social support, alongside increases in depression, anxiety, and stress during the first year of college. These challenges are most pronounced in the initial semesters, with some recovery in later years, but not always to pre-college levels. The ability to actively cope with emotions, maintain social connections, and seek support is critical for positive adjustment (Conley et al., 2023).

Gender differences in college readiness are observed, with some studies indicating that female students may have lower odds of successful course completion in certain contexts, such as online introductory statistics courses at community colleges. Additionally, perceptions of factors influencing academic success can differ by gender (Cole, 2021). Entering a new environment, such as a university or a new country, often leads to stress, homesickness, and anxiety due to unfamiliar social norms and the need to establish new support networks. Students and migrants must navigate cultural differences, language barriers, and the loss of established social ties, which can increase feelings of isolation and psychological distress (Lari et al., 2025). The ability to form new social connections and adapt to the local culture is crucial for successful adjustment (De Oliveira & Garcia, 2024).

Students often experience a mismatch between their expectations and the realities of college-level work. Key challenges include the increased complexity of academic content, greater demands on time management, and the need to develop new study strategies. Many students find the volume and depth of material more challenging than anticipated, which can lead to stress and anxiety about academic performance and future opportunities (Gosai et al., 2023). The workload in tertiary education is often significantly heavier than in secondary school. Students must balance multiple assignments, readings, and assessments, which requires

effective time management and prioritization skills. Those lacking these skills may struggle to keep up, which can affect their academic success and overall well-being (Gomez et al., 2022).

Grade 12 students often face concerns about adjusting to new social environments, making friends, and being away from family. Studies show that social and emotional preparedness is a key factor in successful college transition. While many students report being socially and emotionally ready, differences exist across individual backgrounds, and strategies are needed to enhance these skills for all students further. External factors such as family, peers, and school environment moderately influence students' career decisions, with the school environment being the most significant (Puson et al., 2024). Students frequently experience anxiety about choosing the "right" course and about future job prospects, especially during periods of economic instability or crises such as the COVID-19 pandemic. This anxiety is heightened by intolerance of uncertainty and is linked to both personal and labor market factors (Ning et al., 2024).

Anxiety about choosing the right course, uncertainty about future employment, and pressure to succeed are common among Grade 12 students. Career guidance programs and work immersion experiences have been shown to help students make more informed decisions about their college courses and future careers. These interventions increase student involvement in decision-making and align course choices with students' interests and academic tracks. External influences, especially from the school environment and societal culture, also play a role in shaping students' career choices (Puna, 2024).

In summary, an assessment of K-12 graduates' readiness for tertiary education in the Philippines found that many students possess average non-cognitive skills (such as motivation and perseverance) but often have below-average cognitive skills, particularly in areas like mathematics and science. Studies consistently reveal that while many students possess average non-cognitive skills (such as motivation and adaptability), their cognitive readiness (academic skills and reasoning) is often below average. This gap suggests that students may be emotionally and socially prepared but lack the academic foundation for college-level work. The literature emphasizes the need for institutionalized readiness assessments to identify students who require bridging or remediation programs, ensuring that academic standards are met and students are set up for success (Mortiz & Digamon, 2023).

The comprehensive review of the literature and studies presented above significantly contributed to the foundation and development of this research on assessing Grade 12 students' readiness to pursue tertiary education. By highlighting key factors such as cognitive and non-cognitive skills, demographic influences, academic performance indicators, and the challenges students face during the transition to higher education, these sources provided valuable insights into the complexity of college readiness.

The empirical evidence and theoretical frameworks guided the formulation of research measures, informed the selection of variables, and underscored the importance of examining both academic preparedness and emotional resilience. Moreover, understanding the role of external influences, such as family, the school environment, and socioeconomic status, enriched the study's approach to the comprehensive evaluation of student readiness. Overall, the literature ensured that the study was grounded in current educational realities and aimed at generating actionable findings to support students' successful transition to tertiary education.

The reviewed studies significantly informed the present study by providing a strong conceptual and empirical foundation for identifying key readiness dimensions, including academic behavior, cognitive skills, contextual awareness, content knowledge, and financial capability. Recent studies guided the development of research instruments and interpretation of findings, ensuring alignment with current educational trends and issues.

Furthermore, the literature highlighted the importance of examining student profiles, such as age, sex, strand, and socioeconomic status, in determining differences in readiness. Overall, these studies enhanced the

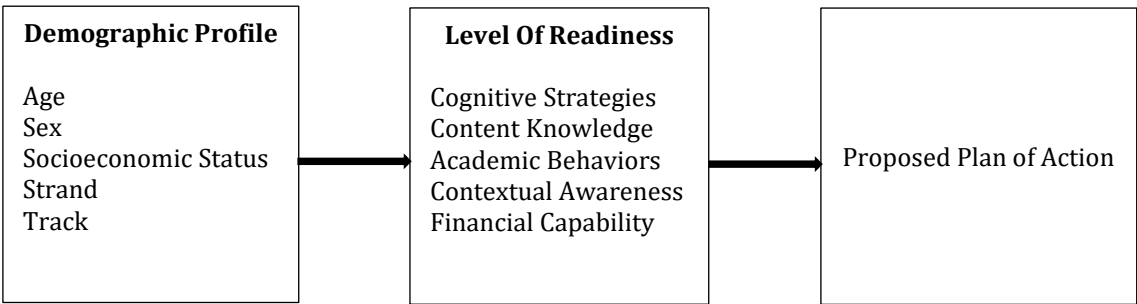
credibility, relevance, and analytical depth of the research, ensuring that it is supported by established theories and evidence-based frameworks.

