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## Financial Management Practices and Job Satisfaction

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### ABSTRACT

This study aimed to examine the role of teachers' financial management practices in influencing their job satisfaction in selected elementary schools. A descriptive correlational research design was employed, utilizing standardized survey instruments to assess five core financial management domains—budgeting skills, debt management, savings and investments, financial literacy, and expenditure tracking—as well as five job satisfaction indicators: work-life balance, recognition and appreciation, job security, professional growth opportunities, and work environment. The study involved a total of 268 teacher respondents, selected through complete enumeration technique across various schools.

Findings revealed that teachers consistently demonstrated a high level of financial management behavior, with all five domains receiving weighted means interpreted as *Practiced*. Similarly, teachers reported positive levels of job satisfaction across all dimensions, indicating a generally favorable perception of their professional experiences. Correlation results identified a significant positive relationship between budgeting skills and recognition and appreciation, while financial literacy showed a significant but negative correlation with the same variable. Regression analysis further revealed that both debt management and financial literacy significantly influenced teachers' work-life balance, suggesting that personal financial stress and knowledge play a role in managing personal and professional responsibilities.

Notably, budgeting was linked to improved confidence and a sense of acknowledgment at work, while effective debt control and financial awareness were associated with reduced stress and better life balance. However, other financial practices did not significantly influence job satisfaction areas such as job security, professional growth, or work environment, pointing to the importance of organizational factors in shaping these perceptions.

In conclusion, the study highlights the value of targeted financial wellness programs that support teachers' budgeting, literacy, and debt management. The proposed intervention plan includes capacity-building workshops, school-based financial wellness support systems, and peer mentoring programs to enhance teachers' financial well-being and promote sustainable job satisfaction.

### INTRODUCTION

Financial management has a huge impact on teacher work satisfaction since it affects their financial security, professional development, and general well-being. Institutions that prioritize equitable wages, financial benefits, and literacy initiatives help to increase job satisfaction and productivity. Addressing financial issues in the teaching profession ensures that teachers are motivated and engaged, which benefits the entire education system.

Many educators face financial stress globally, negatively affecting their classroom performance. Emphasizing a strong link between effective financial management practices and job satisfaction highlights the importance of sound financial practices in improving teachers' motivation, engagement, and overall job outcomes (Mattia, 2020).

In the Philippines, the connection between financial management and job satisfaction has been evident among teachers and other professionals. Arroyo and Bayani (2024), Filipino teachers who demonstrate financial literacy and sound money management experience better well-being and job performance. Similarly, Flores and Maquiling (2024) revealed that financial managers' job satisfaction levels are significantly impacted by their financial self-efficacy, suggesting that effective financial strategies are pivotal in fostering job satisfaction among Filipino professionals.

Thus, this study aims to investigate the relationship between financial management practices and job satisfaction among teachers in the selected schools in Magpet, Mlang, and Matalam Districts, emphasizing the critical factors influencing job-related outcomes and overall well-being.

### Research Questions

This study will examine teachers' financial management and job satisfaction within selected schools in Magpet, Mlang and Matalam District for the school year 2024-2025. Specifically, it seeks to answer the following research questions:

1. What is the level of teachers' financial management in terms of budgeting skills, debt management, savings and investments, financial literacy, and expenditure tracking?

2. What is the level of teachers' job satisfaction in terms of work-life balance, recognition and appreciation, job security, professional growth opportunities, and work environment?
3. Is there a significant relationship between teachers' financial management and job satisfaction?
4. Do teachers' financial management have a significant influence on their job satisfaction?

## METHODOLOGY

This chapter discusses the research design, study variables, population and sampling, place of study, research instrument, data collection, scoring interpretation, and statistical tools, and the ethical considerations.

### Research Design

A descriptive correlational research design was employed to examine the relationship between teachers' financial management practices and their job satisfaction. This design is particularly suited for understanding the extent and nature of relationships between variables without manipulating any of them (Creswell & Creswell, 2018). By assessing variables such as budgeting skills, debt management, savings, financial literacy, and expenditure tracking, this approach allows for a systematic exploration of their correlation with teachers' job satisfaction indicators, such as work-life balance, recognition, and job security (Fraenkel, Wallen, & Hyun, 2019).

