

Teachers' Financial Literacy Management and their Performance in the Workplace

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ABSTRACT

This study was conducted to determine the significant relationship between financial literacy management of public school teachers and how it relates to their work performance. It seeks to answer the questions regarding the level of teachers' financial literacy management as well as the level of the teachers' performance in the workplace. This study made use of descriptive-correlation method of research. This was conducted specifically in the South District Schools, Division of Cagayan de Oro City. The respondents of the study were the three hundred three public school teachers. The study used the universal sampling procedure. A researcher-made survey questionnaire was used to collect data, and statistical tools such as mean, standard deviation, and Pearson correlation were employed for analysis.

This aimed to determine the level of teachers financial literacy management, the level of teachers performance in the workplace and the significant relationship between the teachers financial literacy management and their performance. Guided by Maslow's Hierarchy of Needs Theory, which holds that people must first meet basic needs like financial stability before reaching higher levels of professional performance. The study concluded that teachers possess a literate level of financial literacy with the highest confidence in the area of debt management. Their performance in the workplace is rated as very satisfactory, particularly in classroom management. The study found out that teachers that are financially literate, plays a key role in enhancing teachers' efficiency and reducing work-related stress. The study recommended that in order to improve professional development in task and instructional management, school heads should provide focused financial literacy programs that emphasize budgeting skills. Equipping teachers with financial confidence and organizational strategies can reduce stress, enhance motivation, and create a more supportive environment for both educators and learners.

Keywords: financial literacy management, teachers performance

DEDICATION

To my beloved husband, Jezrel Manatad, your unwavering love and support have been my greatest source of strength throughout this journey. You stood by me through every challenge, lifted me when I felt like giving up, and reminded me of my purpose when doubt crept in. Your sacrifices watching our children while I am outside doing my thesis is a great help, patience, and constant encouragement have made all the difference, and I am beyond grateful to have you as my partner in life.

To our four wonderful children, John, Judeyah, Jared, and Jezer, you are the reason I strive to be better every day. Every late night, every sacrifice, and every challenge I overcame was for you to show you that with perseverance and faith, dreams can become reality. I dedicate this success to you, my greatest blessings, and I hope it serves as a reminder that anything is possible when you believe in yourself. I love you all more than words can ever express.

1. INTRODUCTION

Background of the Study

Teachers often faced financial challenges due to limited salaries, rising living costs, and insufficient knowledge of effective financial management, which led to stress, decreased productivity, and impaired decision-making in their professional lives. These financial difficulties affected their focus, job satisfaction, and ability to invest in resources that enhanced teaching quality. By identifying the gaps and challenges in financial management among teachers, the research sought to provide insights and strategies to improved their financial well-being, thereby enhanced their professional effectiveness and overall job satisfaction.

The study was anchored on DepEd Order No. 022, s. 2021, titled "Financial Education Policy," which underscored the importance of financial education in cultivating a financially literate citizenry. This policy emphasized that equipping individuals with financial knowledge was essential for empowering them to made informed financial decisions, seized economic opportunities, and achieved overall financial health. The study on teachers' financial literacy and its impact on workplace performance delved into this often-overlooked aspect of educators' lives, exploring how financial management affected their focus, morale, and ability to perform their best at school. Recognizing the connection between financial stability and job performance, this research sought to provide insights that could helped alleviate the financial burdens teachers faced.

The financial difficulties teachers encounter and how they affect their professional performance have been brought to light by recent studies. Perdizo and Tantiado (2025) discovered a correlation between lower job satisfaction and financial instability among Cagayan de Oro City teachers. According to Casingal and Ancho (2020), a lack of financial literacy and low pay cause many Filipino public school teachers to suffer financially, which results in stress and unmanageable debt. According to a Stanford-led study by Dizon-Ross et al. (2025), teachers' economic worry is associated with higher absence and turnover rates, which may have an impact on student results.

Til an, and Cabal,(2021), revealed that while public school teachers possessed a basic understanding of financial literacy concepts—including money management, planning, saving, and credit management—many still struggled with practical application. The findings indicated that teachers often faced significant financial challenges, leading to unhealthy borrowing practices and a cycle of debt. The study emphasized the necessity of implementing targeted intervention programs to improved teachers' financial literacy, thereby enhanced their overall financial health and workplace performance.

Enhancing the financial literacy of Filipino public school teachers is not only vital for their well-being but also essential for fostering a financially informed future generation. By addressing existing gaps in financial knowledge through targeted intervention programs, this study aims to contribute significantly to improving both teachers' professional performance and their overall quality of life. As educators become more financially literate, they can better serve as role models for their students, ultimately leading to a more financially capable society.

Literature and Related Studies

This section explores various studies, related research, and journal articles on the independent variable, teachers' financial literacy management, highlighting its components: budgeting and financial planning, savings & emergency funds, debt management, investment. Additionally, it reviews existing literature related to the dependent variable, their performance in the workplace, which encompasses key indicators such as student achievement and learning outcome, instructional planning and preparation, classroom management, instructional delivery and task management.

Teachers' Financial Literacy Management

Fernandes et al. (2021) highlight that this kind of financial confidence can lower anxiety about finances, which, if ignored, might hurt job performance, focus, and overall well-being.

According to Kim and Chatterjee (2021), effective financial planning enables teachers to maintain stability throughout the academic year, reduce financial stress, and enhance overall well-being. Moreover, financially empowered teachers are more likely to serve as positive role models for students and contribute to a culture of financial responsibility within their schools and communities. When teachers are financially stable, they are better equipped to focus on their students and bring more energy and creativity into their classrooms.

Budgeting and Financial Planning

Lusardi and Mitchell (2020), financial literacy is essential for making sound financial decisions, reducing economic vulnerability, and ensuring long-term financial security. The study found that financial literacy has a significant impact on people's economic behavior, emphasizing the importance of ongoing financial education to improve personal and professional financial decision-making.(Fernandes et al, 2022)

Also, King'ondur (2020) studied how financial literacy influenced teachers' investment decisions. The results showed that teachers who understood financial concepts were more likely to make smart choices—like saving for the future and managing their debts responsibly. When teachers feel confident about handling their finances, they also tend to feel less anxious, which helps them stay present and effective in their roles as educators.

People with higher financial literacy are better at using their resources, which leads to better financial well-being. This seems true for these teachers, who may not have a lot, but manage what they do have wisely. (Xiao and Porto, 2021)

Emphasized by Joo and Grable (2020), that financial education focused on needs-based budgeting greatly helps improve financial security and lowers stress. Teachers' agreement with prioritizing essentials suggests they may have adopted this mindset—either through formal financial programs or simply through life experience.

Moreover, people who lack financial discipline often face financial stress, which can affect both their personal and professional lives (Klapper, Lusardi, and Van Oudheusden, 2020). On the same line, Potrich, Vieira, and Kirch (2021) stressed that following a budget is a key part of financial literacy, and that training programs should focus on improving financial behavior to develop better spending habits.

Savings and Emergency Funds

Having some money set aside for emergencies is one of the most important steps teachers can take to feel financially secure. But for many, that's easier said than done.

Amagir et al. (2020), comprehensive financial education programs play a vital role in shaping individuals' attitudes and behaviors toward saving and managing emergency funds. These programs do not just teach the technical side of managing money, they also help people build a long-term mindset that prioritizes financial stability. By providing both knowledge and real-life strategies, they make it easier for individuals to turn financial understanding into action.

Xiao and O'Neill (2020) found that greater financial knowledge is closely linked to higher financial resilience. This means that individuals who are well-informed about finances are more capable of handling life's economic ups and downs with confidence and less stress.

Farrell et al. (2021), financial literacy is more than just managing money, it involves continuous financial planning that adjusts to changes in personal circumstances and economic conditions. This approach requires not just knowledge, but regular action, checking in, adjusting goals, and staying responsive to life's shifts. Without this ongoing review, even well-meaning savings efforts can fall short of meeting evolving needs.

Individuals with structured financial plans tend to achieve better financial outcomes, showing that intentional, consistent planning makes a real difference in long-term stability and confidence. (Klapper et al, 2020).

Debt Management

Lusardi and Mitchell (2020). These results align with earlier research showing that financial literacy has a significant impact on debt-related behaviors. It helps individuals make informed financial decisions and reduces the risk of financial distress. Financial literacy is crucial in avoiding excessive debt and building long-term financial stability. In simple terms, people who are more financially knowledgeable are more likely to make wise money decisions, stay out of serious debt, and work toward a more secure future. (Gutter and Copur, 2021)

Investment

The study revealed that teachers who were more knowledgeable and confident in investing were better able to plan for long-term financial security, which contributed positively to their financial stability and professional well-being. This is crucial because financially secure teachers are less burdened by stress,

allowing them to perform better in their roles, particularly in planning classroom activities, engaging students, and maintaining discipline. (Awitin, 2024).

Van Rooij et al. (2021) found that people with higher investment literacy are more likely to engage in wealth-building strategies and make sound financial decisions. In this context, the respondents' responses indicate a growing awareness of how investments, insurance, and retirement planning contribute to long-term financial stability.

Financial literacy programs that emphasize insurance awareness significantly improve individuals' financial security. (Clark et al, 2021). Moreover, Hastings et al. (2020) suggest that individuals who incorporate insurance into their financial plans experience lower financial stress and greater economic resilience. This aligns with the respondents' awareness, suggesting that they see insurance not just as an added expense, but as a smart and necessary part of financial planning.

Lusardi and Beeler (2020), financial literacy plays a crucial role in shaping retirement planning behavior, as individuals with higher financial knowledge are more likely to invest in retirement funds. This study suggests that financial education programs focusing on retirement planning can significantly improve a person's ability to prepare for their financial needs later in life. (Benartzi and Thaler, 2021).

Performance in the Workplace

According to Hattie (2021), student achievement is a multifaceted outcome influenced by teaching practices, learner motivation, assessment quality, and classroom climate. Also, Stronge (2020) underscores that efficient task management is vital for maintaining instructional continuity, meeting curriculum standards, and minimizing teacher burnout. Supporting teachers through targeted professional development, time management training, and collaborative planning opportunities could further enhance their capacity to meet these demands.

Student Achievement and Learning Outcome

Alharbi and Alshammari (2021) emphasized that student achievement is closely linked to the effectiveness of their teachers. Their study showed that students tend to perform better when their teachers are well-prepared and use a variety of teaching strategies to actively involve students in the learning process. This highlights the importance of supporting teachers with ongoing professional development—because when educators grow, their students benefit directly in the classroom.

An interesting angle by exploring how a teacher's financial literacy can also influence student performance. They found that financially literate teachers are often better at managing classroom resources, which leads to a more organized and engaging learning environment. With smarter resource allocation, students experience more interactive and focused instruction, which can lead to better academic outcomes. Their work underscores that empowering teachers financially can also create ripple effects that positively impact student success. (Tilan and Cabal 2021).

According to Henderson, Beach and Coombs (2021) explored the connection between financial literacy and classroom performance in Ontario. They found that teachers who felt confident in their financial skills were much more likely to bring those topics into their lessons. This made learning more relevant and engaging for students—and helped teachers feel more empowered and prepared.

Instructional Planning and Preparation

Hattie (2020) pointed out just how powerful strong instructional planning can be. According to the research, when teachers take time to build structured lesson plans with clear objectives, assessments, and

strategies tailored to students' needs, student understanding and retention improve significantly. This suggests that effective teaching doesn't just happen on the fly; it's the result of thoughtful, intentional preparation.

How digital tools are changing the way teachers plan and prepare. Their study showed that educators who incorporate technology into their planning process often find it easier to design lessons and also report higher student engagement. By using digital platforms and tools, teachers can create more personalized and interactive lessons, helping students stay interested and involved in their learning. It's a modern approach that not only boosts teaching effectiveness but also helps students adapt to a tech-driven world. (Karpinski et al. 2022)

The study of Fisher et al. (2020) found that inquiry-based learning, project-based activities, and Socratic questioning significantly improved students' critical thinking skills. Also, Zhao (2021) emphasizes how incorporating digital tools and collaborative learning experiences can help students develop problem-solving skills. Addressing these issues can help students become more self-sufficient and analytical thinkers.