Theoretical/Conceptual Framework

This study was anchored in Conley’s College Readiness Theory (2023), which posited that readiness for tertiary education is a multifaceted construct encompassing key dimensions, including cognitive strategies, content knowledge, academic behaviors, and contextual skills and awareness. According to Conley, successful transition to college requires not only mastery of academic content but also the development of critical thinking, problem-solving abilities, and self-management skills essential for navigating the demands of higher education. In assessing Grade 12 students’ readiness to pursue tertiary education, this theory provided a comprehensive framework for evaluating both cognitive and non-cognitive factors influencing students’ preparedness.

The cognitive dimension emphasized students’ proficiency in core academic subjects, while academic behaviors focus on habits such as time management, persistence, and goal setting. Contextual skills and awareness highlighted the importance of understanding the college environment, including knowledge about application processes, financial aid, and campus resources. By applying Conley’s framework, this descriptive study identified the strengths and gaps in Grade 12 students’ readiness across these dimensions, thus providing a holistic assessment of their preparedness for tertiary education. This approach allowed educators and policymakers to design targeted interventions that address specific areas where students may lack readiness, ultimately supporting smoother transitions and higher success rates in college.

Figure 1: Research Flow of the Study



Objectives of the Study

This study aimed to assess the following objectives: (1) determine the demographic profile of the respondents in terms of age, sex, economic status, strand, and track; (2) assess the level of readiness of Grade 12 students in terms of cognitive strategies, content knowledge, academic behaviors, contextual awareness, and financial capability; (3) examine whether there is a significant difference in the level of readiness when students are grouped according to their demographic profile; and (4) develop a proposed plan of action based on the findings of the study to enhance students’ readiness for tertiary education.

Methodology

This study utilized a descriptive-evaluative research design. This research was conducted at three selected schools in the South Butuan District of the Butuan City Division, namely Butuan City Comprehensive National High School, Amparo National High School, and Bagong Silang National High School, located in Butuan City, Agusan Del Norte, Philippines. The study's respondents were Grade 12 students from Amparo, Dulag, and Bagong Silang National High School for the academic year 2025-2026. Using an accidental sampling technique, the researchers will select Grade 12 students who are readily available and willing to participate in the study to assess their readiness for tertiary education. The research instrument used in this study was a structured Likert-scale questionnaire designed to measure Grade 12 students' readiness for tertiary education across five key dimensions: cognitive strategies, content knowledge, academic behavior, contextual awareness, and financial capability. The questionnaire items were adapted from the study by Zimmerman and Schunk (2012). The statistical tools used in this study were the mean, frequency, and percentage, weighted mean, and Analysis of Variance (ANOVA).

Results and Discussion

Problem 1: What is the respondent's demographic profile in terms of age, sex, and socioeconomic status? Strand, and track?

Figure 2. Distribution of Respondents in terms of Age

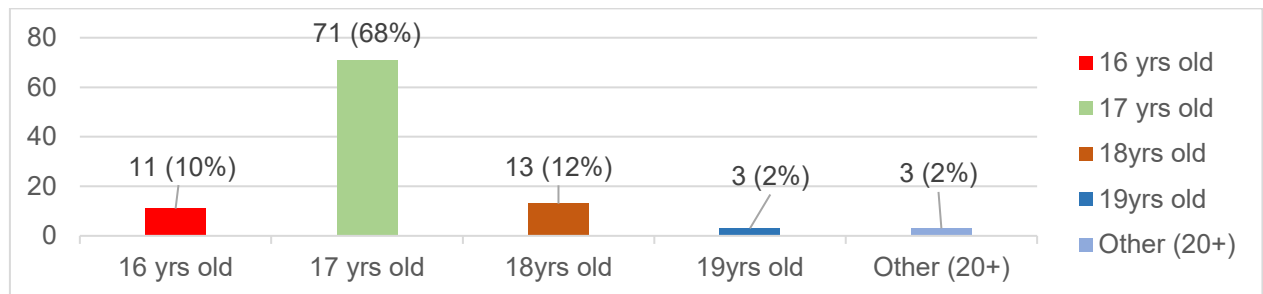


Figure 2 presents the age distribution of Grade 12 students from Amparo National High School, Butuan City Comprehensive High School, and Bagong Silang National High School, showing that the majority of respondents are 17 years old ($n = 71$), followed by 18 years old ($n = 13$) and 16 years old ($n = 11$), with only a few students aged 19 ($n = 4$) and a minimal number categorized as "other" ($n = 3$); this indicates that most students fall within the typical age range for their grade level, reflecting a normal progression through the K-12 system with minimal delays or irregularities, thereby suggesting a relatively homogeneous age group suitable for assessing readiness for tertiary education.

Figure 3. Distribution of Respondents in terms of Sex

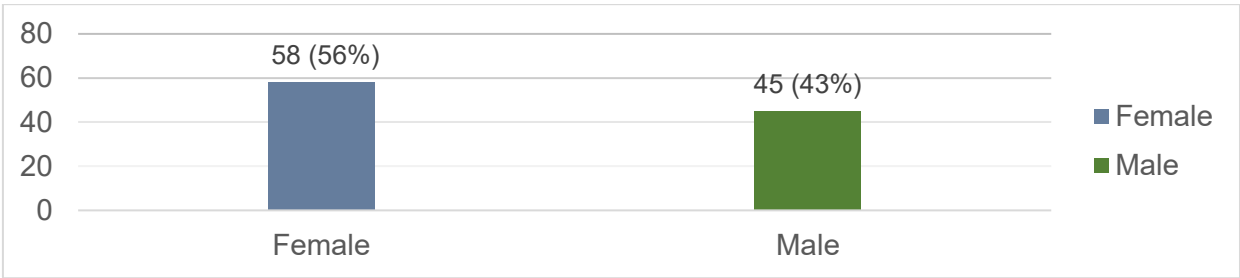


Figure 3 presents the distribution of respondents in terms of sex, showing that there are 58 female students and 45 male students, indicating that females outnumber males by 13 and constitute the majority of the sample; this suggests a slightly higher female representation among Grade 12 students, which may reflect enrollment patterns in the selected schools, while still maintaining a relatively balanced distribution suitable for comparative analysis in assessing readiness for tertiary education.

