

Typology of Stressors and Adaptive Responses in Physical Therapy Board Exam Preparation towards Creation of Well-Being Programs

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ABSTRACT

The preparation on board exams for licensure as a physical therapist is a major and stressful event for would-be professionals. Sources of stress include overload and underperformance, personal problems such as financial issues, and coping mechanisms such as social support and mindfulness. The nature of the stressful event of board exam preparation underscores the importance of well-being initiatives to attain balance and success. This qualitative phenomenological research employed a semi-structured interview approach to examine sources of stress and coping mechanisms of first-time board examinees for the physical therapy board exam ages 22-26 years, BS PT graduates from Philippine schools. Thematic analysis was employed to look for recurring patterns and themes in context with quotes to enhance understanding of examinee experiences. Financial pressures (costs, lost revenues, retakes) cascading into academic, emotional, social, and performance pressures, with vicious cycles that need interventions such as scholarships, spaced repetition, mutual support, mindfulness, and exposure therapy to enhance resilience and equitable licensure. Excellent adaptations savings buffers, counseling, prioritization, humor/religion, autonomy-enhancing networks, self-care, and growth mindsets comprehensively address burnout, addressing calls for financial intelligence and well-being support to improve pass rates and professional competence. Learning institutions and review centers in the Philippines must implement and validate comprehensive stress management interventions for Physical Therapy Licensure Exam examinees, including mindfulness, relaxation, academic assistance, and time management to address financial, academic, emotional, social, mental, and performance-related pressures. Learning institutions must work with licensing organizations for comprehensive academic-mental health training. Review centers must integrate mental health screening and well-being interventions, relevant to physical and online teaching.

Key Words: Stress, Adaptive Responses, Physical Therapy Board Exam, Well-Being Programs

INTRODUCTION

Being prepared for the physical therapy board exam is a critical yet challenging turning point for aspiring professionals, as academic pressures and personal stresses entangle to define competence as well as the human being. Typology of stress factors including academic overload and uncertainties, personal strains including financial pressures, and adaptive coping responses including social support and mindfulness, all with respect to the dynamics of board exam preparation and the need to develop well-being programs (Ayed & Amoudi, 2020). Physical therapy students experience multiple facets of stressors when it comes to exam preparation, which can be explained under the following domains: Academic workload and examination timeline, clinical or deficient skill set and patient handling, and personal which includes financial strain and interference with quality of life (Bourgeois, 2018). These academic stressors have a high likelihood of being pinpointed as primary contributors to exam pressure and anxiety, which can lead to a decrease in academic performance, such as is shown through recent research on PT students.

Examinees cope through approaches including time and plan management, as well as emotional ones like getting support from others and other distracting activities like engaging in other leisure activities. Effective coping responses offer a protective effect against psychological morbidity. In such states of clinical training, others are essential in coping with stress. Current analyses by van Vuuren and Bodenstein (2018) suggest that resiliency is developed by coping responses; nonetheless, it hinders effective coping.

Board preparedness likewise contributes to stressors such as psychomotor tests, test anxiety, and performance, which are regarded as bringing forth eustress and flow experiences, both of which influence the outcomes. These, as cited by PT students (Dutton and Anderson, 2024), include peak levels of unknowns such as logistics and competency. This serves to emphasize the significance of interventions. Clinical education phases contribute to the experience, bringing academics and reality together. Well-being programs as they relate to PT examinees will entail consideration of the integration of the fundamental aspects of learning on resilience training, stress identification, as well as support groups. There are studies on the efficacy of these psychosocial interventions, such as mindfulness-based therapies and mentoring, on health trainees, as well as adaptability in relation to board preparation, wherein there is stress reduction of specific typologies to improve or advance the welfare of the students (Kunzler, et al, 2020).

Research Objectives

The main objective of this study is assessing the typology of stressors and adaptive responses encountered during board examination preparation of Physical Therapy graduates. Specifically, the main research questions for this paper includes; (1) What are the typology stressors experienced by physical therapy board examinees during the preparation stage; (2) What are the participants' adaptive responses during physical therapy board exam preparation; and (3) What well-being programs can be developed to have shape preparation towards supporting a better examination outcome?

LITERATURE REVIEW

The important literature and studies are discussed as follows according to the following themes;

1. Typology of Stressors in Preparing for Board Examination

Financial stress is a critical issue affecting the psychological state of Filipino examinees as they prepare for critical board licensure examinations. These include examination fees, study materials, and other expenditures such as transportation, particularly for those whose places of origin require boarding, and forgoing earnings for the duration of months long preparation. This is critical for examinees who are from poor to middle-income backgrounds, for whom studying is funded by taking loans or making family members forgo their earnings, resulting in considerable guilt, frustration, and extreme success pressures (Garcia, et al., 2021). The examinees perceive themselves as investments for their family, adding a mental dimension to their struggles. Examinees experience moderate to severe financial pressures, arising mainly from unpaid tuition, city living, and juggling earnings from part-time engagements with the stresses of studying for licensure examinations.