Classroom Management

Emmer and Evertson (2019) focused on how classroom management shapes the learning environment. Their research revealed that when teachers establish clear rules, routines, and use positive reinforcement, it leads to fewer disruptions and more engaged students. This makes it clear that strong classroom management is not just about discipline but also it's about creating a space where students feel safe, focused, and ready to learn.

According to Reddy et al. (2021) dug deeper into how the overall classroom atmosphere affects student motivation and performance. They found that supportive, inclusive classrooms on where students feel like they belong and are encouraged to collaborate and can significantly boost motivation. When students feel emotionally secure and connected, they're more likely to participate and succeed academically. This points to the importance of blending academic goals with social-emotional learning to build a truly effective classroom environment.

Instructional delivery

Smit et al. (2020) emphasized how the way teachers deliver lessons can make a huge difference in how students engage and learn. Their study found that using interactive methods like group discussions and hands-on activities will helps students participate more and retain information better. When teachers adapt their teaching styles to fit different learning preferences, the classroom becomes more dynamic and students tend to understand the material on a deeper level. This shows why it's so important for teachers to receive training in innovative teaching strategies that keep learning fresh and engaging.

Studies indicate that student-centered teaching enhances academic performance and motivation by allowing learners to explore topics based on their interests and learning styles.(Weimer,2020). Also emphasized that differentiated instruction catered to diverse student needs, resulting in improved academic outcomes and inclusive classrooms. (Tomlinson, 2020)

Darling-Hammond et al., (2021).studies suggested that integrating technology and adaptive learning methods enhanced instructional effectiveness for diverse learners. Moreover, Cabahug, Osias, Ongcachuy, and Corpuz (2024), the researchers examined the impact of 21st-century skills, In terms of classroom management, the connection lies in the idea that financially literate teachers are more likely to

experience reduced financial stress, which allows them to concentrate on their instructional duties, maintain classroom discipline, and manage student behavior with more patience and consistency. Cabahug et al.'s findings support the argument that teacher performance is multifaceted and impacted by both personal competencies (like financial literacy) and professional ones (like pedagogical skills).

Task Management

Emmer and Evertson (2019) explored how important it is for teachers to manage tasks well in the classroom. Their research shows that teachers who are organized and efficient are better at planning lessons, setting clear goals, and adapting to whatever the day throws at them. When tasks are managed smoothly, classrooms run more effectively—students stay engaged, and behavioral issues tend to decrease. They also stressed that setting routines and clear expectations can help teachers stay focused on what matters most: teaching and supporting their students. Also research suggested that well-defined learning objectives contributed to better academic performance and increased motivation among students. (Schunk and DiBenedetto, 2021).

Karpinski, Dwyer, and Smith (2022) highlighted how digital tools are transforming task management for teachers. Their study found that using planning apps and scheduling platforms helps teachers stay organized, meet deadlines, and keep their lessons aligned with curriculum goals. These tools not only streamline the planning process but also free up valuable time that teachers can use to adjust lessons based on student needs or spend more one-on-one time with learners. The takeaway? When teachers have the right tools, they can focus less on paperwork and more on meaningful classroom interactions.

Reyes and Tabuga (2022) found that financially literate public school teachers in the Philippines exhibited greater teaching efficiency and lower levels of work-related stress. And Lusardi and Mitchell (2020) emphasized the economic value of financial literacy, demonstrating its impact on job satisfaction and decision-making.

Mendoza (2021) also found that financially capable government workers performed better and managed tasks more effectively. These studies support the idea that financial literacy is not only a personal advantage but a professional asset that contributes to improved job performance and institutional outcomes.

Objectives

The main purpose of this study was to determine the teachers financial literacy management and their performance in South District, Schools Division Cagayan de Oro City, School Year 2024-2025. Specifically, this aimed to find the teachers level of financial literacy management; examine the teachers level of performance in the workplace; and determine the significant relationship between financial literacy management and their performance in the workplace.

Theoretical Framework

This study was anchored on Maslow's Hierarchy of Needs Theory, which explains how meeting different levels of human needs influences motivation and performance. Maslow's Theory posits that individuals have a hierarchy of needs, starting from the most basic physiological needs, such as food, water, and shelter, and progressing toward higher-order needs like self-esteem and self-actualization.

Financial literacy plays a critical role in helping teachers meet these needs. When teachers manage their finances effectively, they can address their physiological and safety needs, ensuring that they have the resources and security required for daily living. This financial stability reduces stress and allows them to focus on their professional responsibilities.

Further, teachers move up the hierarchy, financial literacy also impacts their sense of belonging and self-esteem. Financially secure teachers are more likely to engage in positive relationships with colleagues and students, fostering a collaborative work environment. Moreover, when teachers feel competent in managing their finances, they experience higher self-esteem and are more likely to invest in their professional development. This confidence and personal growth contribute to their effectiveness and productivity in the workplace.

Ultimately, financial stability enables teachers to reach the highest level of Maslow's hierarchy: self-actualization. At this stage, they can fully dedicate themselves to their teaching roles, pursue career advancement, and strive for excellence in their performance. In essence, financial literacy management empowers teachers to meet their needs at every level, which directly enhances their overall workplace performance.

This framework implies that when teachers achieve financial stability through improved financial literacy, they are more likely to reach higher levels of professional efficacy and engagement. As they meet their basic financial needs, educators can invest more time and energy into their teaching practices, leading to enhanced student outcomes. Moreover, by addressing financial literacy as a fundamental component of teacher training, educational institutions can create an environment that fosters both personal and professional growth, ultimately benefiting the entire school community.

Conceptual Framework

The major concept of this study focused on how the teachers of South District Schools in the Division of Cagayan de Oro City manage their finances which is described in their financial literacy level and their performance in the workplace. This is in line with Republic Act (RA) No. 10533, also known as the Enhanced Basic Education Act of 2013. The guidelines aim to help teachers plan their lessons effectively, ensuring that teaching and learning are delivered efficiently in schools. By preparing lessons through either the Daily Lesson Log or Detailed Lesson Plan, teachers can reflect on what learners need to learn, how they learn best, and how to facilitate the learning process. Additionally, the guidelines recognize the role of K to 12 teachers as facilitators of learning, enabling them to deliver quality instruction that caters to diverse learners.

The study's primary independent variable is the management of teachers' financial literacy. This covers four key areas: debt management, investing, emergency savings, and budgeting and financial planning. Teachers require each of these practical skills to handle their finances. Teachers feel more in control and at ease when they learn how to effectively manage their finances, save for unexpected expenses, properly pay off debt, and make investments for the future. These abilities provide steadiness that may be applied in the classroom, not simply at home.

The study's dependent variable is how well teachers perform at work. This encompasses not just their teaching abilities but also their lesson planning, classroom management, instruction delivery, and task management. A teacher experiencing financial strain may find it difficult to maintain motivation or focus. A person who is confident in their financial situation, however, is more likely to be composed, imaginative, and present with their students. This study examined how teachers may perform at their highest level, from class delivery to student accomplishment, when they are financially well.

This framework makes it easier to understand how financial literacy and professional success are related. Teachers are more likely to put their all into their work if they feel financially literate and supported. Schools and policymakers can indirectly improve the quality of classroom instruction by enhancing their financial literacy. Encouraging educators to become financially savvy is about more than just money; it's about giving them the tools they need to become better instructors, role models, and leaders in the educational process. The study concludes that teachers who manage their finances well tend to perform better in their work. When they are confident in budgeting, saving, handling debt, and investing, they experience less stress and are more focused and productive in the classroom. This financial stability allows them to plan lessons more effectively, manage their classrooms better, and deliver instruction with greater confidence. Improving teachers' financial literacy is therefore a key step in supporting their overall performance and the quality of education they provide.

Independent Variable**Dependent Variable****Teachers Financial Literacy Management**

- Budgeting and Financial Planning
- Savings and Emergency Funds
- Debt Management
- Investment

Performance in the Workplace

- Student Achievement and Learning Outcome
- Instructional Planning and Preparation
- Classroom Management
- Instructional Delivery
- Task Management

Figure 1. A Schematic Presentation Showing the Interplay between the

Independent and Dependent Variables of the Study

Statement of the Problem

This study aimed to determine the level of teachers' financial literacy management and their performance in the workplace in South District schools, Division of Cagayan de Oro City, for the School Year 2024-2025.

Specifically, the study sought to answer the following questions:

1. What is the teachers' level of financial literacy management in

terms of budgeting and financial planning, savings and emergency funds, debt management and investment?

2. What is the teachers' level of performance in the workplace

considering student achievement and learning outcomes, instructional planning and preparation, classroom management, instructional delivery and task management?

3. Is there a significant relationship between the teachers' financial

literacy management and their performance in the workplace?

Hypothesis

Problems 1 and 2 were hypotheses- free, based on Problem 3, the null hypothesis was tested at 0.05 level of significance.

HO: There is no significant relationship between the teachers' financial literacy management and their performance in the workplace.

Significant Of the Study

Considering the teachers' financial literacy management and their performance in the workplace, the researcher believes that the result of this study is beneficial to the following:

By understanding the financial literacy management of teachers, DepEd officials will identify gaps and areas for improvement in existing training programs, ensuring that educators are equipped not only to manage their finances effectively but also to impart this knowledge to their students. This alignment with national educational goals can lead to a more financially capable workforce, ultimately benefiting the broader community and fostering a culture of financial responsibility.

The study would sheds light on how a teacher's ability to manage their personal finances affects their performance at work. Teachers who struggle with financial issues may face stress that impacts their focus, productivity, and overall well-being, which in turn can affect their teaching. By understanding these challenges, DepEd can create programs that support teachers in improving their financial skills, helping

them feel more secure and motivated. Ultimately, this will lead to a healthier, more effective workforce and a better learning environment for students.

For the school heads, the findings would provide valuable insights into how financial literacy can affect teacher well-being, enabling them to offer better support through professional development programs and resources aimed at improving financial management. This, in turn, enhances teacher productivity and retention, ultimately contributing to school performance.

For teachers, the study would highlight the importance of financial literacy in reducing stress and improving job satisfaction, helping them to focus on their instructional responsibilities and fostering a better learning environment.

For future research, this study is effective in delivering quality education, resulting in improved academic outcomes.

Scope and Limitations

This study focused on teachers' financial literacy management and their performance in the workplace in the Division of Cagayan de Oro City, School Year 2024-2025. The respondents were the three hundred three (303) public elementary school teachers in the schools where this study was conducted. The Independent variable are limited to teachers' financial literacy management such as budgeting, savings and emergency funds, debt management, and investment. Furthermore, the dependent variable are also limited to teachers performance in the workplace based on student achievement and learning, instructional planning and preparation, classroom management, instructional delivery and task management

Definition of Terms

The following terminologies were operationally defined for the purpose of this study:

Budgeting and Financial Planning. This refers to the process by which teachers allocate their income toward various expenses, ensuring financial responsibilities are met and goals are achieved.

Classroom Management. This refers to how effectively a teacher maintains order, creates a conducive learning atmosphere, and manages student behavior.

Debt Management. This refers to how teachers handle their debts, including strategies for repayment and avoiding excessive financial.

Financial Literacy Management. This refers to the ability to effectively understand, manage, and utilize financial resources liabilities.

Instructional Delivery. This refers to how teachers present lessons and engage students actively in learning, ensuring they stay involved and focused.

Instructional Planning and Preparation. This refers to the teacher's organization and development of lesson plans, as documented in their Daily Lesson Log (DLL), to ensure effective teaching.

Investment. This refers to the strategic allocation of financial resources by teachers to assets or opportunities aimed at generating long-term growth and financial stability.

Performance in the Workplace. This refers to the effectiveness and efficiency with which an individual completes their job responsibilities, contributing to the goals and success of the organization.

Savings and Emergency Funds. This refers to the money teachers set aside for future use, particularly for unplanned expenses or emergencies.

Student Achievement and Learning Outcome. This refers to the academic progress and success of students as a result of the teacher's instruction, typically through assessments or evaluations.

Task Management. This refers to the ability of teachers to effectively organize, prioritize, and complete instructional and classroom-related responsibilities within set time frames to optimize student learning outcomes.

METHODOLOGY

This section explains the research methods and procedures employed in the study. It encompassed the research design, study setting, participants, sampling technique, research instruments, variable categorization, scoring system, data collection process, statistical analysis, and ethical considerations.