The descriptive correlational design provides insights into both the current state of teachers' financial management and their level of job satisfaction through standardized surveys and questionnaires. Quantitative data is gathered from a carefully selected sample of teachers to ensure representativeness and generalizability. The use of descriptive statistics aids in understanding the central tendencies and variabilities within the sample, while correlation analyses identify potential relationships between financial management practices and job satisfaction (McMillan & Schumacher, 2014).

### Research Participants

The respondents of the study will involve 268 teachers from the selected schools in Magpet, Mlang, and Matalam District.

District Schools	Population size	Sample Size
Magpet National High School	95	71
Mlang National High School	166	104
Matalam National High School	140	93
Total	<b>401</b>	<b>268</b>

### Research Instrument

The research instrument utilized in this study was adopted from various reputable sources, ensuring the reliability and validity of the instruments. The level of teachers' financial management practices will be assessed using a questionnaire based on the financial literacy and management among secondary teachers, developed by Gurra and Libot (2021).

### Data Analysis

The following statistical tools are used in the study:

**Mean** refers to the average set of values. It is used to determine the degree of the variables in the study (Nelson, 2022). This was used to determine the level of the teachers' financial management practices in terms of budgeting skills, debt management, savings and investments, financial literacy, and expenditure tracking.

**Spearman's Rank-Order Correlation** is used to define the significant relationships between the variables (Spearman, 1904). This will be used to determine significant relationship between teachers' financial management practices and job satisfaction.

**Multiple Regression Analysis.** A regression model can demonstrate whether observed changes in the dependent variable are related to changes in one or more explanatory variables (Galo, 2015). This was used to determine significant influence of teachers' financial management practices on job satisfaction.

## RESULTS AND DISCUSSIONS

The first study was to explore Financial Management of Teacher's and Job Satisfaction.

### Teachers' Financial Management

The first research problem is focused on determining the level of level of teachers' financial management in terms of budgeting skills, debt management, savings and investments, financial literacy, and expenditure tracking.

### Budgeting Skills

Table 1 presents the level of budgeting skills among respondents. It has a weighted mean of 4.04, described as practiced. This indicates that individuals consistently demonstrate responsible financial behaviors, such as planning, tracking, and adjusting their budget to meet personal and household financial obligations.

This implies that respondents' budgeting skills are crucial in fostering financial stability and discipline. The ability to create and follow a budget promotes better decision-making, reduces financial stress, and supports the achievement of both short- and long-term goals. Through consistent tracking and adjustment, individuals are able to accommodate unexpected costs without compromising their overall financial plans.

**Table 1** Level of teachers' financial management in terms of **Budgeting Skills**

Statement		Mean	Description
1	I create a monthly budget and follow it consistently.	3.99	Practiced
2	I adjust my budget to account for unexpected expenses.	4.01	Practiced
3	I allocate specific amounts for savings, bills, and daily expenses in my budget.	4.04	Practiced
4	I track my budget regularly to ensure I am staying within my limits.	4.06	Practiced
5	I feel confident in planning my finances to meet future goals.	4.11	Practiced
<b>Weighted Mean</b>		<b>4.04</b>	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced
3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

### Debt Management

The level of debt management skills is presented in Table 2, with a weighted mean score of 4.01, described as practiced. This means that individuals actively monitor and manage their debt obligations, prioritizing the reduction of high-interest liabilities and making timely payments. Respondents demonstrate financial discipline by being aware of their outstanding debts, avoiding unnecessary borrowing, and implementing strategies to steadily decrease their financial burdens.

This suggests that effective debt management is integral to achieving long-term financial stability. By developing sound repayment strategies and maintaining awareness of their debt levels, individuals can minimize financial stress, improve creditworthiness, and focus on future financial goals. The practiced approach toward debt control reflects a proactive mindset and a commitment to responsible financial behavior.

**Table 2** Level of teachers' financial management in terms of **Debt Management**

Statement		Mean	Description
1	I prioritize paying off high-interest debts quickly.	3.97	Practiced
2	I am aware of my total outstanding debt at any given time.	4.02	Practiced
3	I make payments on my debts on or before their due dates.	4.06	Practiced
4	I have a strategy in place to reduce my debt over time.	4.01	Practiced
5	I avoid accumulating new debts whenever possible.	3.98	Practiced
<b>Weighted Mean</b>		<b>4.01</b>	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced
3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

### Savings and Investments

The savings and investment practices is presented in Table 3, with a weighted mean score of 3.99, described as practiced. This means that individuals are actively engaged in saving a portion of their income, maintaining emergency funds, and making informed investment decisions. Respondents demonstrate foresight by setting long-term financial goals and seeking advice or conducting research before committing to financial instruments such as stocks or bonds.