For reviewees taking the licensure exam, academic pressures are high, especially concerning the acquisition of enormous and considerable amounts of materials to study for the exams to be accomplished within a limited time frame. Almeida, et al. (2020) emphasized how balancing a number of reviews from different fields of study can result in cramming, burnout, sleep problems, and decreased achievement, as well as the fear of forgetting major information to study, which could lead to decreased self-confidence and anxiety. Also, review centers being competitive venues is a phenomenon added stress to aspiring professionals. For high-achieving examinees, it breeds pressures and anxiety about constantly comparing oneself to others, leading to dread of substandard achievement, perfectionism, and overstudying.

Time management also becomes an issue for the exam reviewees, whose extensive syllabi, together with their personal concerns and needs for health and leisure, fall within critical time boundaries. Inefficiency has thus become an issue, such as inefficient learning patterns, too much cramming, and too much study time that affects memory and concentration, as revealed by Zimmerman et al. (2018), since inefficient time skill development has led to overwhelming conditions, helpless and frustrating situations. This has eventually made them not only unmotivated but also mentally balanced and in good health, as concerns over exam anxieties and burnout have become an issue. Inefficiencies, in this context, have compromised their attempt to review for their board exam in response to academic and personal demands and pressures. Various avenues such as training, disciplines in technology, and institutions provide high hopes not only for better performance but also for an improved mental state of aspirant board exam passers.

The reviewees for the board examinations undergo an extremely intense emotional stress brought about by the need to always excel, fear of failure, and rigorous review for the board licensure examinations. Anxiety, irritability, feelings of helplessness, and low self-worth appear as coping responses to the reviewees as they feel they are not meeting the expected standards set by themselves and by others (Zheng, et al, 2023). These sources of emotional stress can weaken academic potential as well as mental well-being, another perfect example of the multiplier effect (Alshareef, et al., 2025). There are interventions, lending themselves well to the intention to provide a counterbalance to these sources of emotional distress. These would equip the reviewees to undergo the rigorous pressure and challenge of the board examinations with composure and self-confidence.

Social stress is another burden that overwhelms the reviewees in their board exams, as collectivistic society in the Philippines makes passing in board exams every Filipino's responsibility. This stress, aside from that emanating from sheer anxiety, comes also from social pressures, peer influences, societal pressures, and most of all, family pressures, as passing in board exams is considered by families as repayment for all their investment over the years (Datu, et al., 2019). However, social pressures such as those being imposed by social media add to these burdens, as people compare themselves to each other, leading them to believe that they must show perfect images, leading to feelings of inadequacy and stress.

Board reviewees in physically demanding fields such as physical therapy are under great intellectual pressure from the cognitive overload of acquiring vast theoretical and clinical knowledge. The situation is worse when students move from a guided learning process during the undergraduate program to a more independent review process. At this point, the cognitive load of memorizing facts and applying them under pressure goes beyond the cognitive limits of the students. The situation is also compounded by performance anxiety, deadline pressure, and reviewees from under-resourced schools who lack a good review program. The end result is the undermining of memory and cognitive skills, thus turning review and licensure into a mental marathon.

A sense of performance pressure, heightened by a board examination designed to secure professional futures, is much more pronounced for the reviewees. Consequently, a higher level of fear of failure, delays, and social shame would be compounded within a culture of collective values such as those found within the Philippines, where family expectation looms large on the shoulders of the student, who is urged to prove themselves. Performance pressure not only arises from a comparison with others but also from the shame of not doing as well as others (Datu et al., 2019). First-time board examinees will be troubled with unfamiliarity, while repeaters will be burdened with past failures and the quest for redemption. As a result, a progression of these factors will culminate into a deteriorated state of motivation, concentration, emotional stability, and performance, brought about by exhaustion. At its very core, this stress, fueled by a combination of personal ambitions and the aspirations of others, puts at threat cognitive and emotional well-being. Interventions that specifically aim to increase well-being, together with coping strategies, with support coming from the institution, are a necessity for boosting the foreseeing board examination performance.

2. Adaptive Responses in Preparing for Board Examinations

For reviewees sitting for their board examinations, a litany of stressor factors, which include financial, academic, emotional, and social, all call for smart coping mechanisms to keep reviewees afloat. Today, at the leading edge of these stressful factors, there are financial concerns, which include review fees, academic materials, transportation, and even additional miscellaneous expenses, all of which place reviewees under significant amounts of pressure, aside from what Garcia et al. (2021) found from their study on reviewees for their licensure examinations. Fortunately, reviewees can still win if they employ efficient strategies to beat these challenges. For instance, saving up ahead of these needs reduces the pressure, which can greatly contribute to reduced anxiety.

Gatpandan, et al. (2023) established that students in the Philippines who received financial assistance had lighter burdens, thus reducing stress and releasing them from part-time jobs to enable them to focus on their review studies. Mental health counseling services shine under such glossy but highly demanding academic pressures. In such a scenario, Lee and Robbins, (2020) point out that counseling services create safe spaces to talk about anxiety, understand emotional regulation, and receive valuable advice necessary for maintaining good mental health during the high-stakes preparation period. For instance, mastering prioritization reduces chaos.

Zimmerman et al. (2018) recommend the use of cognitive-behavioral strategies in distinguishing urgent from important activities, thereby enhancing effective time management study behaviors and reducing stress.