Figure 4. Distribution of Respondents in terms of Economic Status

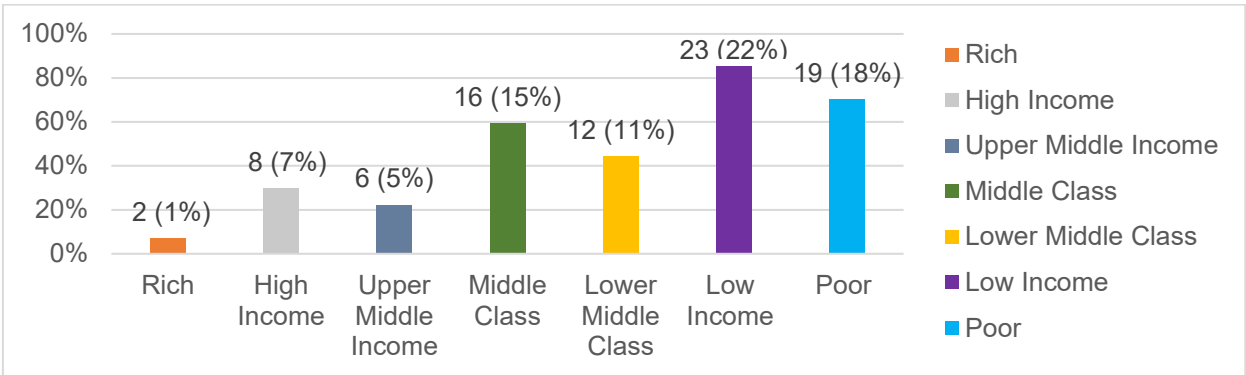


Figure 4 presents the distribution of respondents in terms of economic status, showing that the majority of students belong to the low-income ($n = 23$) and poor ($n = 19$) categories, followed by middle class ($n = 16$) and lower middle class ($n = 12$), while only a few fall under high-income ($n = 8$), upper middle-income ($n = 6$), and rich ($n = 2$) groups; this indicates that most respondents come from economically disadvantaged backgrounds, which is typical of public school settings, and suggests that financial constraints may play a significant role in shaping students' access to resources and overall readiness for tertiary education.

Figure 5. Distribution of Respondents in terms of Strand

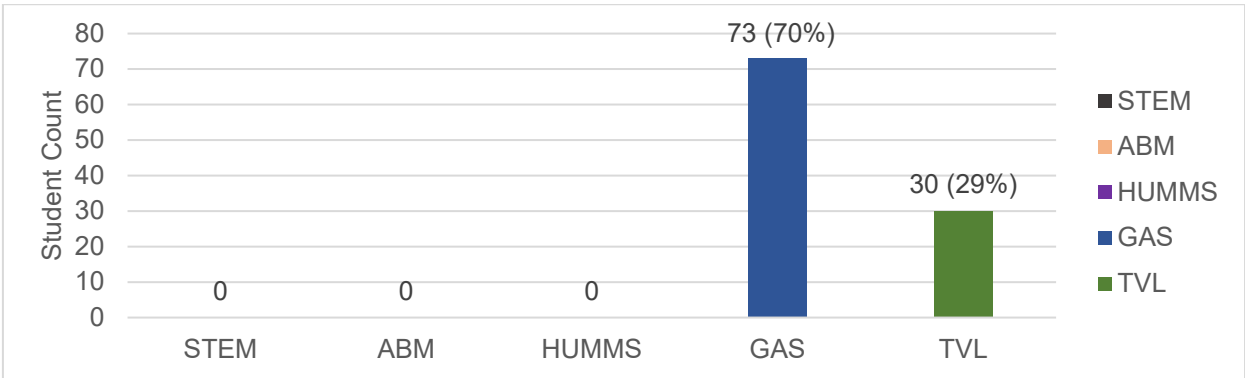


Figure 5 presents the distribution of respondents by strand, showing that the General Academic Strand (GAS) has the highest number of students ($n = 73$). In contrast, the Technical-Vocational-Livelihood (TVL) strand has fewer students ($n = 30$), and no respondents are recorded in other strands due to limited strand offerings in the selected schools and the absence of some students during immersion activities; this indicates that GAS is the dominant strand among the respondents, which may reflect students' preference for academically oriented pathways toward tertiary education, while the lower representation in TVL suggests a smaller proportion pursuing skills-based tracks, highlighting how school resources, community context, and socioeconomic factors influence strand selection and potentially affect students' readiness for higher education.