Research Design

This study made use of descriptive-correlational method, which simply means of research where it finds what's currently happening with teachers' financial literacy management and how those might be connected to their work performance. Instead of trying to prove one thing causes another, the study aims to paint a clear picture of how financially literate teachers are—how they budget, save, handle debt, and invest—and then see if there's a relationship between those habits and how well they do their jobs. This might include how confident they feel, how they plan their lessons, manage their classrooms, or even how engaged they are with students. By gathering information directly from teachers through surveys or questionnaires, the research hopes to better understand whether being smart with money can help teachers feel more secure, focused, and effective in their roles.

This was the best approach to explored how teachers' financial literacy impacted their workplace performance. This method allowed the study to described the current financial habits of teachers, such as budgeting, saving, and managing debt, and saw how these habits were linked to their effectiveness in the classroom. This method not only demanded gathering, tabulating, and computation of data but also involved the analysis and interpretation of the gathered data (Fluet, 2020).

By using surveys and questionnaires, we gathered information from teachers without manipulating any conditions to understand the natural relationship between their financial management and their job

performance. This design was ideal for providing insights without requiring interventions, giving a realistic view of how financial literacy and teaching effectiveness were connected in this context.

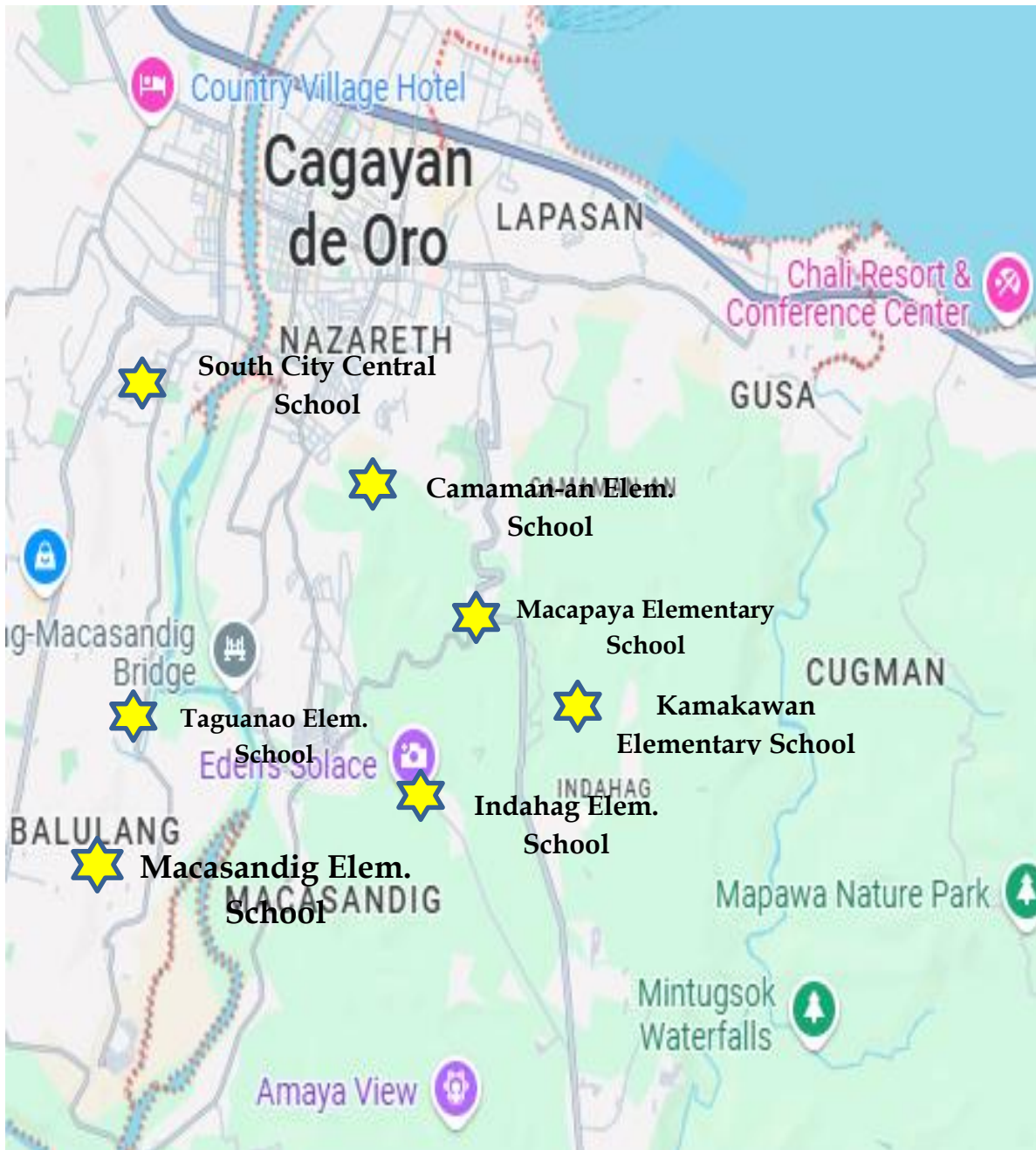
The study used a descriptive-correlational research design. There were two parts of the questionnaire—Part 1 focused on teachers' financial literacy management, such as budgeting and financial planning, savings and emergency funds, debt management, and investment. Part 2 assessed performance in the workplace, including student achievement and learning outcomes, instructional planning and preparation, classroom management and instructional delivery, and task management.

Study Setting

This study was conducted specifically in the South District, Division of Cagayan de Oro City, with a total of three hundred three (303) elementary teachers participating in the study. The South District served as an ideal setting to explore the intersection of financial literacy management and teacher performance, given its diverse educational landscape.

Cagayan de Oro City, officially classified as a first-class highly urbanized city, served as the capital of Misamis Oriental. The city was characterized by its diverse demographics and vibrant economy, which included agriculture, trade, and services. Geographically, Cagayan de Oro was strategically located along the northern coast of Mindanao, bordered by Macajalar Bay to the north and various municipalities that contributed to its metropolitan area. The South District of Cagayan de Oro encompassed several barangays and was home to numerous elementary schools that catered to a wide range of students.

Since these schools reflect a varied mix of urban and semi-rural settings, the study was carried out in seven public elementary schools within the South District: Camaman-an, Macasandig, South City Central, Indahag, Taguanao, Kamakawan, and Macapaya Elementary Schools. This allowed for a well-rounded perspective on the financial literacy and work performance of public school teachers. Additionally, selecting schools in the same district made it possible to collect data more consistently while capturing the various difficulties and problems that teachers encounter based on where they work. These schools were ultimately chosen to make sure the study could examine significant trends since my school belongs to the South district and it was more easier when I conducted the study.



Source: <https://www.google.com/maps/@8.45281,124.6419147,13>

Figure 2 Location Map of the Study

Research Respondents

The respondents of this study were the three hundred three (303) public elementary school teachers from South District schools in the Division of Cagayan de Oro City for the School Year 2024-2025. These teachers assigned from different schools within the district, handling Grades 1 to 6 classes with varied teaching experiences, position and education qualifications. The schools were Camaman-an Elementary

School, Macasandig Elementary School, South City Central School, Indahag Elementary School, Taguanao Elementary School, Kamakawan Elementary School and Macapaya Elementary School.

The distribution of respondents by schools are shown in Table A.

Table A

Distribution of Respondents

| Schools | Respondents |
|--------------|-------------|
| A | 104 |
| B | 48 |
| C | 63 |
| D | 51 |
| E | 17 |
| F | 13 |
| G | 7 |
| Total | 303 |

Sampling Technique

The study used the universal sampling procedure, where it involved all teachers in the population in the Division of Cagayan de Oro City. This involved eligible respondents from a defined population, and ensured comprehensive data collection. This approach helped identify trends and insights into the relationship between financial literacy and workplace performance, providing valuable findings on how teachers' financial behaviors influenced job outcomes.

The study involved seven public elementary schools in the South District, specifically Camaman-an Elementary School, Macasandig Elementary School, South City Central School, Indahag Elementary School, Taguanao Elementary School, Kamakawan Elementary School, and Macapaya Elementary School, with a total of 303 elementary teachers as respondents.

Research Instruments

The instrument used in gathering the necessary data was a questionnaire of two (2) parts .

Part 1, dealt on this financial literacy management such as budgeting and financial planning, saving and emergency funds, debt management, and investment. This was based from Republic Act No. 10922 or The Economic and Financial Literacy.

Part II inquired on teachers performance in the workplace considering student achievement and learning outcome, instructional planning and preparation, classroom management, instructional delivery and task management. This was based from DepEd Order No. 42 S. 2016 or the Policy Guidelines on Daily Lesson Preparation and DepEd Order No. 8, s. 2015 or the Policy Guidelines on Classroom Assessment. The researcher also used a four-item Likert scale to evaluate various aspects of the workplace, such as student achievement and learning outcomes, instructional planning and preparation, classroom management, instructional delivery, and task management. Drawing from a thorough analysis of relevant literature and theoretical frameworks, the questionnaire was carefully developed.

To ensure the effectiveness of the questionnaire in capturing accurate data, it underwent rigorous validity and reliability testing. This process involved expert reviews and pilot testing to refine the instrument, ensuring that it accurately reflected the constructs being measured. By employing a well-validated survey tool, the study aimed to provide strong insights into the relationship between teachers' financial literacy management and their overall performance in educational settings.

System of Scoring

The scoring system on "Teachers' Financial Literacy Management and Their Performance in the Workplace" used a 4-Point Likert scale to capture how often teachers engaged on financial practices.

Part I. Teachers' Financial Literacy Management

| Scale | Range Description | | Interpretation |
|--------------|--------------------------|-------------------|-----------------------|
| 4 | 3.6 - 4.0 | Strongly Agree | Highly Literate |
| 3 | 3.1- 3.5 | Agree | Literate |
| 2 | 2.4- 3.0 | Disagree | Slightly Literate |
| 1 | 2.4 and below | Strongly Disagree | Not Literate |

Part II. Teachers' Performance in the Workplace

| Scale | Range | Description | Interpretation |
|--------------|---------------|--------------------|-----------------------|
| 4 | 3.6 - 4.0 | At all Times | Outstanding |
| 3 | 3.1- 3.5 | Most of the Time | Very Satisfactory |
| 2 | 2.5- 3.0 | Sometimes | Satisfactory |
| 1 | 2.4 and below | Never | Unsatisfactory |

Validity and Reliability

In terms of content validity, the instrument underwent expert validation by professionals in the fields of educational research and financial literacy. Experts reviewed the questionnaire to ensure each item was aligned with the constructs of the study and reflective of current practices and principles. Part I of the instrument was anchored on Republic Act No. 10922 (Economic and Financial Literacy Act), while Part II followed the standards of DepEd Order No. 42 s. 2016 and DepEd Order No. 8 s. 2015. This ensured that the questions were both legally grounded and educationally relevant. The alignment with established policies and frameworks confirmed that the content of the instrument was comprehensive, objective, and representative of the theoretical domains being studied.

To ensure the accuracy and effectiveness of the research instrument, a pilot test was conducted among this public elementary school teachers at Dansolihon Elementary School. These participants were not included in the main study to maintain the integrity of the results. The pilot testing phase aimed to identify ambiguities or issues within the questionnaire and assess whether the questions effectively captured the intended variables—specifically, financial literacy management and teacher performance.

To measure the internal consistency of the instrument, Cronbach's Alpha was used as the primary reliability statistic. The overall reliability coefficient ranged from 0.838 to 0.920, which falls within the range of high reliability. According to George and Mallery (2003), a Cronbach's Alpha value above 0.7 is considered acceptable, while values above 0.8 indicate good reliability. This means that the survey items consistently measured the constructs they were intended to assess, ensuring dependable results across the domains of budgeting, savings, debt management, investment, and workplace performance indicators.

Data Gathering Procedure

The researcher secured permit to conduct a study signed from Cagayan de Oro College-Graduate School and an approval from a School District Supervisor of Division of Cagayan de Oro City. This study was conducted with the approved letter from the Schools Division Superintendent. Further approval was also requested from the Schools District Supervisor of the South District, where study conducted. Data Collection employed a research-designed questionnaire thoroughly evaluated the financial literacy management focusing on budgeting and financial planning, savings and emergency funds, debt management and investment and also the work performance of the teachers in terms of student achievement and learning outcome, instructional planning and preparation, classroom management, instructional delivery and task management.