The peer mentoring, group sessions, and family support effectively combat the issues of isolation and burnout. Spirituality is another cultural protectant, and its impact is significant among the Filipino population. The works of Alampay et al. (2018) and Agoncillo et al. (2020) explained that the potential of spirituality in instilling hope, outlook, and peace of mind during the midst of a long exam period supports examinees well-being. Establishing routines is also a productive aid for reviewees. Liu and Xu (2021) found the positive correlation of routines with reduced procrastination and reduced overall stress. Similarly, the impact of milestone rewards on instilling a sense of satisfaction, motivation, and positive learning behavior among the reviewees. All of these strategies will enable the reviewees to succeed through various means, turning the period of review into one of resiliency and triumph.

3. Well-being Programs to Support Board Exam Takers

Healthcare licensure examinations, such as physical therapy and allied health licensure examinations implemented in the Philippines, require a tremendous mental, emotional, and even physical toll, which prompted more emphasis on the significance of well-being interventions in academic institutions. This counseling facility available in the university assumes to be a vital role as a support network whereby a board reviewee gets an opportunity to ventilate his anxieties about failures, as well as his apprehensions about the performances during examinations and pressures from the family, as emphasized by Heretape and Paglinawan (2024). Mental health care involves a psychological assessment and consultation.

However, this is further aggravated as levels of anxiety and depression rise in preparation to undertake their examinations, although organizations that provide sufficient services have shown enhanced stability in terms of moods and attentions. Programs have also shown positive results in academics in the Philippines, as seen in Garcia et al. (2021).

Personalized academic or psychological assessments would also allow each student to individually benefit from specific feedback or coping mechanisms. One-on-one assessment of students, specifically in terms of their academics, would also individually help address specific cognitive overload conditions, test anxieties, and learning obstacles. This would then further assist in pinpointing those medical students who might fail due to associated risks of emotional conditions or mental wellness. One-on-one student success counselling in relation to board exam review, showing that counselling results in a more pinpointed exam preparation, reducing student emotional stress.

The spirituality forms a major part of Filipino culture and acts as an influential means of coping. Spiritual practices such as prayer groups and religious gatherings help lessen emotional distress and improve hope and motivation. Participation in spiritual groups was associated with anxiety that is lower and emotional resilience. Spiritual support assists the reviewees in maintaining inner peace and a sense of direction, particularly when there is pressure.

Physical exercise is a potent antidote against stress through reduced cortisol levels, improved cognitive functions, and better sleep patterns, and all of this becomes a precious asset during hectic pre-examination sessions. Various exercise regimens and how they improve brain power during peak review sessions and campuses with scheduled wellness breaks, yoga sessions, or physical workouts increase students' alertness and decrease fatigue.

Physical therapy students from Filipino culture already cognizant of exercise's benefits shall profit from these activities designed for self-care and professionalism. The current study shall examine the typology of stressors of the reviewees for a licensure exam, focusing attention on the creation of well-being programs. There are existing appreciations of the power of interventions such as counseling, mental health services, individualized feedback, spirituality, and physical activities in cutting down stress and achieving academic triumphs, and customizing these for the Filipino examinees' cultural or educational standards could elevate pass rates and lifetime well-being.