This indicates that consistent savings and smart investments are essential components of sound financial planning. These habits not only prepare individuals for unforeseen financial challenges but also contribute to wealth accumulation and future financial security.

**Table 3** Level of teachers' financial management in terms of **Savings and Investments**

Statement		Mean	Description
1	I regularly contribute a portion of my income to savings.	3.99	Practiced
2	I have emergency savings to cover at least three months of expenses.	3.99	Practiced
3	I invest in financial instruments (e.g., stocks, bonds) to grow my savings.	4.03	Practiced
4	I set long-term financial goals and work towards achieving them.	3.92	Practiced
5	I seek advice or do research before making investment decisions.	4.00	Practiced
<b>Weighted Mean</b>		<b>3.99</b>	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced
3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

### Financial Literacy

The data presented in Table 4 revealed the level of Teachers' Financial Management in terms of financial literacy, with a weighted mean score of 4.03, described as practiced. This means that individuals have a solid understanding of core financial concepts such as interest rates and inflation, and they regularly educate themselves on personal finance. Respondents demonstrate confidence in making informed decisions and possess the skills to calculate costs related to loans or credit, thereby aligning their financial actions with long-term goals.

This indicates that financial literacy is a critical competency that supports effective money management and responsible decision-making. A well-informed individual can better navigate financial products, avoid common pitfalls, and plan for future financial stability.

**Table 4** Level of teachers' financial management in terms of **Financial Literacy**

Statement		Mean	Description
1	I understand financial concepts like interest rates and inflation.	4.03	Practiced
2	I regularly educate myself about personal finance and money management.	4.09	Practiced
3	I feel confident making informed financial decisions.	3.97	Practiced
4	I can accurately calculate the cost of loans or credit.	4.03	Practiced
5	I understand how my financial decisions impact my long-term goals.	4.05	Practiced
<b>Weighted Mean</b>		<b>4.03</b>	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced
3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

### Expenditure Tracking

The data shows in Table 5 illustrates the level of Teachers' Financial Management in terms of expenditure tracking practices, with a weighted mean score of 3.99, described as practiced. This indicates that individuals regularly monitor their expenses, categorize their spending, and use tools or applications to track their financial activities. Respondents also assess their spending patterns to identify areas where savings can be made and adjust their expenditures based on their financial objectives.

This suggests that effective expenditure tracking is a vital component of personal financial management. By consistently recording and analyzing their expenses, individuals gain better control over their finances, avoid unnecessary spending, and stay aligned with their financial goals.

**Table 5** Level of Teachers' Financial Management in terms of **Expenditure Tracking**

Statement		Mean	Description
1	I record and review all my expenses regularly.	4.05	Practiced
2	I categorize my spending to see where my money goes.	3.94	Practiced
3	I use tools or apps to help track my daily expenditures.	3.95	Practiced
4	I assess my spending patterns to find areas for potential savings.	3.91	Practiced
5	I make adjustments to my spending based on my financial goals.	4.11	Practiced
<b>Weighted Mean</b>		<b>3.99</b>	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced
3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

### Teachers' Job Satisfaction

The second research problem focused on determining the level of teachers' job satisfaction in terms of work-life balance, recognition and appreciation, job security, professional growth opportunities, and work environment.

### Work-Life Balance

Table 6 revealed the results on the level of Teachers' Job Satisfaction in terms of Work-Life Balance, with a weighted mean score of 3.98, described as practiced. This indicates that individuals are generally able to manage their professional responsibilities while maintaining a fulfilling personal life. Respondents report having adequate time for rest, pursuing personal interests, and coping with work-related stress without significantly compromising their well-being.

The result highlights that maintaining a healthy work-life balance is crucial for overall productivity, job satisfaction, and mental health. When individuals are able to effectively manage their workload and personal commitments, they experience less burnout, improved performance, and stronger interpersonal relationships. Work-life balance fosters emotional resilience, enhances motivation, and contributes to sustained professional success.