The researcher distributed the survey to every school in the mentioned district last January 24, 2025 and retrieved all the data on February 13, 2025. Collected data were systematically organized, interpreted and analyzed while strictly adhering to confidentiality protocols to safeguard all information obtained. The collection of responses was carried out over a specific period, allowing the ample time for respondents to reflect and provide thoughtful responses. Afterward the completed questionnaire were retrieved-again with the assistance of the school principals and grade leaders-and compiled for analysis.

Through this systematic data gathering procedure the study aimed to provide valuable insights into the relationships between financial literacy management and its performance in the workplace.

Statistical Treatment of Data

The statistical treatment of the data in this study involved both descriptive and inferential statistics to analyze the relationship between teachers' financial literacy management and workplace performance. Descriptive statistics, such as means and standard deviations, were used to summarize the results.

To determine the relationship of financial literacy on workplace performance, inferential statistics such as Pearson r Correlation Coefficient were employed to identify the strength and direction of the relationship between these two variables.

Ethical Considerations

Ethical considerations in research were vital for protecting participants' rights and ensuring the credibility of results. The Researcher prioritized obtaining informed consent by providing participants with clear, detailed information about the study's goals, methods, risks, and benefits, allowing them to make an informed choice about participation. Equally important was safeguarding confidentiality and privacy, which involved securely managing personal data and using anonymization to protect identities when possible. Minimizing harm was a key ethical duty that required proactive planning to prevent physical, psychological, or social risks.

Additionally, principles of beneficence and justice ensured the study benefited participants or society fairly, avoiding disproportionate burdens on any group. Transparency and integrity were also essential throughout the research process, as researchers reported findings honestly, avoided data misrepresentation, and fairly presented results. By following these ethical guidelines, research was conducted in a responsible, respectful manner, fostering trust and contributing meaningfully to knowledge advancement.

This Ethical clearance is obtained from the office of the Graduate School of COC-PHINMA.

RESULTS AND DISCUSSION

Financial literacy is essential for effective money management, particularly for teachers who must balance income and expenses efficiently. This study examines the level of financial literacy management among teachers, focusing on budgeting, financial planning, savings, debt management, and investment. The findings highlight teachers' confidence in tracking expenses, creating budgets, and setting financial goals.

Results

Problem 1. What is the level of teachers' financial literacy management in terms of budgeting & financial planning, savings and emergency funds, debt management and investment?

Table 1

Distribution of Teachers' Level of Financial Literacy Management in terms of Budgeting and Financial Planning

| Indicator | Mean | SD | Description |
|---|------|------|-------------|
| As a teacher... | | | |
| I regularly track my income and expenses. | 3.00 | 0.74 | Agree |
| I create a monthly budget to manage my finances. | 3.21 | 0.87 | Agree |
| I feel confident in setting financial goals. | 3.09 | 0.84 | Agree |
| I adjust my budget based on changes in my income. | 3.06 | 0.82 | Agree |
| I allocate specific amounts for discretionary and non-discretionary spending. | 3.03 | 0.76 | Agree |

| | | | |
|--|-------------|-------------|--------------|
| I prioritize essential expenses over wants. | 3.23 | 0.89 | Agree |
| I frequently monitor my progress toward financial goals. | 2.97 | 0.74 | Disagree |
| I am able to stick to my planned budget consistently. | 2.88 | 0.73 | Disagree |
| I can easily plan for large future purchases without financial stress. | 2.99 | 0.75 | Disagree |
| I review and update my financial plan regularly. | 3.08 | 0.77 | Agree |
| Overall | 3.05 | 0.79 | Agree |

Legend: 3.6 – 4.0 Strongly Agree / Highly Literate 2.5 – 3.0 Disagree / Slightly Literate
 3.1 – 3.5 Agree / Literate 2.4 and below – Strongly Disagree / Not

Literate Table 1 shows the distribution of teachers level of financial management in terms of **budgeting and financial planning**. With an overall mean of **3.05 (SD = 0.79)** described as **Agree**. It indicates and interpreted as **Literate**. This means that teachers generally consider themselves financially literate when it comes to managing budgets and planning their finances. It reflects a positive view of their ability to manage income, create budgets, and make informed financial decisions. According to Lusardi and Mitchell (2020), financial literacy plays a key role in helping individuals make sound financial choices, reduce financial vulnerability, and secure long-term stability. In the same way, Fernandes et al. (2022) highlighted that financial literacy greatly influences people's financial behavior, underlining the need for continuous financial education to guide both personal and professional financial decisions.

Many teachers agree that they create monthly budgets and prioritize essentials over wants, which shows responsibility and discipline. These are individuals who understand the value of every peso, especially since teaching is a profession where financial rewards often do not match the workload. This supports Lusardi and Mitchell's (2020) point that financial literacy helps reduce financial risk—teachers are clearly trying to equip themselves to be more financially secure.

However, the data also shows that teachers find it hard to stick to their budgets or save for big purchases without stress in both of which had mean scores below 3.00. It reflects the day-to-day struggles of many educators who, despite having the knowledge and good intentions, face unpredictable expenses, rising costs, and limited income. This gap between what they know and what they can consistently apply supports Fernandes et al.'s (2022) finding that financial behavior is shaped by both education and life circumstances.

The indicator, **As a teacher, I prioritize essential expenses over wants** with **highest** mean of **3.23 (SD = 0.89)** described as **Agree** and interpreted as **Literate**. This means that most teachers are very mindful of separating needs from wants. This likely helps them stay in control of their limited finances. Prioritizing essential expenses demonstrated financial prudence, which was critical for achieving financial stability and avoiding excessive debt accumulation. As Xiao and Porto (2021) noted, people with higher financial literacy are better at using their resources, which leads to better financial well-being. This seems true for these teachers, who may not have a lot, but manage what they do have wisely.

In addition, Joo and Grable (2020) emphasized that financial education focused on needs-based budgeting greatly helps improve financial security and lowers stress. Teachers' agreement with prioritizing essentials suggests they may have adopted this mindset—either through formal financial programs or simply through life experience.

This finding also shows the quiet discipline many teachers practice every day. Behind that high mean score is a teacher who might skip personal treats, like eating out, to pay for school supplies, bills, or their child's needs. This goes beyond budgeting and it reflects personal values, sacrifice, and resilience. These teachers are not just managing money; they are making choices every day that show care for their families and students. This highlights the emotional burden of financial management and the need to support them not just to survive—but to thrive.

On the other hand, the indicator **As a teacher, I was able to stick to my planned budget consistently** got the **lowest** mean of **2.88 (SD = 0.73)** described as **Disagree** and interpreted as **Literate**. This shows that many teachers have difficulty maintaining financial discipline over time. It's not just about knowing what to do, but being able to do it in real life. Teachers may be literate in managing money, but they still face daily challenges like sudden family expenses, classroom needs they personally cover, or rising living costs that outpace their salary. It is not always easy to follow a budget when the money simply doesn't stretch far enough. This score doesn't mean failure but it highlights the pressure educators face and the sacrifices they quietly make. It reminds us that financial literacy programs must go beyond theory; they must offer practical, flexible solutions that understand teachers' lived realities. According to Klapper, Lusardi, and Van Oudheusden (2020), people who lack financial discipline often face financial stress, which can affect both their personal and professional lives. Similarly, Potrich, Vieira, and Kirch (2021) stressed that following a budget is a key part of financial literacy, and that training programs should focus on improving financial behavior to develop better spending habits.

This finding highlights a very human struggle that despite trying their best, many teachers are forced to adjust or break their budgets because of unexpected costs or financial pressure. It reminds people that budgeting is not just about numbers; it is about real-life decisions, emotional stress, and sometimes doing whatever it takes just to get by. Inability to stick to a budget on a consistent basis led to financial instability, increased stress, and decreased productivity at work. This finding emphasized the need for structured financial literacy programs that included budgeting strategies, savings discipline, and financial contingency planning.

Table 2
Distribution of Teachers' Level of Financial Literacy Management
in terms of Savings and Emergency Funds

| Indicator | Mean | SD | Description |
|--|------|------|-------------|
| As a teacher... | | | |
| I save a portion of my income regularly. | 3.07 | 0.75 | Agree |
| I have an emergency fund that covers at least three months of living expenses. | 3.11 | 0.77 | Agree |
| I understand the importance of maintaining an emergency fund. | 3.36 | 0.91 | Agree |
| I feel confident that I have enough savings to handle unexpected expenses. | 3.15 | 0.82 | Agree |
| I prioritize saving over non-essential spending. | 3.09 | 0.76 | Agree |
| I contribute to my savings even during financial challenges. | 3.12 | 0.80 | Agree |

| | | | |
|---|------|------|-------|
| I avoid dipping into my savings for non-emergencies. | 3.03 | 0.73 | Agree |
| I set specific savings goals and work toward them. | 3.17 | 0.84 | Agree |
| I know how to build an emergency fund in a step-by-step manner. | 3.13 | 0.82 | Agree |
| I regularly review my savings plan to ensure it meets my needs. | 3.00 | 0.72 | Agree |

| | | | |
|----------------|-------------|-------------|--------------|
| Overall | 3.12 | 0.79 | Agree |
|----------------|-------------|-------------|--------------|

| | | |
|---------|--|--|
| Legend: | 3.6 – 4.0 Strongly Agree / Highly Literate | 2.5 – 3.0 Disagree / Slightly Literate |
| | 3.1 – 3.5 Agree / Literate | 2.4 and below – Strongly Disagree / Not Literate |

Table 2 shows the distribution of teachers' level of financial literacy management in terms of **savings and emergency funds**. With an overall mean score of **3.12 (SD = 0.79)** described as **Agree** and interpreted as **Literate**. This means that many teachers are aware of the importance of setting money aside, even if it may be challenging. It indicates that a significant number of respondents have adopted disciplined financial habits, underscoring the importance of regular savings proactive emergency fund allocation. Furthermore, the data indicates the goal setting plays a critical role in reinforcing these effective financial practices. Many teachers understand the importance of saving, yet this also reflects the quiet effort and sacrifice behind every peso they manage to set aside. For teachers, saving is not always easy and it often means cutting back on personal wants or delaying family needs just to build even a small safety net. Despite limited income and constant financial responsibilities, many still try to prepare for the unexpected, showing a deep sense of responsibility and foresight. This score tells a story of resilience that teachers doing their best to stay financially prepared not just for themselves, but for the stability of their families and their students. It is a hopeful sign, but it also reminds us that even "literate" savers need more support, encouragement, and access to programs that make saving easier and more consistent. The findings provide evidence that respondents are well equipped to navigate financial challenges, ensuring they remain financially secure during unforeseen circumstances.

According to studies, financial literacy is pivotal in shaping an individual's overall financial well-being and decision-making abilities, as highlighted by Lusardi and Mitchell (2020). This foundational knowledge empowers individuals to negotiate complex financial situations with confidence and skill, leading to greater financial security. The importance of financial literacy goes beyond personal finance—especially in the field of education, where teachers play a key role in shaping the future. Kumari and Sharma (2021) point out that a teacher's financial well-being directly affects their job satisfaction and performance. When educators are financially literate, they are better equipped to handle financial stress, which helps them stay focused and productive in the classroom. In turn, this creates a more positive and effective learning space for students. Promoting financial literacy is therefore essential not only for personal growth but also for success in the workplace and other areas of life. When teachers are financially literate, they are better positioned to manage personal financial challenges, which can reduce stress and improve their performance in the classroom.

The indicator **As a teacher, I understand the importance of maintaining an emergency fund** achieved the **highest** mean of **3.36 (SD = 0.91)** described as **Agree** and interpreted as **Literate**. It means a strong awareness among teachers of the need to be financially prepared for unexpected situations. This

shows that many teachers recognize the value of having a safety net to cover emergencies such as medical bills, home repairs, or sudden loss of income. It suggests that teachers possess a clear awareness of financial risks and the necessity of preparing for unforeseen expenses. Understanding the function of emergency funds not only signals a recognition of potential financial pitfalls but also indicates a commitment to fostering long-term financial stability and well-being. According to Amagir et al. (2020), comprehensive financial education programs play a vital role in shaping individuals' attitudes and behaviors toward saving and managing emergency funds. These programs don't just teach the technical side of managing money, they also help people build a long-term mindset that prioritizes financial stability. By providing both knowledge and real-life strategies, they make it easier for individuals to turn financial understanding into action.