Figure 6. Distribution of Respondents in terms of Track

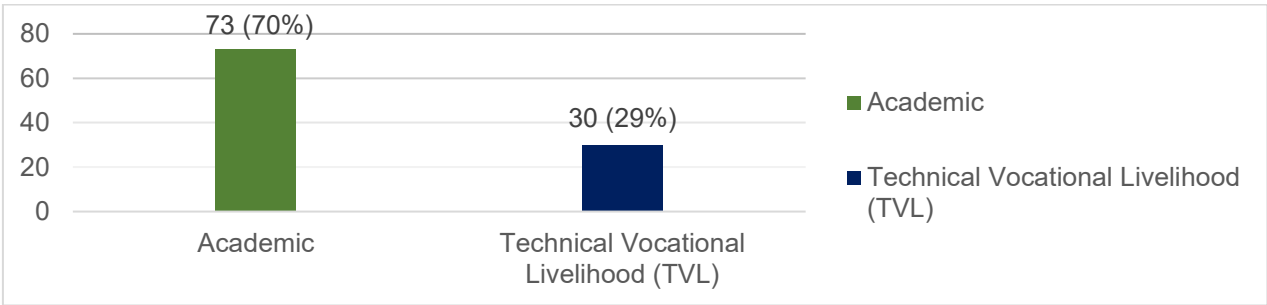


Figure 6 presents the distribution of respondents in terms of track, showing that 73 students are enrolled in the Academic track while 30 students are in the Technical-Vocational-Livelihood (TVL) track, indicating that the Academic track has more than double the number of students compared to TVL; this suggests a strong preference for academically oriented pathways, likely reflecting students' intentions to pursue higher education and careers requiring formal qualifications, while the lower enrollment in the TVL track may be influenced by factors such as resource availability, perceived career opportunities, and personal interests, highlighting how track selection can shape students' preparation and readiness for tertiary education.

Problem 2: What is the level of readiness of Grade 12 students in pursuing tertiary education?

Table 1. Level of Readiness in terms of Cognitive Strategies

	Statements	Mean	Description	Interpretation
1.	I can understand complex readings.	3.53	Agree	Much Ready
2.	I can analyze complex readings.	3.50	Agree	Much Ready
3.	I can apply critical thinking when solving problems.	3.50	Agree	Much Ready
4.	I can organize information.	3.50	Agree	Much Ready
5.	I can summarize information.	3.39	Neutral	Ready
	Total	3.48	Agree	Much Ready

Legend: 1.00-1.80-Strongly Disagree, 1.81-2.60-Disagree, 2.61-3.40- Neutral, 3.41-4.20-Agree, 4.21-5.00 Strongly Agree

Table 1 presents the level of readiness of Grade 12 students in terms of cognitive strategies, showing that respondents generally agree with their abilities across most indicators, with mean scores ranging from 3.39 to 3.53 and an overall mean of 3.48 interpreted as “Much Ready.” The highest mean score is observed in understanding complex readings ($M = 3.53$), followed by analyzing complex readings, applying critical thinking, and organizing information ($M = 3.50$), all interpreted as “Much Ready,” indicating that students demonstrate strong confidence in essential higher-order thinking skills. However, summarizing information obtained the lowest mean score ($M = 3.39$), interpreted as “Ready,” suggesting that students are less confident in this area than in other cognitive skills.

The findings indicate that students possess generally effective cognitive strategies necessary for academic tasks such as comprehension, analysis, and problem-solving, which are crucial for success in tertiary education. However, the lower performance in summarizing skills highlights a specific gap that needs to be addressed, as this skill is vital for synthesizing and organizing information. This result supports the findings of Sierra and Pepito (2024), who noted that students often exhibit moderate to strong non-cognitive readiness but may still have gaps in cognitive skills, and Mortiz and Digamon (2023), who emphasized that many senior high school graduates demonstrate below-average cognitive readiness, indicating the need for targeted interventions such as bridging programs to strengthen essential academic skills.

Table 2. Level of Readiness in terms of Content Knowledge

	Statements	Mean	Description	Interpretation
1.	I have a strong understanding of the subjects I have taken.	3.34	Neutral	Ready
2.	I feel prepared for the academic content in college.	3.26	Neutral	Ready
3.	I have mastery of the foundational knowledge needed for my intended major/program.	3.24	Neutral	Ready
4.	I feel confident in tackling advanced topics in my field.	3.21	Neutral	Ready
5.	I can draw connections between different subjects I studied.	3.11	Neutral	Ready
	Total	3.23	Neutral	Ready

Legend: 1.00-1.80-Strongly Disagree, 1.81-2.60-Disagree, 2.61-3.40- Neutral, 3.41-4.20-Agree, 4.21-5.00 Strongly Agree

Table 2 shows the level of readiness of Grade 12 students in terms of content knowledge, revealing that all indicators fall under the “Neutral” description with mean scores ranging from 3.11 to 3.34 and an overall mean of 3.23 interpreted as “Ready.” The highest mean score is observed for having a strong understanding of the subjects taken ($M = 3.34$), while the lowest is for drawing connections between different subjects ($M = 3.11$), indicating that although students possess basic knowledge, they are less confident in integrating concepts across disciplines. Similarly, indicators such as preparedness for college content ($M = 3.26$), mastery of foundational knowledge ($M = 3.24$), and confidence in tackling advanced topics ($M = 3.21$) all reflect moderate levels of readiness, suggesting that students feel somewhat prepared but not fully confident in their academic capabilities.