In support of the findings, Delos Reyes and Gutierrez (2022) emphasized that work-life balance directly influences individual well-being and organizational effectiveness. They suggested that institutions should promote flexible work environments, implement wellness programs, and encourage time management strategies. A balanced lifestyle not only supports personal growth but also enhances professional engagement and long-term career satisfaction.

**Table 6** Teachers' Job Satisfaction in terms of Work-Life Balance.

Statement		Mean	Description
1	I am able to balance my professional responsibilities with my personal life effectively.	3.94	Practiced
2	I have sufficient time to rest and pursue personal interests outside of work.	4.04	Practiced
3	I feel that my workload allows me to maintain a healthy lifestyle.	3.99	Practiced
4	I am not required to sacrifice my personal life due to work commitments.	3.96	Practiced
5	I can manage work-related stress while maintaining a fulfilling personal life.	3.98	Practiced
<b>Weighted Mean</b>		<b>3.98</b>	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced

3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

### Recognition and Appreciation

The data shown in Table 7 revealed the results on the level of respondents' experiences in terms of recognition and appreciation, with a weighted mean score of 4.01, described as practiced. This indicates that teachers generally feel acknowledged for their efforts and contributions. They regularly receive positive feedback, feel valued by school leadership, and experience appreciation for their dedication and hard work in fulfilling their roles.

The result showed that recognition and appreciation are essential components of a supportive and motivating work environment. When teachers feel recognized, their morale improves, engagement increases, and professional satisfaction is enhanced. Acknowledging teachers' efforts promotes a positive school culture, strengthens collegial relationships, and encourages continued excellence in instruction and service.

In support of these findings, Santos and Ramirez (2022) emphasized that regular recognition significantly impacts employee motivation, retention, and performance. When educators feel appreciated, they are more likely to remain committed, collaborate effectively, and invest in their professional growth.

**Table 7 Teachers' Job Satisfaction in terms of Recognition and Appreciation.**

Statement		Mean	Description
1	I feel recognized for my contributions and achievements in my role.	3.94	Practiced
2	I regularly receive positive feedback from colleagues and administrators.	3.95	Practiced
3	I am appreciated for my hard work and dedication.	4.13	Practiced
4	I am acknowledged for the effort I put into my teaching and related duties.	3.97	Practiced
5	I believe that my contributions are valued by the school leadership.	4.04	Practiced
<b>Weighted Mean</b>		<b>4.01</b>	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced
3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

### Job Security

Table 8 revealed the results on the level of Teachers' Job Satisfaction in terms of job security, with a weighted mean of 3.99, described as practiced. This means that teachers generally feel stable and secure in their current job positions. They express confidence in their school's commitment to staff retention and believe that their contributions support long-term career prospects within the institution. Respondents also reported minimal concern about job loss due to restructuring or budget limitations.

The result showed that job security plays a significant role in promoting teacher satisfaction, motivation, and professional commitment. When teachers feel valued and assured of their employment, they are more likely to invest in instructional innovation, maintain a positive mindset, and engage meaningfully in school initiatives. Job security fosters a supportive and productive educational environment, benefiting both staff and student outcomes.

These findings are reinforced by Garcia and Mendoza (2023), who highlighted that perceived job stability is linked to increased teacher morale, reduced attrition rates, and enhanced classroom performance. A strong sense of security allows educators to focus on teaching excellence, professional growth, and student development.

**Table 8 Teachers' Job Satisfaction in terms of Work-Life Balance.**

Statement		Mean	Description
1	I feel confident in the stability of my job position.	4.08	Practiced
2	I believe that my efforts contribute to a long-term career at my school.	3.94	Practiced
3	I am not worried about losing my job due to budget cuts or restructuring.	4.00	Practiced
4	I feel that my role as a teacher is secure and valued.	3.94	Practiced

5	I have confidence in my school's commitment to retaining its staff.	4.00	Practiced
<b>Weighted Mean</b>		3.99	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced
3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

#### Professional Growth Opportunities

The level of teachers' job satisfaction in terms of professional growth opportunities was revealed in Table 9, which obtained an overall weighted mean score of 4.01, described as practiced. This means that teachers are consistently provided with opportunities to attend relevant trainings, further their skills, and engage in professional development programs. They feel supported in pursuing higher education or certifications and are given regular chances to enhance their instructional practices.