Furthermore, Xiao and O'Neill (2020) found that greater financial knowledge is closely linked to higher financial resilience. This means that individuals who are well-informed about finances are more capable of handling life's economic ups and downs with confidence and less stress.

This result reflects the quiet determination of many teachers to be prepared, even when their income is modest. Understanding the need for an emergency fund does not always mean it's easy to build one, but it does mean they are trying. For many, this might look like putting aside small amounts each month, skipping wants to prepare for the unknown, or making sacrifices to ensure their families are protected. It's a reflection of responsibility, foresight, and hope for a more stable future.

On the other hand, the indicator **As a teacher, I regularly review my savings plan to ensure it meets my needs** got the **lowest** mean of **3.00 (SD = 0.72)**, described as **Agree** and interpreted as **Literate**. This means that while teachers understand the importance of saving, regularly reassessing their savings plans is still a challenge for many. It suggests that financial planning may not be as consistent or intentional as it could be, possibly due to time constraints, limited resources, or the constant demands of daily life. It suggests that while respondents generally agreed on the importance of saving, they may not frequently evaluate or adjusted their savings strategies. A lack of regular review may have resulted in inefficient financial planning, as individuals failed to adapt to changing financial circumstances. This finding highlighted the importance of financial literacy programs that emphasized not only the importance of saving but also the need for ongoing financial assessment. This score reflects a common reality that many teachers are on survival mode, doing their best to save, but without the chance to step back and adjust those plans as life changes. It highlights the need for more accessible, ongoing financial guidance that doesn't just teach the importance of saving, but supports the habit of checking in and adjusting along the way. After all, a good savings plan is not just about how much teachers set aside but it is about making sure it still fits their life, especially when life is constantly shifting.

According to Farrell et al. (2021), financial literacy is more than just managing money but it involves continuous financial planning that adjusts to changes in personal circumstances and economic conditions. This approach requires not just knowledge, but regular action, checking in, adjusting goals, and staying responsive to life's shifts. Without this ongoing review, even well-meaning savings efforts can fall short of meeting evolving needs. In addition, Klapper et al. (2020) also found that individuals with structured financial plans tend to achieve better financial outcomes, showing that intentional, consistent planning makes a real difference in long-term stability and confidence. Many teachers may have the will to plan, but not always the time or headspace to revisit and revise their goals. Life moves fast between lesson plans, family responsibilities, and rising living costs, sitting down to review a savings plan might

fall to the bottom of the list. Still, this data shows that even though the habit is not fully developed, the awareness is there.

Table 3
Distribution of Teachers' Level of Financial Literacy Management
in terms of Debt Management

| Indicator | Mean | SD | Description |
|--|-------------|-------------|--------------|
| As a teacher... | | | |
| I regularly review my debts and prioritize repayment. | 3.18 | 0.79 | Agree |
| I understand the interest rates on my loans and credit cards. | 3.24 | 0.82 | Agree |
| I avoid taking on unnecessary debt. | 3.11 | 0.75 | Agree |
| I feel confident in my ability to manage existing debts. | 3.19 | 0.81 | Agree |
| I make more than the minimum payments on my debts whenever possible. | 3.22 | 0.83 | Agree |
| I avoid using debt to finance daily expenses. | 3.26 | 0.84 | Agree |
| I have a plan to become debt-free. | 3.29 | 0.89 | Agree |
| I feel my debt is under control and does not stress me. | 3.28 | 0.88 | Agree |
| I consider debt management as part of my overall financial planning. | 3.31 | 0.91 | Agree |
| I seek professional advice when managing significant debt. | 3.07 | 0.73 | Agree |
| Overall | 3.22 | 0.83 | Agree |
| Legend: 3.6 – 4.0 Strongly Agree / Highly Literate 2.5 – 3.0 Disagree / Slightly Literate | | | |
| 3.1 – 3.5 Agree / Literate 2.4 and below – Strongly Disagree / Not Literate | | | |

Table 3 represent the distribution of teachers' level of financial literacy management in terms of **debt management**. With an overall mean score of **3.22 (SD = 0.83)**, describes as **Agree** and interpreted as **Literate**. This means that most participants feel confident in handling their debts and managing their finances. This means they have a reasonable understanding of how to manage money-related matters such as loans, credit, and budgeting. These results align with earlier research showing that financial literacy has a significant impact on debt-related behaviors. It helps individuals make informed financial decisions and reduces the risk of financial distress (Lusardi and Mitchell, 2020). Similarly, Gutter and Copur (2021) emphasize that financial literacy is crucial in avoiding excessive debt and building long-term financial stability. In simple terms, people who are more financially knowledgeable are more likely to make wise money decisions, stay out of serious debt, and work toward a more secure future. This is especially important for teachers, as financial difficulties can affect job performance, mental health, and overall productivity. In this context, effective debt management is not just a financial necessity, but also a personal and professional safeguard.

The indicator **As a teacher, I consider debt management as part of my overall financial planning** got the **highest mean** score of **3.31 (SD = 0.91)** described as **Agree** and interpreted as **Literate**. This means that many respondents actively include debt management in their financial plans, understanding its role in maintaining overall financial well-being. Given that respondents acknowledged that managing debt involves more than just repayment but also strategic financial decision-making, this finding supported a proactive approach to financial planning, people were able to avoid taking on too much debt, keep a balanced portfolio, and work toward long-term financial stability. As a teacher, knowing exactly how much they owe and having a clear plan to pay it off brings peace of mind. They are less likely to feel overwhelmed by bills or surprise expenses. It gives you a sense of control over their future instead of letting money problems take over teachers' daily life. It is encouraging to see that many participants are already taking steps in this direction and a small habit that can make a big difference in the long run.

This finding supports the study by Lusardi et al. (2020), which found that individuals who integrate debt management into their financial planning are more likely to experience financial security and lower levels of anxiety. Similarly, Farrell et al. (2021) emphasize that structured financial planning, including strategies for managing debt, helps reduce financial vulnerability and builds resilience.

On the other hand, the indicator **As a teacher, I seek professional advice when managing significant debt** got the **lowest** mean score of **3.07 (SD = 0.73)**, described as **Agree** and interpreted as **Literate**. This means that while respondents recognize the importance of professional help, not all of them consistently seek financial advice. This could be due to a lack of access, trust, or awareness about the benefits of consulting a financial expert. It is indicated that although respondents agreed with the statement, it is possible that they did not actively seek professional assistance or financial counseling when managing large debts. This finding suggests that, in spite of financial literacy, there might have been hesitation or limited access to expert financial counsel, perhaps as a result of budgetary limitations, ignorance, or insecurity in one's ability to handle one's finances. Many teachers are hesitant to reach out for financial help, even when they need it. This may stem from fear of judgment, lack of trust, limited access to financial services, or the simple belief that they should handle their problems on their own. Teachers are used to being problem-solvers for their students, for their families and sometimes that means quietly carrying their financial burdens alone. This low score suggests that even when teachers understand the value of getting expert advice, they may not feel empowered or supported enough to do so. It is a call to action to make financial counseling more approachable, confidential, and embedded in the support systems already available to educators. Empowering teachers to ask for help without fear or shame is just as important as teaching them how to manage debt in the first place.

According to Klapper et al. (2020), people who work with financial professionals tend to have better financial outcomes because they gain expert advice on managing debt and using resources wisely. Similarly, Xiao and O'Neill (2020) point out that financial counseling plays a key role in improving financial literacy and preventing money-related stress. Sometimes, it is hard to talk about money problems or ask for help, especially when they feel like they should be able to handle it on their own. But reaching out to someone who understands the complexities of debt and finance can take a huge weight off their shoulders. It is not a sign of weakness; in fact, it is a smart and responsible step toward long-term financial stability.

Table 4

Distribution of Teachers' Level of Financial Literacy Management in terms of Investment

| Indicator | Mea n | SD | Descriptio n |
|---|-------------|-------------|-----------------|
| As a teacher... | | | |
| I understand the importance of having insurance to protect my financial future. | 3.31 | 0.91 | Agree |
| I feel confident making investment decisions. | 3.01 | 0.80 | Agree |
| I have health insurance to cover medical emergencies. | 3.29 | 0.87 | Agree |
| I have life insurance to protect my dependents. | 3.17 | 0.77 | Agree |
| I have a clear plan for my retirement. | 3.00 | 0.73 | Agree |
| I invest in opportunities that align with my financial goals. | 3.22 | 0.84 | Agree |
| I have sufficient insurance coverage for my property (e.g., home, car). | 3.19 | 0.80 | Agree |
| I seek professional advice when making investment decisions. | 3.23 | 0.85 | Agree |
| I monitor my retirement savings and adjust contributions if necessary. | 3.17 | 0.83 | Agree |
| I invest a portion of my income regularly. | 3.03 | 0.74 | Agree |
| Overall | 3.16 | 0.81 | Agree |

Legend: 3.6 – 4.0 Strongly Agree / Highly Literate 2.5 – 3.0 Disagree / Slightly Literate
 3.1 – 3.5 Agree / Literate 2.4 and below – Strongly Disagree / Not

Literate

Table 4 presented the distribution of teachers' level of financial literacy management in **terms of investment**. With an overall mean of **3.16 (SD = 0.81)**, which described as **Agree** and interpreted as **Literate**. This means that most respondents have a fair level of understanding and confidence when it comes to making investment-related decisions. This means that they are generally aware of the importance of investing and are likely taking steps to secure their financial future. According to this study, the respondents were aware of the need of saving money, investing, and getting insurance. On the other hand, the variance in average scores indicated that certain elements of investing literacy needed improvement.

According to research, investment literacy is an important factor in achieving financial well-being and lowering financial stress (Lusardi & Mitchell, 2020). Furthermore, Van Rooij et al. (2021) found that people with higher investment literacy are more likely to engage in wealth-building strategies and make sound financial decisions. In this context, the respondents' responses indicate a growing awareness of how investments, insurance, and retirement planning contribute to long-term financial stability.

This sounds with the idea that investing can feel intimidating at first, especially when they are not sure where to start. But even having basic knowledge is like understanding insurance policies or setting up a simple retirement fund and can make a big difference over time. It is not about getting rich quickly, but about making small, smart choices that add up. Seeing that many respondents are already showing

signs of investment awareness is a positive sign that means more people are thinking ahead and taking steps toward a more secure financial future.

The indicator **As a teacher, I understand the importance of having insurance to protect my financial future** got the **highest** mean of **3.31 (SD = 0.91)** described as **Agree** and interpreted as **Literate**. It means that most respondents recognize how essential insurance is in safeguarding their finances. This shows that they understand how insurance provides whether for health, life, property, or emergencies that can help reduce financial risk and provide a safety net during unexpected events. Learning about the importance of insurance can be a real eye-opener. At first, it might feel like just another bill to pay, but over time, you begin to understand its value, especially when unexpected things happen. Knowing you're covered gives you peace of mind and helps you stay focused on your goals without constantly worrying about "what ifs." It's encouraging to see that many people in the study are already thinking this way, showing a practical and proactive approach to securing their financial future.

Research by Clark et al. (2021) highlights that financial literacy programs that emphasize insurance awareness significantly improve individuals' financial security. Furthermore, studies by Hastings et al. (2020) suggest that individuals who incorporate insurance into their financial plans experience lower financial stress and greater economic resilience. This aligns with the respondents' awareness, suggesting that they see insurance not just as an added expense, but as a smart and necessary part of financial planning.

Conversely, the indicator **As a teacher, I have a clear plan for my retirement** got the **lowest** mean of **3.00 (SD = 0.73)**, described as **Agree** and interpreted as **Literate**. This means that while respondents generally acknowledge the importance of retirement planning, many may not yet have a detailed or well-defined plan in place. This suggests that although there is awareness, there may be gaps in knowledge, confidence, or resources when it comes to actively preparing for life after work. This finding suggest that, while respondents acknowledged the importance of long term financial security, they may have lacked the knowledge, tools, or financial resources to develop a concrete retirement plan.