Research Paradigm

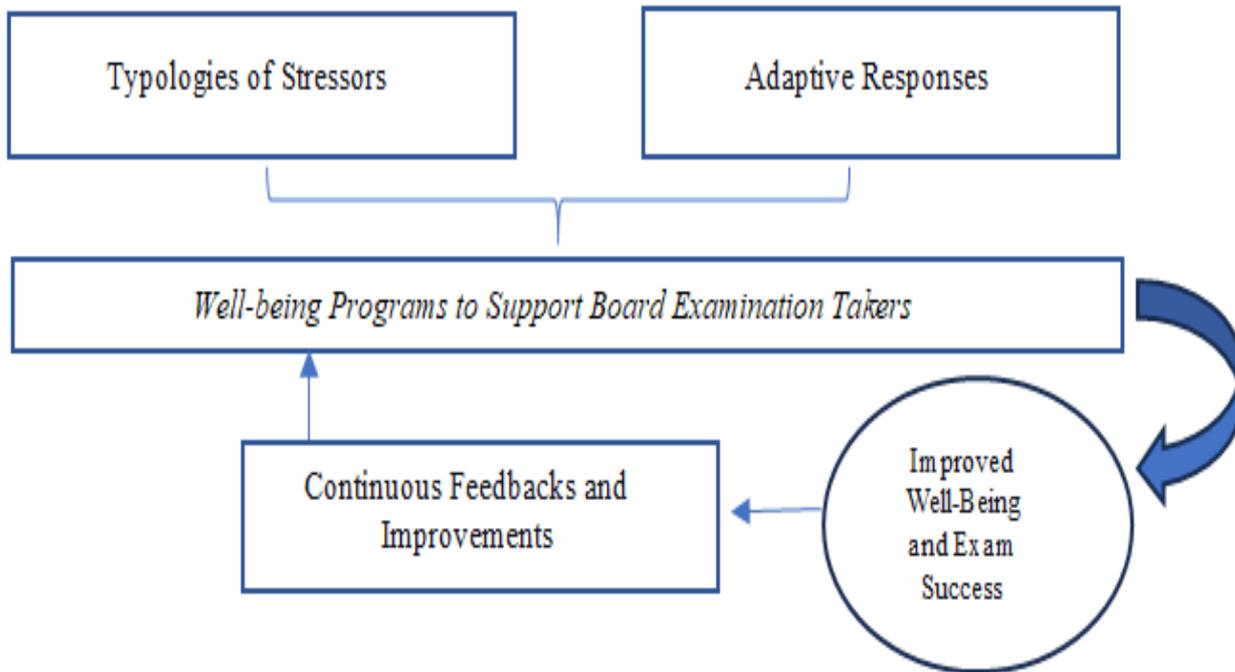


Figure No. 1 Research Paradigm

This research paradigm addresses the glaring lack of high-stakes preparatory process scenarios presented to physical therapy board examinees who often find themselves submerged in a sea of academic, emotional, and logistically trying scenarios. The process, through the implementation of these three steps including typology of stressors within the preparatory process, assessing adaptive processes, and then using these results to inform a required level of intervention programs. With this, findings have been able to add depth to the research process through the manner of thorough analysis that is necessary to create a well-rounded outcome which plays a vital role in creating an endless cycle of improvement, interpretive learning, and application. As such, this research paper is timely and relevant as insights targeted well-being and increased passing rates for the examinees within a practical and replicable manner.

RESEARCH METHODOLOGY

The current study was grounded in a qualitative phenomenological approach with a semi-structured interview design, enabling the exploration of the lived experiences of physical therapy board examinees regarding their typology of stressors and adaptive responses. This approach also enabled comparing the findings of the interviews with the views of the participants. The findings of the current study indicated consistency in common patterns and also showed contextual differentiation and pinpointing of the findings in the form of themes, thus enhancing the existing knowledge of the topic and offering fresh perspectives. The interview guide was validated by academic and industry experts. Ethical considerations were considered during data gathering. Participants were Physical Therapy reviewees who were men and women aged mostly 22–26 who are enrolled in review centers. All held BS Physical Therapy degrees from reputable Philippine schools who are first time takers. Purposive sampling was used to select the ten (10) participants. Interviews provided qualitative data, analyzed via thematic analysis to identify, examine, and interpret patterns. Results formed key themes and backed by key participant quotes.

RESULTS AND DISCUSSIONS

The results and discussions are as follows;

Table 1 Typologies of Stress as Experienced by the Participants during Physical Therapy Board Exam Preparation

Themes	Defining Elements	Key Participants
Financial Stress	<i>"I feel personally stressed due to a lack of time, since I have other responsibilities aside from studying, especially the expenses like tuition fees, daily allowance, transportation, and necessary items such as books and other review materials."</i>	KP 1
	<i>"The review itself is already stressful because our future is at stake... and on top of that, I still have to worry about financial aspects like utility bills, rent, and other expenses, which really add to the stress."</i>	KP 10
Academic Stress	<i>"The most stressful for me are the reading assignments and obligations because I know I have a short-term memory. It is hard to memorize everything I am studying."</i>	KP 2
	<i>"I feel stressed because of myself because I feel like I can't do my best personally and academically. Also, stressed from family and friends those acquaintances you know who also took the board exam and then passed on the first try."</i>	KP 3
Time Management Stress	<i>"Finding a study habit and daily routine is the most stressful... I have to change everything. I have been reviewing for months, but I still can't get the habit, especially since I am nocturnal... I'm more active at night, while in morning lectures, I am extremely sleepy."</i>	KP 3
	<i>"The specific aspect that is most stressful for me is time management. Since our home is far away, the trip is tiring and time-consuming, so I am going crazy trying to fit my studies into my schedule."</i>	KP 4
	<i>"Very challenging for me is the trip. It is tiring and very time-consuming. Next is procrastination because I do not properly complete the tasks I have to do during the review."</i>	KP 7
Emotional Stress	<i>"The most stressful thing for me is emotional regulation. My studying is mood-based, depending on my emotions and mood. We have a schedule for lectures and reading assignments, but I cannot follow it because of my emotions and mood."</i>	KP 5
	<i>"I had a relapse of my condition... I was diagnosed with depression, and because of overthinking, it was triggered, plus I also had anxiety... so I needed to rest for a week, which made me fall behind on lectures. Luckily, I have a support system that helps me catch up."</i>	KP 2
	<i>"My emotional state is mostly anxious, especially when I think about the board exam getting closer... I have breakdowns, then I push through and laugh it off... Self-doubt and comparing myself to my siblings is also really challenging because all of my siblings took the board exam and passed on the first try, so it's pressuring that I'm the only one who failed on my first attempt."</i>	KP 4
Social Stress	<i>"The score comparison is the source of my stress. Also, my problems like breakups make it difficult for me to study."</i>	KP 6

	<i>"Stress, yes, because of the fear and disappointments from other people. Also, I am experiencing pressure from school, so we are so stressed about getting higher and better because my sister is also a PT who passed the board exam."</i>	KP 2
	<i>"I get stressed during the review because of the expectations from my loved ones, most especially when I do not accomplish the things on my to-do list."</i>	KP 7
Mental or Intellectual Stress	<i>"I don't remember what I should think about in the review. I studied today but the following week, when the exam came, everything I studied was gone. I felt frustrations and disappointments, so the stress was building up inside me."</i>	KP 9
	<i>"...the environment is healthy even though we come from different schools and we work together. I just do not know how to study and memorize everything."</i>	KP 5
	<i>"...my friends and I have emotional support for each other. The most stressful for me are the tasks that require reading and studying everything."</i>	KP 1
Performance Stress	<i>"My problem is grade comparison and performance itself."</i>	KP 8
	<i>"...my only stress comes from comparing myself to others."</i>	KP 6
	<i>"I feel stressed because of the pressure, especially when I think about the outcome and result of the boards, that maybe I couldn't make it. Self-doubt is one of my enemies, plus the pressure from what other people say. Also, the pressure from the schools is that our passing rate should be high."</i>	KP 4
	<i>"Also, I was pressured to see my name on the list. I always have a goal to see my name on this list"</i>	KP 3