The findings indicate that students demonstrate an average level of content knowledge, implying that while they have acquired fundamental understanding, there are notable gaps in depth, mastery, and application of knowledge necessary for tertiary education. This aligns with Lin and Lei (2021), who emphasized that many senior high school graduates lack sufficient preparation for college-level coursework, underscoring the need for bridging and remediation programs. Furthermore, Brod (2021) noted that strong prior knowledge significantly influences future academic success, while Mortiz and Digamon (2023) found that many SHS graduates have below-average cognitive readiness, reinforcing the need to strengthen content mastery. Additionally, Sardido et al. (2025) noted that research and analytical competencies among Grade 12 students remain in a developing stage, further supporting the need for enhanced instructional strategies that promote deeper understanding and interdisciplinary learning to improve students’ readiness for higher education.

Table 3. Level of Readiness in terms of Academic Behavior

Statements	Mean	Description	Indication
1. I participate in class or discussion.	3.78	Agree	Much Ready
2. I seek feedback from teachers/instructors for improvement.	3.65	Agree	Much Ready
3. I understand the expectations of a college student.	3.56	Agree	Much Ready
4. I understand the demands of a college.	3.46	Agree	Much Ready
5. I plan rather than waiting until the last minute.	3.45	Agree	Much Ready
Total	3.58	Agree	Much Ready

Legend: 1.00-1.80-Strongly Disagree, 1.81-2.60-Disagree, 2.61-3.40- Neutral, 3.41-4.20-Agree, 4.21-5.00 Strongly Agree

Table 3 below presents the level of readiness of Grade 12 students in terms of academic behavior, showing that all indicators are rated “Agree,” with mean scores ranging from 3.45 to 3.78 and an overall mean of 3.58, interpreted as “Much Ready.” The highest mean score is observed in participation in class or discussions ($M = 3.78$), followed by seeking feedback for improvement ($M = 3.65$) and understanding the expectations of a college student ($M = 3.56$), while the lowest, though still high, is planning rather than procrastinating ($M = 3.45$). These results indicate that students demonstrate strong engagement, proactive learning behaviors, and awareness of academic expectations, which are essential components of readiness for tertiary education.

The findings suggest that students exhibit positive academic behaviors that can support their transition to college, particularly in participation, use of feedback, and self-awareness of academic demands. This aligns with Salpocial and Palma (2023), who emphasized that self-regulation skills such as planning, monitoring, and self-control are strongly associated with effective study habits and academic success. Similarly, Sierra and

Pepito (2025) highlighted that positive perceptions of the K-12 program contribute to higher levels of emotional and academic readiness among students. These results imply that maintaining and further strengthening academic behaviors, particularly in time management and planning, is crucial in ensuring students' sustained success and adaptability in higher education.

Table 4. Level of Readiness in terms of Contextual Awareness

	Statements	Mean	Description	Indication
1.	I balance academic work with other commitments successfully.	3.83	Agree	Much Ready
2.	I set academic goals toward achieving them	3.79	Agree	Much Ready
3.	I adapt my learning environment to support concentration.	3.74	Agree	Much Ready
4.	I manage my time for studying.	3.72	Agree	Much Ready
5.	I am aware of external factors that may affect my learning.	3.72	Agree	Much Ready
	Total	3.76	Agree	Much Ready

Legend: 1.00-1.80-Strongly Disagree, 1.81-2.60-Disagree, 2.61-3.40- Neutral, 3.41-4.20-Agree, 4.21-5.00 Strongly Agree

Table 4 presents the level of readiness of Grade 12 students in terms of contextual awareness, showing that all indicators are rated "Agree" with mean scores ranging from 3.72 to 3.83 and an overall mean of 3.76 interpreted as "Much Ready." The highest mean score is observed in balancing academic work with other commitments ($M = 3.83$), followed by setting academic goals ($M = 3.79$) and adapting the learning environment to support concentration ($M = 3.74$), while managing time for studying and awareness of external factors both obtained a mean of 3.72. These results indicate that students demonstrate strong capability in managing their learning conditions, setting goals, and balancing responsibilities, which are essential components of readiness for tertiary education.

Overall, the findings suggest that students possess high levels of contextual awareness that can support their academic adjustment and success in college. This aligns with Ortiz et al. (2021), who emphasized that contextual factors such as environment and socioeconomic conditions significantly influence academic outcomes, and Salehi et al. (2021), who highlighted that awareness of social and cultural contexts affects students' adjustment and persistence in higher education. Furthermore, Huang (2022) noted that the ability to navigate diverse environments enhances motivation and academic performance. These results imply that while students generally exhibit strong contextual awareness, variations may still exist depending on individual backgrounds, underscoring the importance of continued support in developing adaptive skills for managing academic and social demands in tertiary education.

Table 5 presents the level of readiness of Grade 12 students in terms of financial capability, showing that all indicators are rated "Agree" with mean scores ranging from 3.43 to 3.73 and an overall mean of 3.56 interpreted as "Much Ready." The highest mean score is observed for understanding the costs associated with college ($M = 3.73$), followed by family support ($M = 3.64$) and a support system for funding education ($M = 3.55$). In contrast, the lowest mean score is recorded in having contingency plans in case financial support falls short ($M = 3.43$). These results indicate that students generally have a good understanding of financial requirements and perceive themselves as capable of managing their finances, although planning for unexpected financial challenges appears comparatively weak.