The result showed that access to professional growth opportunities is a key contributor to job satisfaction among teachers. These opportunities not only strengthen teaching effectiveness but also foster a sense of fulfillment and motivation in the workplace. When educators are empowered to grow professionally, they become more confident, engaged, and committed to improving student outcomes.

The findings are aligned with the study of Anderson and Miller (2023), who emphasized that sustained professional development enhances teacher satisfaction and instructional quality. Structured programs and continuous learning environments encourage reflective practice, collaboration, and pedagogical innovation. A school culture that prioritizes teacher growth contributes to improved teaching strategies, long-term retention, and overall academic excellence.

**Table 9 Teachers' Job Satisfaction in terms of Professional Growth Opportunities.**

Statement		Mean	Description
1	I am provided with opportunities to attend relevant training and workshops.	4.15	Practiced
2	I am encouraged to further my professional development and skills.	4.02	Practiced
3	I have access to programs that help me grow in my teaching career.	3.96	Practiced
4	I am supported in pursuing additional education or certifications.	3.97	Practiced
5	I have regular chances to enhance my teaching strategies and methodologies.	3.95	Practiced
<b>Weighted Mean</b>		4.01	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced
3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

#### Work Environment

The level of teachers' job satisfaction in terms of work environment was presented in Table 10, which obtained an overall weighted mean score of 4.00, described as practiced. This means that teachers generally perceive their work environment as supportive, respectful, and conducive to professional effectiveness. They report having access to necessary resources, feel comfortable and valued, and view their workplace as promoting a positive and healthy atmosphere.

The findings showed that a supportive work environment is essential in enhancing job satisfaction, productivity, and teacher well-being. When teachers feel respected and are provided with adequate resources and favorable working conditions, they are more likely to stay motivated, collaborate effectively, and perform their roles with excellence.

These findings align with the study of Chavez and Domingo (2023), who emphasized that a positive work environment fosters teacher satisfaction, reduces burnout, and improves retention. A collaborative and respectful atmosphere encourages open communication, innovation, and mutual support.

**Table 10: Teachers' Job Satisfaction in terms of Work Environment**

Statement		Mean	Description
1	I work in a supportive and collaborative school environment.	4.03	Practiced

2	I feel comfortable and respected in my workplace.	4.01	Practiced
3	I have the resources I need to perform my job effectively.	3.94	Practiced
4	I believe that my workplace promotes a positive and healthy atmosphere.	4.02	Practiced
5	I am satisfied with the physical conditions of my work environment.	4.01	Practiced
<b>Weighted Mean</b>		<b>4.0</b>	<b>Practiced</b>

Level	Range	Description
5	4.21 – 5.00	Highly Practiced
4	3.41 – 4.20	Practiced
3	2.61 – 3.40	Moderately Practiced
2	1.81 – 2.60	Often Practiced
1	1.00 – 1.80	Not Practiced

#### Relationship between teachers' financial management and job satisfaction

The third research problem aimed to determine the significant relationship between teachers' financial management practices and indicators of job satisfaction, including work-life balance, recognition and appreciation, job security, professional growth opportunities, and work environment.

The data revealed in Table 11 shows the correlation results between various aspects of financial management and dimensions of job satisfaction. Notably, there is a significant positive relationship between budgeting skills and recognition and appreciation ( $r = .136^*$ ,  $p = .031$ ), which leads to the rejection of the null hypothesis. This suggests that teachers who practice sound budgeting skills are more likely to feel recognized and appreciated in their work settings.

The findings imply that effective budgeting contributes to a sense of control and financial stability, which may influence how teachers perceive the acknowledgment of their efforts. When teachers manage their resources wisely, they may experience reduced stress and enhanced self-efficacy, which can be associated with greater recognition from colleagues and administrators.

Conversely, a significant negative relationship was found between financial literacy and work life balance ( $r = -0.132^*$ ,  $p = .037$ ). This may suggest that teachers with greater financial knowledge and awareness may be more critical of institutional support or may expect more substantial recognition and appreciation in line with their perceived value and contributions.