Table 1 present the typologies of stress as experienced by the participants during physical therapy board exam preparation creating seven teams namely; financial stress, academic stress, time management stress, emotional stress, social stress, mental or intellectual stress, and performance stress. Each theme was described as follows;

The answer "save and save money so that just in case you need something for your study, you have extra money" shows a preemptive level of financial burden. The examinees view board review as an unpredictable expense area (e.g., materials, unexpected needs), which triggers aggressive saving. This shows a level of financial insecurity, where even anticipated expenses are considered a burden. The answer directly points out tuition as "stressful," where relief comes from scholarships or payment terms that fit "financial capabilities."

Responses as to academic stress means that there is a high cognitive load when preparing for exams, which can be indirectly associated with financial stress if the time spent studying takes away from work or income-generating activities. If the examinees have to balance studying with work, the cognitive load can contribute to financial stress through lost income or spending more money on study materials (books, courses), thus creating a vicious cycle of stress. The responses also indicate not living up to one's personal and academic best, as well as stress from others who passed the board exam on the first try.

The statements on time management stress of the physical therapy board exam candidates reveal a pattern of stressors that include time management, commute-related fatigue, nocturnal study preferences, and procrastination, which, when considered together, represent a significant amount of financial stress that arises from the loss of productive study time. Specifically, the commute times and the mismatch between nocturnal activity peaks and early morning lectures reduce productive study time on difficult days, while fatigue and procrastination further reduce cognitive alertness and task completion rates. This, in turn, creates a compounding effect, such as the loss of retention and practice efficiency because of disrupted routines, potentially delaying licensure, income generation, and career advancement. Procrastination, in turn, further compounds this problem by postponing the acquisition of high-yield knowledge, raising anxiety and the cost of suboptimal performance.

When considered together, these stressors create a situation where the likelihood of requiring an additional review cycle or retake is raised, with direct financial implications related to prolonged opportunity costs and the use of savings or loans during unpaid preparation time.

For physical therapy board examinees, the issues of emotional regulation, with roots in depression, anxiety, mood instability, and self-doubt triggered by comparisons with siblings, cause serious disruptions in study plans, resulting in relapses, unattended lectures, and licensure delays that compound financial stress in terms of protracted timelines to earning potential, repeated exam costs, tutoring, and mental health care. Although supportive resources serve as protective elements by facilitating catch-up and minimizing dependence on paid services, the vicious cycle of failures and resilience may cumulatively present financial disadvantages unless these are mitigated through flexible planning, accessible resources, and accommodations such as modular education and counseling.

Consider the pressure on would-be physical therapists as they prepare for board exams where one test-taker laments, "Score comparison is the source of my stress," in addition to their own personal heartbreaks. Another test-taker struggles with "fear and disappointments from other people," particularly with a sister who passed the board exams with flying colors, pushing them to work even harder to beat the scores. Another examinee struggles with "expectations from loved ones," falling apart when to-do lists are left unattended during review sessions. This qualitative glimpse into the lives of would-be physical therapists paints a vivid picture of stress that is interwoven with financial undertones.

The reactions of physical therapy board examinees bring to light the stress of cognitive overload, strategy gaps, and the number of tasks, in addition to financial stress of exam expenses, lost income, and delayed licensure. The frustration of studying-forgetting, resulting in disappointment, echoing the concern of forking out prep expenses for nothing. Praises for diverse and supportive environments but laments memory tasks, suggesting that social insulation is not an adequate remedy for skill deficiencies that lead to inefficient learning. Another response identifies mutual emotional support but cites reading assignments as the biggest stressors, suggesting that social buffers are ineffective against content boredom. Hence, important issues are: (1) information retrieval under stress, (2) strategy mismatch despite collaboration, and (3) overload beyond emotional support, including financial stress due to high opportunity costs. Solutions involve specific remedies such as spaced repetition and active recall for better retention, strategy-based peer groups, and mindfulness-time coaching.

Analysis of physical therapy board exam takers' responses reveals a struggle with academic stress that is inextricably linked with financial impacts, largely because of social comparison, self-doubt, and outcome pressure. The most stressful aspects are grade comparisons, fear of failing board exams, social perceptions, and the need to satisfy the passing rate requirements of the institution. The "name on the list" fixation is the hard edge of success and financial independence via licensure and employment versus failure that may include debt, defer financial reward, and miss opportunities. Interventions should target the following: (1) data-driven feedback on score distribution to realign expectations; (2) exposure therapy for test anxiety; (3) peer support to reduce comparison; (4) reframing institutional goals in light of development. Viewing exam performance as if it were a portfolio of investment returns fixated on others' returns multiplies uncertainty along with monitoring personal progress grounds stress. Relative performance measures in learning and support services can reduce financial-related stress downstream.