Table 5. Level of Readiness in terms of Financial Capability

Statements		Mean	Description	Indication
1.	I understand the costs associated with college.	3.73	Agree	Much Ready
2.	I have a family that can support my college education.	3.64	Agree	Much Ready
3.	I have a support system to fund my college education.	3.55	Agree	Much Ready
4.	I believe I can manage my finances.	3.48	Agree	Much Ready
5.	I have plans in case financial support falls short.	3.43	Agree	Much Ready
Total		3.56	Agree	Much Ready

Legend: 1.00-1.80-Strongly Disagree, 1.81-2.60-Disagree, 2.61-3.40- Neutral, 3.41-4.20-Agree, 4.21-5.00 Strongly Agree

The findings suggest that students demonstrate a strong level of financial readiness, which is essential for sustaining their education in tertiary institutions. This supports Woldegiorgis and Chiramba (2024), who emphasized that financial preparedness plays a critical role in access to and persistence in higher education. However, disparities in economic background remain a significant factor, as students from higher-income families tend to exhibit greater readiness, whereas those from lower-income families may face resource and opportunity constraints (Pagulayan et al., 2021; De Leon, 2025). Additionally, financial stress has been found to affect academic performance and well-being negatively (Bocalan, 2025), highlighting the importance of strengthening financial literacy and contingency planning. These results imply that while students feel financially capable, targeted support programs and guidance are necessary to ensure sustained readiness and reduce the risk of financial-related challenges in tertiary education.

Table 6. Summary Table on the Level of Readiness

Dimensions		Mean	Description	Interpretation
1.	Contextual Awareness	3.76	Agree	Much Ready
2.	Financial Capability	3.57	Agree	Much Ready
3.	Academic Behaviors	3.58	Agree	Much Ready
4.	Cognitive Strategies	3.48	Agree	Much Ready
5.	Content Knowledge	3.23	Neutral	Ready
Grand Mean		3.52	Agree	Much Ready

Legend: 1.00-1.80-Strongly Disagree, 1.81-2.60-Disagree, 2.61-3.40- Neutral, 3.41-4.20-Agree, 4.21-5.00 Strongly Agree

Table 6 presents a summary of the readiness levels of Grade 12 students across five key dimensions, with an overall grand mean of 3.52, interpreted as “Much Ready,” indicating that students generally perceive themselves as prepared for tertiary education. Among the dimensions, contextual awareness obtained the highest mean ($M = 3.76$), followed by academic behaviors ($M = 3.58$) and financial capability ($M = 3.57$), all interpreted as “Much Ready,” suggesting that students are confident in managing their learning environment, demonstrating positive study habits, and handling financial aspects related to college. Cognitive strategies also showed a relatively high mean ($M = 3.48$), indicating strong readiness in terms of thinking and problem-solving skills. At the same time, content knowledge recorded the lowest mean ($M = 3.23$), interpreted as “Ready,” reflecting moderate confidence and highlighting it as the area needing the most improvement.

The findings imply that while students demonstrate strong readiness in behavioral, contextual, and financial aspects, there are noticeable gaps in content knowledge that may affect their academic performance in higher education. This supports Cabrera and Sánchez (2025), who emphasized that financial competence and overall readiness are closely linked to subject mastery, particularly in foundational academic areas. The lower mean in content knowledge suggests a need for stronger instructional strategies and academic support to deepen students' understanding. At the same time, the variation in financial capability indicates disparities in preparedness that may require targeted interventions, such as financial literacy programs. These results highlight the importance of a balanced approach in developing both cognitive and non-cognitive competencies to ensure holistic readiness for tertiary education.

Problem 3: Is there a significant difference in the level of readiness in pursuing tertiary education when grouped according to their profile?

Table 7. Test of Preference Between Cognitive Strategy and Demographic Profile

Readiness Dimension	Group	F- Value	P-Value	Interpretation	Decision
Cognitive Strategy	Age	0.621	0.662	Not significant	Reject the null hypothesis.
	Sex	1.16	0.285	Not significant	Reject the null hypothesis.
	Economic Status	1.60	0.235	Not significant	Reject the null hypothesis.
	Strand	11.5	0.001	Significant	Failed to reject the null hypothesis
	Track	17.5	<.001	Significant	Failed to reject the null hypothesis

Legend: *<.05, ** $p < .01$, *** $p .001$

Table 7 reveals the test of difference in cognitive strategy readiness across demographic variables, revealing that strand ($F = 11.5$, $p = 0.001$) and track ($F = 17.5$, $p < .001$) show statistically significant differences, while age ($F = 0.621$, $p = 0.662$), sex ($F = 1.16$, $p = 0.285$), and economic status ($F = 1.60$, $p = 0.235$) are not significant; this indicates that cognitive strategy readiness varies significantly depending on students' academic strand and track, but not according to their basic demographic characteristics. The significant results for strand and track suggest that the type of academic preparation and curriculum exposure plays a crucial role in shaping students' cognitive strategies, as different strands emphasize varying levels of analytical thinking, problem-solving, and application skills.

These findings align with Manugas et al. (2022), who emphasized that academic strands influence students' cognitive development through specialized instruction, and Hasigan and Accad (2025), who noted that technical-vocational tracks enhance practical and problem-solving skills through experiential learning. Similarly, Jaiyari (2025) found that cognitive and metacognitive strategies are strongly associated with academic achievement, highlighting the role of structured learning environments. On the other hand, the lack of significant differences across age, sex, and economic status supports the findings of Sierra and Pepito (2024), suggesting that educational experiences more influence cognitive strategies than demographic factors. Overall, the results emphasize that curriculum design and learning context are key determinants of cognitive readiness, underscoring the need to strengthen instructional approaches across strands and tracks to ensure equitable development of cognitive skills among students.