Retirement can seem so far away, especially when their focused on everyday expenses or just starting their career. It's easy to put it off or assume you'll figure it out later. But the truth is, even small steps now is like setting aside a portion of your income or learning about pension plans and can make a big difference in the future. The fact that many respondents are still working toward a clear plan shows that there is a room for more support and education in this area, which could help more people feel confident and prepared for the years ahead.

According to Lusardi and Beeler (2020), financial literacy plays a crucial role in shaping retirement planning behavior, as individuals with higher financial knowledge are more likely to invest in retirement funds. Additionally, research by Benartzi and Thaler (2021) suggests that financial education programs focusing on retirement planning can significantly improve a person's ability to prepare for their financial needs later in life.

| Variable | Mean | SD | Interpretation |
|----------------------------------|-------------|-------------|-----------------|
| Budgeting and Financial Planning | 3.05 | 0.79 | Literate |
| Savings and Emergency Funds | 3.12 | 0.79 | Literate |
| Debt Management | 3.22 | 0.83 | Literate |
| Investment | 3.16 | 0.81 | Literate |
| Overall | 3.14 | 0.81 | Literate |

Legend: 3.6 – 4.0 Strongly Agree / Highly Literate 2.5 – 3.0 Disagree / Slightly Literate
3.1 – 3.5 Agree / Literate 2.4 and below – Strongly Disagree / Not Literate

Teaching is already a demanding profession, and financial stress only adds more pressure. Knowing how to manage their money, whether it's planning for the future or simply making ends meet each month can bring a sense of control and calm. It allows them to concentrate more on their passion for teaching, without constantly worrying about financial setbacks. The findings in this study highlight just

how important financial literacy is and not just for personal stability, but also for maintaining focus, motivation, and well-being in the workplace.

The **highest** mean was **3.22 (SD = 0.83)** for the variable **Debt Management**, which was interpreted as **Literate**, describing that most respondents feel confident and capable when it comes to managing their debts responsibly. This shown that teachers understand how to keep their borrowing under control, make timely repayments, and avoid falling into financial trouble. For teachers, this skill is especially important. Those who manage debt well tend to feel more financially secure and confident, which helps reduce stress related to money. Knowing how to handle debt well really changes the way you feel about money. Instead of feeling trapped or worried every month, you feel more in control and less stressed. This not only makes daily life easier but also helps them to stay focused and motivated at work. It is clear that being good at managing debt does not just protect their finances but it also supports their mental health and their ability to perform well professionally. Fernandes et al. (2021) highlight that this kind of financial confidence can lower anxiety about finances, which, if ignored, might hurt job performance, focus, and overall well-being.

Research indicates that individuals with strong debt management skills are significantly less likely to face financial distress and tend to demonstrate good credit habits, such as maintaining a healthy credit score and avoiding late payments (Xiao & O'Neill, 2020). These people make smarter financial choices, stick to their loan repayment plans, and handle their financial responsibilities without letting debt overwhelm other parts of their lives.

The **lowest** mean was **3.05 (SD = 0.79)** for the variable **Budgeting and Financial Planning**, which was still interpreted as **Literate**. This means that while respondents have a basic understanding of how to plan and manage their finances, there may still be room for growth in this area. It suggests that some teachers might find it challenging to consistently stick to a budget or create long-term financial plans, possibly due to irregular income, unexpected expenses, or a lack of access to financial planning tools. Budgeting is a cornerstone of financial literacy, serving as the foundation for effective income distribution, expense monitoring and goal oriented saving. This highlight the need for continuous financial education, particularly on the importance of long-term planning and proactive financial decision making.

As emphasized by Kim and Chatterjee (2021), effective financial planning enables teachers to maintain stability throughout the academic year, reduce financial stress, and enhance overall well-being. Moreover, financially empowered teachers are more likely to serve as positive role models for students and contribute to a culture of financial responsibility within their schools and communities. When teachers are financially stable, they are better equipped to focus on their students and bring more energy and creativity into their classrooms.

Showing the highest mean which is the debt management simply telling us that it's encouraging to see that many teachers are managing their debts well and feel confident in that area. Debt is often one of the most stressful financial burdens, so having control over it can bring a great sense of relief and peace of mind. This foundation of strong debt management is a big win.

However, the lower score in budgeting and financial planning highlights a gap that still needs attention. Personally, budgeting can sometimes feel overwhelming, especially when expenses pile up and goals seem far off. But I've learned that even simple tools like monthly spending trackers or setting aside small amounts regularly can help build better habits. For teachers, learning these skills can be truly life-

changing. Not only does it reduce daily stress, but it also helps lay the groundwork for bigger goals like saving, investing, and retirement.. As emphasized by Kim and Chatterjee (2021), effective financial planning enables teachers to maintain stability throughout the academic year, reduce financial stress, and enhance overall well-being. Moreover, financially empowered teachers are more likely to serve as positive role models for students and contribute to a culture of financial responsibility within their schools and communities.

Problem 2. What is the level of the teacher's performance in the workplace considering student achievement and learning outcomes, instructional planning and preparation, classroom management, instructional delivery and task management?

Table 6

| Distribution of Teachers' Level of Performance in the Workplace considering Student Achievement and Learning OutcomesIndicator | Mea n | SD | Descriptio n |
|---|--------------|-------------|-------------------------|
| As a teacher... | | | |
| My students consistently achieve the learning goals set for them. | 3.23 | 0.89 | Most of the Time |
| I regularly assess student learning progress and provide feedback. | 3.41 | 0.82 | Most of the Time |
| I feel confident in using student performance data to adjust my teaching strategies. | 3.33 | 0.87 | Most of the Time |
| My students show improvement in both formative and summative assessments. | 3.19 | 0.77 | Most of the Time |
| I adapt my lessons to meet the diverse needs of my students. | 3.28 | 0.81 | Most of the Time |
| I encourage my students to set their own learning goals. | 3.27 | 0.80 | Most of the Time |
| I implement evidence-based teaching methods to support student achievement. | 3.26 | 0.83 | Most of the Time |
| I involve students in self-assessment and peer-assessment to enhance learning outcomes. | 3.38 | 0.89 | Most of the Time |
| I support struggling students through additional instructional strategies. | 3.32 | 0.86 | Most of the Time |
| My students demonstrate critical thinking and problem-solving skills. | 3.09 | 0.71 | Most of the Time |
| Overall | 3.28 | 0.83 | Most of the Time |

Legend: 3.6 – 4.0 At all Times/Outstanding 2.5 – 3.0 Sometimes/Satisfactory

3.1 – 3.5 Most of the Time/Very Satisfactory 2.4 and below -
Never/Unsatisfactory

Table 6 presents the distribution of teachers' level of performance in the workplace considering **student achievement and learning outcomes**. With an overall mean of **3.28 (SD = 0.83)** which described as **Most of the Time** and interpreted as **Very Satisfactory**. It means that teachers are performing well most of the time when it comes to supporting student achievement and learning outcomes. This implies that, in general, teachers are consistently applying effective teaching practices in their classrooms and are doing their best to help students reach their goals. This result implied that teachers consistently applied effective instructional strategies and assessment methods to enhance student achievement.

Talharbi and Alshammari (2021) emphasized how important it is for teachers to be well-prepared and use different strategies to actively engage students in learning. The results from this table support that idea. Teachers are not only setting learning goals for their students, but they're also helping students track their progress, adapt their teaching styles to meet students' needs, and encourage critical thinking.

The indicator **As a teacher, I regularly assess student learning progress and provide feedback** got the **highest** mean of **3.41 (SD = 0.82)** described as **Most of the time** and interpreted as **Very Satisfactory**. It means that many teachers are checking in with their students often and giving feedback to help them improve. Other high-scoring areas include using student data to adjust strategies and implementing evidence-based methods in both of which show that teachers are thinking critically about how to make their instruction more effective. This suggested that respondents frequently monitored student performance and offered constructive feedback, which was essential for student growth and development. Effective assessment practices helped identify learning gaps, guided instructional decisions, and fostered a supportive learning environment. It shows that, despite financial pressures or workload demands, teachers still prioritize what matters most and that is the student success. Providing consistent feedback isn't just about checking papers or grading quizzes; it's about staying connected to each learner, recognizing their efforts, and guiding them to do better. This practice takes time, thoughtfulness, and emotional energy that something teachers often give without expecting recognition. The "Very Satisfactory" rating here is more than a number and it is a reflection of how seriously teachers take their role as mentors and motivators. It also serves as a reminder that even when resources are limited, the heart and dedication behind good teaching remain strong.

Henderson, Beach and Coombs (2021) explored the connection between financial literacy and classroom performance in terms of student Achievement and learning outcomes in Ontario. They found that teachers who felt confident in their financial skills were much more likely to bring those topics into their lessons. This made learning more relevant and engaging for students and helped teachers feel more empowered and prepared.

On the other hand, the indicator **As a teacher, My students demonstrate critical thinking and problem-solving skills** got the **lowest** mean score of 3.09 (SD=0.83) described as **Most of the Time** and interpreted as **Very Satisfactory**. This means that while students are generally developing these skills, there's still room to help them become more independent thinkers and possibly through more classroom discussions, real-life problem-solving tasks, or project-based learning. The relatively lower score indicated that while teachers supported students in these areas, there may have been challenges in fully integrating critical thinking activities into everyday instruction. Teachers are making great efforts to develop students'

critical thinking and problem-solving skills, but there are still challenges in fully achieving this goal. This may reflect the reality that cultivating these skills requires more than just good teaching but it needs time, resources, and a learning environment where students feel safe to take risks, question, and explore. For many teachers, especially those balancing heavy workloads and large class sizes, creating that kind of environment is not always easy. It also suggests that students may be more accustomed to memorization and structured answers than open-ended thinking.

Tilan and Cabal (2021) added an interesting angle by exploring how a teacher's financial literacy can also influence student performance. They found that financially literate teachers are often better at managing classroom resources, which leads to a more organized and engaging learning environment. With smarter resource allocation, students experience more interactive and focused instruction, which can lead to better academic outcomes. Their work underscores that empowering teachers financially can also create ripple effects that positively impact student success.

Furthermore, It is clear that teachers are putting in the effort to not just teach content, but to guide students in meaningful and thoughtful ways. When teachers are well-supported and continue to grow through training and experience, their positive impact on students becomes even greater. The level of teachers' performance in the workplace were based on student achievement and learning outcomes is very satisfactory. Teachers are performing effectively most of the time, showing dedication to assessment, goal-setting, and student engagement. With continued support and professional development, their ability to help students thrive will only get stronger.

Table 7
Distribution of Teachers' Level of Performance in the Workplace considering Instructional Planning and Preparation

| Indicator | Mean | SD | Description |
|---|------|------|------------------|
| As a teacher... | | | |
| I involve students in self-assessment and peer-assessment to enhance learning outcomes. | 3.38 | 0.91 | Most of the Time |
| I support struggling students through additional instructional strategies. | 3.27 | 0.79 | Most of the Time |
| My students demonstrate critical thinking and problem-solving skills. | 3.36 | 0.89 | Most of the Time |
| I involve students in self-assessment and peer-assessment to enhance learning outcomes. | 3.29 | 0.81 | Most of the Time |
| I support struggling students through additional instructional strategies. | 3.34 | 0.86 | Most of the Time |
| My students demonstrate critical thinking and problem-solving skills. | 3.12 | 0.73 | Most of the Time |
| I involve students in self-assessment and peer-assessment to enhance learning outcomes. | 3.23 | 0.76 | Most of the Time |

| | | | |
|--|-------------|-------------|-------------------------|
| I support struggling students through additional instructional strategies. | 3.46 | 0.96 | Most of the Time |
| My students demonstrate critical thinking and problem-solving skills. | 3.13 | 0.74 | Most of the Time |
| I tailor my lesson plans to address the unique learning profiles of individual students. | 3.28 | 0.82 | Most of the Time |
| Overall | 3.29 | 0.83 | Most of the Time |

| | | |
|---------|--|-----------------------------------|
| Legend: | 3.5 – 4.0 At all Times/Outstanding | 2.5 – 3.0 Sometimes/ Satisfactory |
| | 3.0 – 3.5 Most of the Time/Very Satisfactory | 2.4 and below - |
| | Never/Unsatisfactory | |

Table 7 presented the distribution of teachers' level of performance in the workplace considering **instructional planning and preparation**. With an overall mean score of **3.29 (SD = 0.83)** described as **Most of the Time** and interpreted as **Very Satisfactory**. This means that teachers engaged in effective instructional planning most of the time. This result reflects that many educators are putting thoughtful effort into organizing their lessons with intention and purpose. As Hattie (2020) pointed out, strong instructional planning is a powerful force in the classroom. According to the research, when teachers take time to build structured lesson plans with clear objectives, assessments, and strategies tailored to students' needs, student understanding and retention improve significantly. As someone familiar with the classroom dynamic, it is clear that when teachers come prepared, with lessons that feel cohesive and responsive, students are more engaged, and learning becomes more meaningful. It's encouraging to see that this level of preparation is becoming the norm rather than the exception.