Table 1 lists seven typologies of stress that board exam candidates in physical therapy may experience: financial, academic, time management, emotional, social, mental/intellectual, and performance stress. Financial stress results from uncertain exam expenses such as study materials and tuition, which require drastic saving in the face of uncertainty, with some alleviation from scholarships and payment flexibility. It overlaps with other types of stress due to lost income, delayed licensure, and retake or tutoring fees. Academic stress results from the extreme intellectual demands of juggling work and academics, fear of failing to meet individual expectations, and distress about friends passing on first attempts, which often overlap with financial stress due to additional study materials and lost income. Time management stress results from commuting burnout, night studying, and procrastination, which impair productive time, retention, and efficiency, contributing to anxiety and possible additional review cycles with direct financial implications due to loans during unpaid prep time. Emotional stress includes depression, anxiety, self-doubt, and mood swings, often due to sibling rivalry comparisons that interfere

with study schedules, cause missed classes, and prolong timelines, which in turn increase expenses for mental health services. Social stress is the focus on pressures from family expectations and scores, where supportive factors are helpful but not enough for underlying content concerns like boredom. Mental or intellectual stress is the focus on cognitive overload, memory loss, strategy shortages, and volume, where the insufficiency of social buffers is emphasized and solutions like spaced repetition and strategy groups are suggested in the context of financial opportunity costs. Performance stress is fixated on scores, threats of failure, and pass rates, which are associated with debt threats and unemployment, where solutions like data-driven feedback, exposure therapy, and goal transformation are suggested to reduce secondary financial consequences. These stresses are interrelated, where academic and performance pressures are very closely associated with financial outcomes, which are alleviated by specific supports like flexible planning.

Table 2 Participants' Adaptive Responses during Physical Therapy Board Exam Preparation

Themes	Defining Elements	Key Participants
Financial Planning and Support	<i>"I would advise that prior to board review, you should save and save money so that just in case you need something for your study, you have extra money to use"</i>	KP 2
	<i>"...you can find a review center that offers a scholarship, and the system is flexible in payment. Paying tuition fees is stressful for me so it is a great help that we understand in terms of our financial capabilities."</i>	KP 1
Seeking Personalized Guidance and Support for Academic Success	<i>"Go to counseling services if available. Like our review center, we have 1-on-1 evaluation and consultation that helps us boost our confidence, release academic stress, and get strategy and tips for studying smart."</i>	KP 7
	<i>"Very effective for me if I approach the lecturers for their pieces of advice. Always ask for help in your free time on topics or lectures that you don't understand very well."</i>	KP 5
Effective Time Management and Prioritization Strategies	<i>"I have to deal with my time management like I didn't spend all my time reviewing for board exams to prevent me from experiencing time management stress and frustrations."</i>	KP 10
	<i>"I set aside my bucket list and priorities of what should be done throughout the day. I also set boundaries with friends who I think are not helpful for my time management. I cut them off temporarily to focus on studying."</i>	KP 8
Emotional and Spiritual Coping Mechanisms for Review Stress	<i>"My emotional review coping mechanism is our humor and my support system. We entertain each other so we don't get overwhelmed by sadness and stress. My ice cream sessions with classmates and friends are a big help to me in diverting our attention from the emotional stress we experience during the review."</i>	KP 7
	<i>"For me, spiritual health is also essential. Go to church and always pray since God can renew our strength and wisdom which is important for our studies. I always cry to Him and surrender all the stresses to Him emotionally."</i>	KP 3
Curating Supportive Social Circles	<i>"Sometimes, my coping mechanism is not to listen to the opinions of everyone so I don't get pressured. You have to identify yourself and your uniqueness."</i>	KP 4

for Pressure Management	<i>"Find your appropriate and right circle of friends. I believe that no man is an island because you will need them as an outlet to release all the stresses."</i>	KP 2
Balanced Discipline with Self-Care Breaks and Physical Activity	<i>"For me, discipline and motivation is essential to have an excellent performance. Also, never feel guilty about taking breaks. Watch movies, hangout with friends, and eat delicious food if you really need it most especially if you've studied and memorized so much."</i>	KP 9
	<i>"I also make time for physical activity. I see to it that I still exercise to release stress from the amount of studying."</i>	KP 8
Motivational Rewards and Positive Peer Influence for Performance Gains	<i>"I always set a "reward" system for myself every time I achieve something or I perform well so that next time I can do better and improve my performance."</i>	KP 6
	<i>"Surround yourself with people who have a common goal and personality in learning. This will surely elevate your performance. Follow the advice of the lecturers so that your performance will be better."</i>	KP 5

Table 2 exhibits participants' adaptive responses during physical therapy board exam preparation coined with seven themes as follows; Financial Planning and Support; Seeking Personalized Guidance and Support for Academic Success; Effective Time Management and Prioritization Strategies; Emotional and Spiritual Coping Mechanisms for Review Stress; Curating Supportive Social Circles for Pressure Management; Balanced Discipline with Self-Care Breaks and Physical Activity and Motivational Rewards and Positive Peer Influence for Performance Gains. Each theme was discussed as follows;

Financial issues also impact physical therapy board exam candidates, one encouraging active savings for unexpected study budgets, the other recognizing flexible scholarships and payment options that significantly alleviate tuition worries. This reflects strong financial savvy in that a "board buffer" savings plan from the very beginning keeps your study mindset, not anxiety, in line with trends that show out-of-pocket study expenses are often the downfall of hopefuls. Data results illustrate how flexible program options can turn financial woes into opportunities to alleviate lump sum tuition worries for financially strapped candidates, as with successful programs in other licensure fields. Seek out programs with payment options or financial aid, and evaluate your own eligibility with a quick debt-to-income ratio calculation that keeps things in perspective. Blending your own finances with available alternatives prepares candidates to conquer board study stress-free, making for easier career launches in a very in-demand field.