Table 8 displays the test of difference in content knowledge readiness across demographic variables, revealing that age ($F = 0.348$, $p = 0.838$), sex ($F = 1.08$, $p = 0.302$), economic status ($F = 1.24$, $p = 0.356$), strand ($F = 3.54$, $p = 0.065$), and track ($F = 4.01$, $p = 0.052$) all show no statistically significant differences, as their p -values exceed the 0.05 level of significance; this indicates that content knowledge readiness among Grade 12 students is relatively uniform regardless of demographic and academic profile, suggesting that students possess similar levels of subject mastery across groups. Although strand and track show values near the significance threshold, they do not meet the threshold, indicating that differences in academic specialization do not significantly influence content knowledge in this study.

Table 8. Test of Preference Between Content Knowledge and Demographic Profile

Readiness Dimension	Group	F- Value	P-Value	Interpretation	Decision
Content Knowledge	Age	0.348	0.838	Not significant	Reject the null hypothesis.
	Sex	1.08	0.302	Not significant	Reject the null hypothesis.
	Economic Status	1.24	0.356	Not significant	Reject the null hypothesis.
	Strand	3.54	0.065	Not significant	Reject the null hypothesis.
	Track	4.01	0.052	Not significant	Reject the null hypothesis.

Legend: $* < .05$, $** p < .01$, $*** p.001$

These findings suggest that consistent curriculum implementation and instructional practices across schools may help minimize disparities in students' readiness in content knowledge. This supports the findings of Eshetu et al. (2024), who emphasized that standardized educational systems help reduce differences in academic outcomes across demographic groups. However, contrasting evidence from Santos and Reyes (2023) indicates that strand-specific instruction can influence academic performance, while Schmid and Garrels (2021) highlighted that socioeconomic factors may affect learning outcomes through access to resources and support. The near-significant results for strand and track in this study suggest that subtle differences may still exist and warrant further investigation. Overall, the results imply that while content knowledge appears evenly distributed among students, underlying factors related to curriculum and socioeconomic conditions may still play a role in shaping academic achievement.

Table 9. Test of Preference Between Academic Behavior and Demographic Profile

Readiness Dimension	Group	F- Value	P-Value	Interpretation	Decision
Academic Behavior	Age	0.946	0.488	Not significant	Reject the null hypothesis.
	Sex	2.09	0.152	Not significant	Reject the null hypothesis.
	Economic Status	3.35	0.073	Not significant	Reject the null hypothesis.
	Strand	5.45	0.024	Significant	Failed to reject the null hypothesis
	Track	3.35	0.073	Not significant	Reject the null hypothesis.

Legend: $* < .05$, $** p < .01$, $*** p.001$

Table 9 presents the test of difference in academic behavior readiness across demographic variables, revealing that the strand ($F = 5.45$, $p = 0.024$) shows a statistically significant difference. In contrast, age ($F = 0.946$, $p =$

0.488), sex ($F = 2.09$, $p = 0.152$), economic status ($F = 3.35$, $p = 0.073$), and track ($F = 3.35$, $p = 0.073$) are not significant; this indicates that academic behavior readiness varies according to students' strand but remains consistent across other demographic characteristics. The significant result for the strand suggests that differences in curriculum structure and learning experiences influence students' academic behaviors, such as participation, time management, and engagement.

These findings align with Hasigan and Accad (2025), who noted that technical-vocational curricula shape students' behavior through hands-on, performance-based tasks that promote discipline and practical engagement. Similarly, Tagsip (2025) emphasized that students in the General Academic Strand develop adaptability, exploratory thinking, and broader academic engagement due to exposure to diverse subjects. The absence of significant differences in age, sex, economic status, and track suggests that academic behavior is less influenced by personal background and more by the nature of the academic environment. Overall, the results highlight the important role of strand-specific learning experiences in shaping students' academic behavior, emphasizing the need for balanced instructional approaches that foster positive academic habits across all strands.

Table 10. Test of Preference Between Contextual Awareness and Demographic Profile

Readiness Dimension	Group	F- Value	P-Value	Interpretation	Decision
Contextual Awareness	Age	1.11	0.414	Not significant	Reject the null hypothesis.
	Sex	2.77	0.100	Not significant	Reject the null hypothesis.
	Economic Status	3.039	1.000	Not significant	Reject the null hypothesis.
	Strand	8.15	0.006	Significant	Failed to reject the null hypothesis
	Track	7.77	0.008	Significant	Failed to reject the null hypothesis

Legend: *.05, ** $p < .01$, *** $p.001$

Table 10 presents the test of differences in contextual awareness across demographic variables, revealing that strand ($F = 8.15$, $p = 0.006$) and track ($F = 7.77$, $p = 0.008$) differ statistically. In contrast, age ($F = 1.11$, $p = 0.414$), sex ($F = 2.77$, $p = 0.100$), and economic status ($F = 3.039$, $p = 1.000$) are not significant; this indicates that students' contextual awareness varies depending on their academic strand and track but remains consistent across basic demographic characteristics. The significant findings suggest that differences in curricular exposure, learning environments, and academic experiences across strands and tracks play a crucial role in shaping students' ability to manage time, adapt to learning conditions, and respond to external factors affecting their education.

These results align with Naik et al. (2024), who found that academic experiences and program participation are stronger predictors of college readiness than demographic factors, and with Saracostti and Miranda (2024), who emphasized that contextual skills develop through engagement with learning environments and school experiences. The variation across strands and tracks may be attributed to differences in instructional approaches, such as problem-based learning, collaboration, and real-world applications, which enhance students' contextual awareness. Conversely, the absence of significant differences in age, sex, and economic status suggests that contextual awareness is less influenced by personal background and more by the nature of academic pathways. Overall, the findings highlight the importance of providing diverse and enriching

learning experiences across all strands and tracks to foster strong contextual awareness among students.

