


Chapter 11

Financial Stress, Health Trade-Offs, and Educational Choices: A Story of Survival and Success

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ABSTRACT

This chapter reveals the hidden yet profound struggles of international students as they navigate financial stress, health-related trade-offs, and academic pressures. Using narrative inquiry and autoethnography, it exposes systemic inequities within global higher education. Financial insecurity, lack of healthcare access, and institutional neglect are shown as structural issues, not exceptions. Yet, amid these challenges, students demonstrate resilience, agency, and strategic adaptation. Their stories connect personal experience with broader policy failures, offering a compelling call for more inclusive, equitable systems that uphold dignity and human potential.

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1. INTRODUCTION

As international students navigating foreign academic systems, we were often caught at the intersection of aspiration, adversity, and adaptation. This chapter is born from lived reality and scholarly inquiry, synthesizing personal struggle and critical analysis. Globally, the population of international students has surpassed six million, representing one of the most mobile and economically significant cohorts in higher education (Bista, 2018; Durnali & Ayyildiz, 2023). Despite their significant contributions to host economies, structural gaps persist in the policy frameworks governing their welfare, healthcare access, and employment rights. The COVID-19 pandemic further exposed these inequities, revealing how many institutions lacked crisis-responsive mechanisms to protect non-citizen students from financial or health-related shocks (Amoah, 2023; Zhang et al., 2023). These patterns highlight that financial precarity and health trade-offs are not only personal challenges but symptoms of systemic underpreparedness in international education policy. Situating this study within the global policy landscape underscores its urgency and relevance to ongoing debates on sustainable and inclusive higher education. Our dual motivation is to render these silent struggles visible and theoretically relevant. We focus on three interconnected concepts: financial stress, health trade-offs, and educational decision-making.

2. LITERATURE REVIEW

The relevance of this study has intensified in the aftermath of global disruptions, including the COVID-19 pandemic, rising living costs, and ongoing restructuring of international education systems. Across regions, higher education institutions are grappling with the dual challenge of sustaining revenue streams while ensuring their students' welfare. By situating personal narratives within this evolving context, the chapter addresses current debates on equity, sustainability, and resilience in global higher education.

2.1 Financial Vulnerability and Structural Inequality

Financial stress, manifesting as the struggle to meet essential living and academic costs, shaped not only our material conditions but also our health and educational choices. However, these challenges were intertwined with structural inequities in healthcare access and institutional responsiveness. For international students, the financial burden often extends beyond tuition, encompassing housing insecurity, medical costs, and hidden university fees (Wilson et al., 2022). Health trade-offs,

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