Personalized advice stands out in the stories of physical therapy board exam reviewers as a victory of academics, a mix of the emotional rush of counseling and the sharp bite of professorial wisdom. One is about the secrets of review center magic, those one-on-one sessions that give your confidence a rocket boost, banish stress, and teach you cool study tips, while the other celebrates the benefits of free time talks with professors to help you make sense of confusing lectures. For those aspiring PTs who are struggling through anatomy marathons and sessions, the message is clear. Programs that make it easy to get access to counseling and professor office hours may improve passing rates, reflecting what happens in high-stakes health exams. The bottom line is that in the high-stakes world of board exams, asking for human help is no weakness but rather the smart move that turns potential disasters into triumphs.

Time management and prioritization are a lifeline for physical therapy board exam candidates who are currently experiencing the highest levels of study activity and increasing levels of stress. Looking at the responses, it is clear that there is a deliberate attempt at time restructuring, where the candidates are aware of the risks of overinvestment in studying (burnout) and instead impose a stricter time structure to reclaim control. Reviewers acknowledge the pressure of time management because of too much reviewing. The reviewers also point out a system that has a "bucket list" of daily activities, a limited amount of time for non-essential socializing, and a

temporary estrangement in some friendships to protect study time. This is where the alignment of features to tasks is utilized to assign tasks to exam needs, prioritize based on urgency and importance, and utilize social boundaries as a strength.

Emotional coping strategies illustrated in the responses involve social buffers and humor. The importance of shared laughter in close social circles and activities as essential coping mechanisms against feeling overwhelmed. At the same time, the importance of spiritual practices such as prayer, church attendance, and surrendering burdens to a higher power as essential for coping against emotional exhaustion. Social networks that provide immediate boosts to emotional well-being, and spiritual practices that restore a sense of purpose and calm. The inclusion of sadness and pressure as emotional states suggests that there are real emotional issues being addressed in the review grind. Fun and rewards are quick emotional band-aids, likely reducing stress hormones like cortisol. Faith-based approaches, on the other hand, foster long-term resilience through acceptance, optimism, and the perception of a divine-social safety net, shielding against depression and burnout. These approaches utilize social relationships (friends, study partners) and faith commitments (practices), which point to different paths of resilience depending on social structures, culture, and personal spirituality. Programs aimed at improving coping strategies must address these differences equally, refraining from promoting any one style.

The examinees for the physical therapy board identify two significant methods of forming effective social circles to deal with the stress of exam-taking. The first is to ignore too much feedback to maintain individuality and autonomy, as self-determination theory suggests is necessary for stress relief through feelings of competence and autonomy. The second method is to find the "right" social circle of friends as a vital source of stress relief through social relationships, which buffer stress and alleviate feelings of isolation.

One of the examinees emphasizes the importance of discipline and motivation in achieving peak performance, recommending guilt-free breaks such as movie-watching, socializing with friends, and indulgent meals after intensive memorization exercises. This particular strategy is a great way of thinking about rest as a form of rejuvenation, thus avoiding burnout but still being productive. The other strategy focuses on the importance of physical activity as a way of relieving stress caused by studying, making sure that physical activity is not optional even with a busy schedule.

Findings describe a self-regulated strategy for behavior, a personal reward system for success serves to reinforce goal-consistent behavior and promotes a positive feedback loop that sustains the level of intensity and perseverance of practice. Findings propose that tangible rewards following mastery events will serve to raise the likelihood of repeated study behaviors and deliberate practice, potentially accelerating skill development and preparation for exams. The emphasis on "next time I can do better" suggests a growth mindset, where performance feedback is considered formative data rather than objective fact, potentially improving resilience to challenging material and test anxiety. The social aspect suggests "associating with others who are similar in terms of learning intentions and following the advice of lecturers." The positive effects of association with peers can result in the normalization of high levels of effort, create a sense of accountability, and access to different methods of studying, thus increasing behavioral outcomes by expanding repertoires beyond what an individual can design alone. This is consistent with social learning theory and ecological theories of performance, which suggest that environmental factors such as peer association, collaborative study, and expert suggestions influence motivation and cognitive effort.

CONCLUSIONS

Physical therapy board exam takers are subject to complex stress patterns that are financial, academic, time management, emotional, social, mental/intellectual, and performance-related, which are interconnected to magnify stresses, especially in terms of financial spillovers such as unpredictable expenses, lost income from study-work imbalances, delayed licensure, retakes, and mental health expenditures. Financial insecurity fuels aggressive saving in the face of tuition and material uncertainties, while academic overload, time management (such as commuting burnout and procrastination), emotional instability (such as anxiety from sibling comparisons), social pressures (such as score rivalries), mental/intellectual gaps (such as memory retention deficits), and performance anxieties (such as institutional pass rates) further magnify this by reducing efficiency,

extending preparation time, and increasing opportunity costs. These sources of stress are self-reinforcing, with emotional setbacks shattering routines and intellectual overload mandating expensive interventions such as tutoring and counseling, emphasizing the importance of specific stress-reduction strategies: scholarships, modular education, data-driven feedback, spaced repetition techniques, peer support groups, mindfulness training, and exposure therapy to realign expectations and build resilience. In the end, comprehensive institutional support can break these linkages between financial stresses, providing equal access to licensure and success.