Table 11. Test of Preference Between Financial Capability and Demographic Profile

Readiness Dimension	Group	F- Value	P-Value	Interpretation	Decision
Financial Capability	Age	3.86	0.050	Not significant	Reject the null hypothesis.
	Sex	1.70	0.681	Not significant	Reject the null hypothesis.
	Economic Status	0.170	0.681	Not significant	Reject the null hypothesis.
	Strand	1.75	0.192	Not significant	Reject the null hypothesis.
	Track	2.87	0.097	Not significant	Reject the null hypothesis.

Legend: * $p < .05$, ** $p < .01$, *** $p < .001$

Table 11 presents the test of difference in financial capability across demographic variables, revealing that age ($F = 3.86$, $p = 0.050$), sex ($F = 1.70$, $p = 0.681$), economic status ($F = 0.170$, $p = 0.681$), strand ($F = 1.75$, $p = 0.192$), and track ($F = 2.87$, $p = 0.097$) all show no statistically significant differences, as their p-values exceed the 0.05 level of significance. However, age appears to be at the borderline. This indicates that financial capability readiness among Grade 12 students is relatively consistent across demographic and academic profiles, suggesting that students share similar levels of understanding and preparedness for managing financial aspects of tertiary education.

These findings imply that financial capability may be influenced more by shared experiences and general exposure to financial knowledge rather than demographic characteristics. This supports Rehman and Mia (2023), who emphasized that financial literacy is shaped by multiple factors, including educational exposure and personal experiences, rather than solely demographic variables. Similarly, Dela Rama et al. (2024) found that financial literacy levels among students do not significantly differ by gender, indicating a more uniform distribution of financial knowledge. Overall, the results suggest that while students demonstrate comparable financial readiness, there is still a need to strengthen financial literacy programs and practical financial management skills to ensure sustained preparedness for the financial demands of tertiary education.

Problem 4: Based on the findings of the study, what plan of action can be given?

Proposed Intervention Program

Rationale. The transition from senior high school to tertiary education presents significant academic challenges, particularly in content mastery and the development of study skills. Based on the findings, although students demonstrated strong cognitive strategies and contextual awareness, gaps were identified in content knowledge and summarization skills. These areas are critical for success in higher education, where students are expected to process complex information independently. Hence, targeted interventions such as content enrichment, study skills workshops, and strand-based academic support are necessary to address these gaps. Furthermore, college readiness programs play a vital role in equipping students with the competencies, attitudes, and strategies required for academic success. Through these interventions, the school aims to provide holistic support that enhances both cognitive and practical readiness, ensuring a smoother transition to tertiary education.

Proposed Intervention Program Matrix

Key Findings	Activities	Objectives	Time Frame	Persons Involved	Source of Fund	Expected Outcomes
Students show high readiness but weaker content knowledge ($\bar{x} = 3.23$)	Content Enrichment & Bridging (Peer Tutoring, Study Groups)	Improve mastery of core subjects	March–April	Subject Teachers, Academic Coordinator, Students	School/Division	15–20% improvement in subject mastery
Weakness in summarization skills ($\bar{x} = 3.39$)	Study Skills & Summarization Workshops	Enhance information processing and organization skills	February (3 weeks)	English Teachers, Librarian, Students	DepEd	20% increase in summarization proficiency
Moderate content knowledge across all groups	Strand/Track-Based Interventions & Formative Assessment	Strengthen academic skills aligned with the strand	June–March	Track Advisers, Academic Head, Students	LGU	15% improvement in academic performance
Strand and track influence readiness	College Readiness Programs & Career Guidance	Prepare students for tertiary demands	Last week of April	Guidance Counselor, External Speakers	Private Sector/NGOs	25% increase in readiness and confidence

Conclusions

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

1. The respondents' demographic profile showed that Grade 12 students generally fall within the typical age range, with a slightly higher proportion of females, and most came from low-income backgrounds; additionally, the majority were enrolled in the Academic track and General Academic Strand, reflecting prevailing enrollment patterns in public senior high schools.
2. Grade 12 students were generally much ready for tertiary education, demonstrating high readiness in cognitive strategies, academic behavior, contextual awareness, and financial capability; however, their readiness in content knowledge was only moderate, indicating a need for improvement in subject mastery and academic preparedness.
3. There was no significant difference in the level of readiness of students when grouped according to age, sex, and economic status; however, significant differences were found in terms of strand and track, particularly in cognitive strategies, academic behavior, and contextual awareness, indicating that academic pathways influence readiness more than demographic characteristics.
4. Based on the findings, an intervention plan is necessary, focusing on strengthening content knowledge, enhancing summarization and study skills, and implementing strand- and track-based academic support, as well as college readiness programs, to improve students' preparedness for tertiary education further.

Recommendations

Based on the findings and conclusions generated from this study, the following recommendations are forwarded to:

Department of Education (DepEd). Strengthen strand-aligned curricula and bridging programs to improve content knowledge and cognitive readiness, while integrating financial literacy and teacher training on study skills, interdisciplinary learning, and student support.

Teachers. Integrate summarization, critical thinking, and study planning activities in instruction, while using responsive teaching strategies to develop students' academic behaviors and guide strand-course alignment.

Parents. Support students' study habits, time management, and goal setting, while promoting financial planning and providing consistent emotional and academic support.

Students. Enhance content mastery, summarization, and study skills through active participation in learning programs, while practicing self-regulation, proper strand alignment, and financial preparedness.

Future Researchers. Conduct further studies on long-term readiness, strand alignment, and the impact of cognitive, contextual, and financial interventions on students' success in tertiary education.

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