In support of these findings, Martinez and Cruz (2022) emphasized that financial competency influences teachers' emotional well-being and job satisfaction. Effective budgeting, in particular, promotes confidence, which can lead to a greater sense of acknowledgment and workplace validation. Meanwhile, high financial literacy levels may elevate expectations for institutional support, which, if unmet, could reduce satisfaction.

**Table 11** Relationship between teachers' financial management and job satisfaction.

Teachers' Financial Management Practices		Work-Life Balance	Recognition and Appreciation	Job Security	Professional Growth Opportunities	Work Environment
Budgeting Skills	Correlation Coefficient	-.053	.136*	-.027	.025	-.112
	Sig. (2-tailed)	.406	.031	.669	.697	.076
Debt Management	Correlation Coefficient	-.122	-.006	-.016	-.060	.035
	Sig. (2-tailed)	.054	.928	.796	.342	.584
Savings and Investments	Correlation Coefficient	-.032	-.038	.010	.027	.035
	Sig. (2-tailed)	.608	.544	.872	.665	.575
Financial Literacy	Correlation Coefficient	-.132*	-.052	.018	-.021	-.060
	Sig. (2-tailed)	.037	.412	.778	.740	.344
Expenditure Tracking	Correlation Coefficient	-.017	.038	.052	.003	-.078
	Sig. (2-tailed)	.785	.546	.407	.966	.215



*\*\*Correlation is significant at the 0.01 level.*

*\*Correlation is significant at the 0.05 level.*

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## SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

This section summarizes the findings, conclusions, and recommendations.

### Summary

Based on the findings of the study, the results showed that:

The study revealed that teachers demonstrated commendable performance in the area of Financial Management Practices. In particular, teachers exhibited consistent and responsible behaviors in budgeting skills, debt management, savings and investments, financial literacy, and expenditure tracking each earning a weighted mean interpreted as *Practiced*. Moreover, teachers' job satisfaction across multiple domains—namely work-life balance, recognition and appreciation, job security, professional growth opportunities, and work environment—consistently received ratings indicative of a high level of practice, as reflected by the overall interpretation of *Practiced*.

Furthermore, it was found that there is a significant relationship between teachers' financial management practices and specific indicators of job satisfaction, as shown in the correlation results. In particular, budgeting skills were positively correlated with recognition and appreciation. Interestingly,

A significant correlation was also observed between financial literacy and recognition and appreciation.

### Conclusions

The conclusions of the study indicated that teachers demonstrated commendable performance in the area of Financial Management Practices. Specifically, teachers consistently practiced effective behaviors in budgeting skills, debt management, savings and investments, financial literacy, and expenditure tracking, with each dimension earning a weighted mean interpreted as *Practiced*. These findings reflect a strong level of financial discipline, awareness, and responsibility among the respondents, highlighting their efforts to manage personal finances effectively despite common financial challenges.

Furthermore, the analysis of relationships between financial management and job satisfaction In terms of influence, the study found that debt management and financial literacy significantly affected teachers' work-life balance, underscoring the impact of financial strain and knowledge on the ability to manage professional and personal responsibilities effectively. However, no significant influence was observed between financial management practices and other job satisfaction domains, namely recognition and appreciation, job security, professional growth opportunities, and work environment.

### Recommendations

Based on the conclusions of the study, the following recommendations were drawn:

1. Strengthen financial wellness programs at the school and division level by integrating structured training sessions focused on key financial management areas such as budgeting, debt management, savings, and investment planning.
2. Given the significant influence of debt management and financial literacy on teachers' work-life balance, institutions should provide access to financial counseling services and digital tools that help educators manage debt responsibly and improve financial awareness.
3. Encourage personal budgeting practices by distributing financial planning templates and promoting the use of mobile budgeting apps. Since budgeting was found to positively correlate with recognition and appreciation, improving this skill can enhance teachers' sense of personal efficacy and professional visibility.
4. Develop recognition systems that affirm teachers' financial discipline and overall well-being, especially in areas tied to effective budgeting. Acknowledging financially responsible practices through incentives, awards, or public commendation may further reinforce positive behaviors and morale.
5. Further studies are encouraged to explore the influence of financial management practices on job satisfaction in different contexts—such as rural vs. urban schools, public vs. private institutions, and varying levels of teaching experience—to improve generalizability and policy relevance.

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