Physical therapy board exam takers exhibit robust adaptive patterns. These adaptive responses include financial management via savings cushions, individual support via counseling and professor visits, difficult time management via prioritization and social constraints, emotional-spiritual coping via humor, religious activities, and social cushions, selective social networks that promote autonomy and stress relief, effective discipline via guilt-free breaks, exercise, and self-care; and motivational incentives boosted by positive peer influence and growth mindsets. These adaptive responses combined address financial concerns, academic pressures, burnout, and feelings of isolation, transforming difficult exam preparation into a one-stop success solution. Theoretical foundations are embodied in the findings, which emphasize the importance of proactive financial intelligence, human-supportive approaches, and holistic well-being approaches to enhance pass rates and preparedness for a challenging profession.

RECOMMENDATIONS

Recommendations from this study include the implementation and evaluation of a comprehensive stress management program by educational institutions and review centers in the Philippines for Physical Therapy Licensure Examination such as mindfulness, relaxation methods, academic skills, and time management to cope with high levels of stress due to financial, academic, emotional, social, mental, and performance-related pressures. The most important factors include individualized counseling, group therapy, readily available mental health services, and programs for retakers that include family participation. The educational institutions need to collaborate with the licensing bodies to achieve a well-rounded approach to training that addresses both academic and mental health issues. The review centers can benefit from the findings of this study by implementing mental health screenings and well-being initiatives in their services. This study can also be applied to teaching methodologies in both physical and online classrooms to promote the holistic development of students. Future research should be conducted on a larger and more representative sample of examinees in review centers and health-related fields. Sample “**Well-Being Program for the Healthcare Professional Licensure Examination Reviewees**” is as follows;

Key Result Areas (KRAs)	Specific Objectives	Activities/Strategies	Time Frame	Key People Involved	Materials/Resources Needed	Budget	Expected Outputs/Success Indicators
Emotional Stress	To address coping mechanisms for emotional stress To provide emotional support and counseling for stress management To enhance mindfulness and relaxation skills for stress relief	Stress Relief Workshop Mental health check-ins and counseling	Once a month (1-2 hours)	Licensed Psychologists	Yoga mats, journals, calming music, quiet room	PHP 5,000/session	Decreased the likelihood to occur emotional breakdowns
Performance Stress	To lessen performance stress and build examination confidence To enhance performance through confidence-building exercises and feedback To address test-taking anxiety and performance-related stress	Motivational talks and exam preparation strategies seminar Confidence-building exercises Personalized and final coaching sessions	Once a month (2-3 hours)	PT Topnotchers Life Coaches	Laptop, Conference room, projector	PHP 8,000/session	Boosted morale, motivation, and self-efficacy
Academic Stress	To improve academic preparedness for the licensure examination	Studying Strategy and Tips Seminar Group Study review sessions	Once every two weeks (1-2 hours)	Subject Matter Experts Licensed PT Reviewers	Review modules, space for group sessions, classroom	PHP 2,000/session	Higher practice academic scores and self-reported confidence

	To foster collaboration and collective academic growth among reviewees To provide personalized academic support for exam preparation	SGD Sessions / Tutorials					
Time Management Stress	To equip reviewees with specific and effective time management strategies To help reviewees set and achieve academic and personal goals To provide resources to track progress and improve scheduling	Time management workshops Goal Setting Workshop Personal Planner Distribution Seminar	One time (3 hours)	Psychologists Motivational Coaches	Planners, worksheets, laptops	PHP 5,000/session	Improved time use efficiency
Social Stress	To promote a sense of belonging and acceptance To build positive social relationships to cope with review pressures To address peer pressure and competition among reviewees	Peer support groups and social interaction seminars Social bonding games and activities	Every week (1 hour)	Peer Facilitators Student Affairs	Games, snacks, and group materials	PHP 2,000/session	Increased peer interaction and sense of support
Mental and Intellectual Stress	To improve coping mechanisms for mental and intellectual support To introduce stress-relieving physical activities that also improve intellectual well-being To provide intellectual support through mentoring and peer-to-peer learning	Cognitive Resilience Seminar Physical Activities to relieve Mental and intellectual stress relief	Once a month (2-3 hours)	Peer Facilitators Student Affairs Review Coordinators	Games, snacks, gym equipment	PHP 2,000/session	Increased peer interaction and sense of support, mentally and intellectually
Financial Stress	To minimize financial strain among the reviewees To provide resources for financial support and planning To offer financial assistance through scholarships and loans	Financial literacy seminars Budgeting & saving tips Workshops Scholarship and loan assistance program	One time (3 hours)	Financial Experts Review Coordinators	Projector, handouts, and financial modules	PHP 10,000/session	Increased knowledge on budgeting and decreased financial-related stress

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