The indicator **As a teacher, I support struggling students through additional instructional strategies** got the **highest** mean of **3.46 (SD = 0.96)**, which was described as **Most of the Time** and interpreted as **Very Satisfactory**. It means that teachers are consciously making extra efforts to meet the diverse needs of their students. When teachers use digital platforms and resources, they can tailor instruction more creatively and interactively, which is especially helpful for students who struggle. It feels like a more compassionate and modern approach, where teachers not only aim to cover the curriculum but also prioritize keeping every student actively involved and supported in their learning journey. This aligns with Karpinski et al.'s (2022) findings, which highlighted how digital tools are transforming the way teachers plan and prepare lessons. Their study showed that educators who integrate technology into their planning process often find it easier to design lessons and report higher student engagement. Karpinski found that students were more engaged when teachers incorporated technology into their instructional planning. Lessons became more interactive, diverse, and relevant to students' interests and learning styles. For example, using multimedia, simulations, or real-time quizzes made learning feel more dynamic and allowed students to take a more active role in the classroom.

Meanwhile, the **lowest** mean score got **3.12 (SD = 0.73)** described as **Most of the Time** and interpreted as **Very Satisfactory** for the indicator, **As a teacher, My students demonstrate critical thinking and problem-solving skills**. This means that there is room for improvement in fully developing these essential skills. Critical thinking was essential in modern education because it provided students while the analytical and problem-solving skills required for lifelong learning. The relatively low score

indicated that, while teachers used strategies to develop these skills, there still challenges in fully integrating them into daily lessons. Being the lowest among the indicators for student performance, offers a telling and deeply human insight. It suggests that while teachers strive to foster critical thinking and problem-solving, these are among the most difficult skills to consistently develop in students. In today's classrooms, where teachers juggle packed curricula, large class sizes, limited resources, and sometimes outdated materials, creating learning experiences that truly challenge students to think deeply can be a real struggle.

Fisher et al. (2020) found that inquiry-based learning, project-based activities, and Socratic questioning significantly enhance students' critical thinking abilities. Furthermore, Zhao (2021) emphasizes that incorporating digital tools and collaborative learning experiences can strengthen students' problem-solving skills As someone who values deep learning, the researcher recognize that while students may grasp content, empowering them to think independently and solve problems creatively remains a challenge that educators continuously strive to overcome.

Table 8
Distribution of Teachers' Level of Performance in the Workplace considering Classroom Management

| Indicator | Mean | SD | Description |
|--|-------------|-------------|-------------------------|
| As a teacher... | | | |
| I create a positive and conducive learning environment for my students. | 3.57 | 0.97 | At all Times |
| I consistently enforce classroom rules and procedures. | 3.36 | 0.86 | Most of the Time |
| I promote a respectful and inclusive classroom culture. | 3.28 | 0.83 | Most of the Time |
| I manage disruptive behavior in a fair and constructive manner. | 3.56 | 0.96 | At all Times |
| My classroom is organized and facilitates learning effectively. | 3.41 | 0.85 | Most of the Time |
| I use seating arrangements that enhance student collaboration and engagement. | 3.38 | 0.89 | Most of the Time |
| I establish routines that help maintain order and structure in my classroom. | 3.37 | 0.88 | Most of the Time |
| I adjust classroom management strategies to address specific student needs. | 3.42 | 0.90 | Most of the Time |
| I foster an emotionally safe environment where students feel valued and encouraged to participate. | 3.43 | 0.91 | Most of the Time |
| I provide opportunities for student leadership and responsibility in the classroom. | 3.46 | 0.93 | Most of the Time |
| Overall | 3.42 | 0.90 | Most of the Time |

Legend: 3.5 – 4.0 At all Times/Outstanding 2.5 – 3.0 Sometimes/Satisfactory

3.0 – 3.5 Most of the Time/Very Satisfactory 2.4 and below -
Never/Unsatisfactory

Table 8 shows the distribution of teachers' level of performance in the workplace considering **classroom management**, with an overall mean score of **3.42 (SD = 0.90)** described as **Most of the Time** and interpreted as **Very Satisfactory**. It means that teachers generally demonstrate strong classroom management most of the time. Classrooms that balance clear expectations with warmth and inclusivity not only run more smoothly but also nurture students' emotional well-being. It is a reminder that teaching is not just about delivering content; it is about building relationships and environments where students feel valued and empowered to succeed. What truly makes a classroom impactful is the presence of genuine care, empathy, and inclusivity. When teachers create a space where every student feels seen, respected, and accepted, regardless of background, ability, or personality that they are building more than just academic skills; they are shaping students' confidence, resilience, and sense of belonging.

Emmer and Evertson (2019) emphasized how effective classroom management shapes the learning environment, showing that when teachers establish clear rules, routines, and use positive reinforcement, disruptions decrease and student engagement rises. This described that classroom management goes beyond just discipline; it is about creating a safe, focused space where students feel ready to learn. Additionally, Reddy et al. (2021) explored how a supportive, inclusive classroom atmosphere positively impacts student motivation and performance. Their research showed that when students feel they belong and are encouraged to collaborate, their motivation and academic success increase.

The **highest** mean score got **3.57 (SD = 0.97)** for the indicator **As teacher, I create a positive and conducive learning environment for my students**, which described as **At All Times** and interpreted as **Outstanding**. This means that the commitment teachers have toward fostering an atmosphere where students feel comfortable, supported, and motivated to learn. This dedication to creating an engaging and positive environment is truly inspiring. It reminds me that teaching is not just about transferring knowledge but about sparking curiosity and enthusiasm in every student. When classrooms are vibrant and inclusive spaces, learning feels less like a task and more like an exciting journey. This reinforces the importance of ongoing professional development for educators so they can continue to innovate and keep learning fresh and meaningful. This outstanding rating isn't just about having a tidy classroom or a well-decorated bulletin board but it reflects a deep, daily commitment to making students feel safe, welcomed, and inspired. Creating a positive environment takes more than following rules, it means showing up with patience even on hard days, encouraging students when they doubt themselves, and managing a room full of diverse personalities with compassion and fairness. It means being mindful of each child's emotional and academic needs, especially when some of them walk into school carrying burdens no one else can see.

Reddy et al. (2021) dug deeper into how the overall classroom atmosphere affects student motivation and performance. They found that supportive, inclusive classrooms are where students feel like they belong and are encouraged to collaborate and can significantly boost motivation. When students feel emotionally secure and connected, they're more likely to participate and succeed academically. This points to the importance of blending academic goals with social-emotional learning to build a truly effective classroom environment.

Conversely, the **lowest** mean got **3.28 (SD = 0.83)** which described as **Most of the Time** and interpreted as **Very Satisfactory** for the indicator **As a teacher, I promote a respectful and inclusive**

classroom culture. This means that there is still opportunity for growth in fully cultivating an environment where every student feels valued and respected. Fostering respect and inclusivity is often one of the most challenging yet rewarding aspects of teaching. It requires continuous attention and genuine effort to understand each student's unique background and needs. When done well, it transforms the classroom into a community where students feel safe to express themselves and take risks in their learning. This reminds me that promoting inclusivity is not just a checklist item—it's a daily, human-centered commitment that shapes how students connect with both the material and each other.

Wang et al. (2022) explored how teacher engagement strategies—such as thoughtful questioning and providing real-time feedback—positively impact student performance and their sense of involvement. These approaches help students feel truly seen and heard, which is essential for building a positive and inclusive classroom atmosphere.

Table 9

Distribution of Teachers' Level of Performance in the Workplace considering Instructional Delivery

| Indicator | Mean | SD | Description |
|--|-------------|-------------|-------------------------|
| As a teacher... | | | |
| I effectively communicate learning objectives to my students. | 3.29 | 0.85 | Most of the time |
| I use diverse instructional strategies to engage different types of learners. | 3.18 | 0.82 | Most of the time |
| I facilitate classroom discussions that encourage student participation. | 3.27 | 0.85 | Most of the time |
| I provide clear and understandable explanations during instruction. | 3.33 | 0.86 | Most of the time |
| I incorporate formative assessment techniques during instruction to monitor understanding. | 3.52 | 0.94 | At All Times |
| I use questioning strategies that promote critical thinking and inquiry. | 3.23 | 0.84 | Most of the time |
| I adapt my instructional strategies in response to student feedback and performance. | 3.40 | 0.89 | Most of the time |
| I incorporate real-world examples to make learning relevant and meaningful. | 3.38 | 0.87 | Most of the time |
| I engage students in hands-on and interactive learning activities. | 3.41 | 0.90 | Most of the time |
| I foster a student-centered approach to learning where students take an active role. | 3.56 | 0.96 | At All Times |
| Overall | 3.36 | 0.88 | Most of the time |

Legend: 3.5 – 4.0 At all Times/Outstanding 2.5 – 3.0 Sometimes/Satisfactory
3.0 – 3.5 Most of the Time/Very Satisfactory 2.4 and below -
Never/Unsatisfactory

Table 9 presented the distribution of teachers' level of performance in the workplace considering **instructional delivery**, emphasizing their ability to communicate learning objectives, use diverse teaching strategies, facilitate discussions, and engage students in interactive learning, with an overall mean score of **3.36 (SD = 0.88)** which described as **Most of the Time** and interpreted as **Very Satisfactory**, indicated that teachers demonstrated effective instructional delivery most of the time, indicating that many educators are successfully connecting with their students and adapting their approaches to meet varied learning needs. As a teacher this number represents the quiet dedication behind the scenes: the late nights preparing lessons, the extra time spent checking on struggling students, and the emotional energy poured into every classroom interaction. It also highlights a sense of pride and responsibility that teachers may not always have ideal conditions, but they still rise to the challenge. This score is not just a measure of performance; it is a reflection of heart, persistence, and the unwavering commitment to give students the best learning experience possible.

Smit et al. (2020) emphasized how the way teachers deliver lessons can significantly impact student engagement and learning outcomes. When teachers tailor their teaching styles to accommodate different learning preferences, the classroom becomes more dynamic, allowing students to connect with the material on a deeper level. Effective instructional delivery feels like the heart of meaningful teaching and it is where preparation meets creativity and where learning truly comes alive. They have seen firsthand how when teachers make lessons engaging and responsive, students not only understand concepts better but also develop a genuine enthusiasm for learning. It is a reminder that teaching is an art as much as it is a science, and the way we deliver content can make all the difference in shaping a student's educational journey.

The **highest** mean got 3.56 (SD = 0.96) which described as **At All Times** and interpreted as **Outstanding**, for the indicator **As teacher, I foster a student-centered approach to learning where students take an active role**. This means that teachers prioritize engaging students actively in the learning process. A student-centered approach encourages learners to take ownership of their education, promoting deeper understanding and critical thinking. As a teacher, this score feels deeply inspiring. It represents classrooms where students are not just passive listeners, but confident participants. It speaks to the trust teachers have in their learners and the belief that, given the chance, students can rise, explore, and grow on their own terms. Achieving this requires intention, creativity, and flexibility. It means letting go of control sometimes, guiding with care, and being open to where students' curiosity might lead. This kind of teaching does not just build knowledge but also it builds independence, critical thinking, and lifelong learning habits. It is a powerful reminder that at the center of great teaching is not just content, but connection and the courage to let students shine.

Studies indicate that student-centered teaching enhances academic performance and motivation by allowing learners to explore topics based on their interests and learning styles (Weimer, 2020).

Meanwhile, the **lowest** mean got **3.18 (SD = 0.82)** which described as **Most of the time** and interpreted as **Very Satisfactory** for the indicator **As a teacher, I use diverse instructional strategies to engage different types of learners**. This mean that there was room for improvement in diversifying

instructional approaches. Engaging different types of learners required teachers to implement differentiated instruction, scaffolding techniques, and multimodal teaching strategies. Reaching every student, no matter their learning style, background, or ability. But in practice, this is easier said than done. With large class sizes, limited time, and varying access to resources, it can be incredibly difficult to constantly tailor lessons for every learner. As a teacher this score is not a sign of lack, but a quiet acknowledgment of effort. It shows that teachers are doing their best most of the time to adapt and innovate, even when conditions are not always ideal. It's a reminder that differentiated instruction takes not just training, but time, creativity, and support. The desire to reach every student is there but what many teachers need now is more room to grow, collaborate, and be equipped with tools that help make learning truly inclusive. This insight speaks to the heart of teaching: we may not always get it perfectly right, but the intention to meet students where they are, and help them thrive is always present.

Research by Tomlinson (2020) emphasized that differentiated instruction catered to diverse student needs, resulting in improved academic outcomes and inclusive classrooms. Moreover, studies suggested that integrating technology and adaptive learning methods enhanced instructional effectiveness for diverse learners (Darling-Hammond et al., 2021).

Table 10

Distribution of Teachers' Level of Performance in the Workplace considering Task Management

| Indicator | Mean | SD | Description |
|--|------|------|------------------|
| As a teacher.. | | | |
| I set clear objectives for each lesson to enhance student engagement and understanding. | 3.45 | 0.93 | Most of the Time |
| I manage class time effectively to cover all planned activities without rushing. | 3.36 | 0.91 | Most of the Time |
| I prioritize instructional activities based on students' needs and lesson goals. | 3.32 | 0.89 | Most of the Time |
| I regularly review my lesson progress and adjust my teaching strategies as needed. | 3.20 | 0.81 | Most of the Time |
| I feel confident in handling multiple classroom responsibilities efficiently. | 3.17 | 0.80 | Most of the Time |
| I minimize distractions to maintain a focused learning environment. | 3.19 | 0.82 | Most of the Time |
| I ensure that each instructional activity is completed before transitioning to the next. | 3.22 | 0.83 | Most of the Time |
| I seek feedback from students to improve the effectiveness of my lessons. | 3.31 | 0.88 | Most of the Time |

| | | | |
|---|-------------|-------------|-------------------------|
| I use tools or strategies (e.g., lesson plans, checklists) to stay organized and meet classroom objectives. | 3.34 | 0.90 | Most of the Time |
| I organize daily lesson tasks to ensure timely and effective instruction. | 3.26 | 0.84 | Most of the Time |
| Overall | 3.28 | 0.86 | Most of the Time |

Legend: 3.5 – 4.0 At all Times/Outstanding 2.5 – 3.0 Sometimes/Satisfactory
 3.0 – 3.5 Most of the Time/Very Satisfactory 2.4 and below -

Never/Unsatisfactory

Table 10 presents the distribution of teachers' level of performance in the workplace considering task management, highlighting how effectively teachers planned, organized, and implemented instructional activities. The overall mean of **3.28 (SD = 0.86)** described as **Most of the Time** and interpreted as **Very Satisfactory**. It means that teachers demonstrated solid task management skills most of the time, though there is still space for enhancement in consistently managing the many moving parts of daily instruction. As a teacher, this score represents the steady, day-to-day dedication of educators who show up not just to teach lessons, but to make a difference often under challenging circumstances. It's easy to overlook what goes into maintaining this level of consistency: balancing lesson planning, classroom management, grading, and the emotional labor of supporting students' needs. This result may not be at the top of the scale, but it tells a story of reliability, resilience, and quiet excellence. It reminds me that many teachers work beyond what is seen, adapting, encouraging, and sacrificing to create meaningful learning experiences. "Most of the time" isn't about falling short; it is about showing up again and again with heart and purpose. It also highlights an opportunity for growth and not through criticism, but through support, resources, and recognition of the hard work already being done.

Emmer and Evertson (2019) explored how essential it is for teachers to manage tasks well in the classroom, emphasizing that teachers who are organized and efficient are better at planning lessons, setting clear goals, and adapting to unexpected challenges throughout the day. When tasks are handled smoothly, classrooms tend to run more effectively and students stay engaged, transitions are seamless, and behavioral disruptions are minimized. They also noted that consistent routines and clear expectations help teachers stay focused on what truly matters: delivering meaningful instruction and supporting student growth. Furthermore, Jones et al. (2021) found that strong organizational skills are linked to reduced stress and improved job performance among educators.

Moreover, effective task management feels like the backbone of a well-run classroom. It is not always easy, especially when unexpected situations arise, but having systems and structures in place makes a huge difference. When teacher have felt the most balanced and successful in a teaching environment, it is usually been during times when there planning was clear, materials were prepped, and they had a realistic sense of how to navigate the day. Not only does it support better teaching but it brings peace of mind. And that calm, focused energy inevitably carries over to the students, creating a more positive and productive learning environment for everyone involved.

The **highest** mean was **3.45 (SD = 0.93)** for the indicator **As a teacher, I set clear objectives for each lesson to enhance student engagement and understanding**, which was described as **Most of the Time** and interpreted as **Very Satisfactory**. This means that teachers prioritized goal-setting to provide students with a clear road map for learning. Setting clear objectives helped direct students' focus, improve comprehension, and foster engagement. As a teacher, setting clear objectives for each lesson is something that always strive to do because they know how important it is for my students to understand why they're learning what they are learning. When students know the goal, they feel more focused, more involved, and more motivated to participate. But I will admit that doing this consistently isn't always easy. There are days when time is tight, when unexpected challenges arise, or when I have to adjust on the spot based on how the students are responding. So when this was rated as "Most of the time" and "Very Satisfactory," it really reflects with the teacher. It reflects the reality of our work that we give our best, plan with intention, and adapt when needed. It is not about perfection every day, but about creating structure and clarity that helps students succeed, even in small, meaningful ways. And on the days when they see that spark of understanding in their eyes, teacher know the effort was worth it. Research suggested that well-defined learning objectives contributed to better academic performance and increased motivation among students (Schunk & DiBenedetto, 2021).

The **lowest** mean is **3.17 (SD=0.80)** for the indicator **As a teacher, I feel confident in handling multiple classroom responsibilities efficiently**. While still described as **Most of the Time** and interpreted as **Very Satisfactory**. This means that some teachers may struggle with balancing various tasks, such as lesson planning, student assessments, and administrative duties. Managing multiple responsibilities efficiently requires strong time management, organization, and adaptability. Teaching is not just about delivering lessons but it is about juggling lesson planning, grading, managing behavior, attending meetings, supporting students emotionally, and often even handling administrative tasks. While they do their best most of the time, there are definitely moments when it feels overwhelming. There are days when teachers question if they have done enough, or if they balanced everything well. So even though this is rated as "Very Satisfactory," it quietly reflects the hidden pressure many of teachers carry. It is not about lacking ability but it is about the sheer volume of responsibilities and the emotional weight that comes with genuinely caring about doing them all well. This score reminds teacher and maybe others too that it is okay to admit we are human. Teachers manage so much, and even if they do not always feel 100% confident, the effort we pour in every single day is something to be proud of.

Karpinski, Dwyer, and Smith (2022) highlighted how digital tools are transforming task management for teachers. Their study found that using planning apps and scheduling platforms helps teachers stay organized, meet deadlines, and keep their lessons aligned with curriculum goals. When teachers have the right tools, they can focus less on paperwork and more on meaningful classroom interactions.

Table 11

Summary Distribution of Teachers' Level of Performance in the Workplace

| Variable | Mean | SD | Interpretation |
|---|------|------|-------------------|
| Student Achievement and Learning Outcomes | 3.28 | 0.83 | Very Satisfactory |
| Instructional Planning and Preparation | 3.29 | 0.83 | Very Satisfactory |

| | | | |
|------------------------|-------------|-------------|-------------------|
| Classroom Management | 3.42 | 0.90 | Very Satisfactory |
| Instructional Delivery | 3.36 | 0.88 | Very Satisfactory |
| Task Management | 3.28 | 0.86 | Very Satisfactory |
| Overall | 3.33 | 0.86 | Very Satisfactory |

Legend: 3.6 – 4.0 At all Times/Outstanding 2.5 – 3.0 Sometimes/Satisfactory
 3.1 – 3.5 Most of the Time/Very Satisfactory 2.4 and below -
 Never/Unsatisfactory

Table 11 Summarizes the distribution of respondents' level of performance in the workplace specifically in the areas of student achievement and learning outcomes, instructional planning and preparation, classroom management, instructional delivery, and task management, with an overall mean score of **3.33 (SD = 0.86)**, interpreted as **Very Satisfactory**. It means that the teacher-respondents generally demonstrated commendable performance across these key domains. This result implies that the majority of teachers consistently applied effective pedagogical strategies, managed their classrooms with competence, and delivered instruction that supports student learning and development. Their ability to perform at a very satisfactory level underscores not only their mastery of content and pedagogy but also their commitment to fostering a positive and productive learning environment.

However, Kraft and Papay (2020) argue that teachers who engage in ongoing professional growth and demonstrate high-level instructional competencies contribute to greater gains in student achievement, improved classroom discipline, and more efficient lesson planning.

Among the five dimensions assessed, **Classroom Management** got the **highest** mean score of **3.42 (SD = 0.90)**, which is also interpreted as **Very Satisfactory**. Highlighting teachers' consistent ability to maintain a positive, respectful, and well-structured learning environment. This outcome reflects how educators have prioritized creating safe, inclusive, and engaging classrooms where students can focus and participate meaningfully. As supported by Emmer and Evertson (2019), strong classroom management practices, such as clear routines and positive reinforcement—directly reduce disruptions and foster student engagement. They have seen how a well-managed classroom becomes the foundation for effective teaching. When students feel secure and understand what's expected of them, they are more likely to engage, collaborate, and thrive academically. This suggests that teachers may feel more confident and successful in managing the social and behavioral aspects of teaching, perhaps because these skills are immediately observable and easier to refine through experience.

On the other hand, the **lowest** mean scores were observed in the domains of **Student Achievement and Learning Outcomes** and **Task Management**, both receiving a mean of **3.28 (SD = 0.83)**, though still within the interpretation **Very Satisfactory**. This means that while teachers are performing well in supporting student learning and handling their professional responsibilities, these areas may benefit from further strengthening. Teachers might slightly struggling in looking at the progress and achievement outcome of the learners because of the financial challenges and because of that financial challenges, the teachers performance itself was not good that affects students achievement and performance too. The lower scores may indicate challenges in aligning instructional strategies with diverse learning needs, effectively using formative and summative assessments, or maximizing student engagement to improve achievement. As Hattie (2021) noted, student achievement is a multifaceted outcome influenced by teaching practices,

learner motivation, assessment quality, and classroom climate.

In terms of task management, teachers may encounter difficulties in balancing the demands of lesson preparation, paperwork, co-curricular responsibilities, and administrative duties. Teachers often face the complex challenge of balancing multiple responsibilities that go far beyond just teaching. While preparing meaningful and engaging lessons is already a demanding task, it is only one part of what teachers are expected to do each day. Alongside lesson planning, there is grading, recording scores, and handling piles of paperwork required by the school system. On top of that, teachers are frequently involved in co-curricular activities like coaching student contests, organizing events, to supervising clubs and outreach programs, while fulfilling, also require time and energy. For many teachers, success lies in finding ways to stay organized, prioritize wisely, and, when possible, seek support or collaboration. It also calls for understanding and support from school leaders because behind every well-managed task list is a teacher doing their best to serve both students and the school community with care and commitment. Stronge (2020) underscores that efficient task management is vital for maintaining instructional continuity, meeting curriculum standards, and minimizing teacher burnout. Supporting teachers through targeted professional development, time management training, and collaborative planning opportunities could further enhance their capacity to meet these demands.

The findings in Table 11 affirm that the teacher-respondents are very satisfactory-performing professionals, particularly strong in classroom management, with the potential to further enhance their effectiveness in improving student outcomes and optimizing task organization. Continuous professional learning, reflective practice, and supportive leadership structures are key to sustaining and elevating this performance in the long term.

Problem 3. Is there a significant relationship between the teachers' financial literacy management and their performance in the workplace?

Table 12

Results of the Test on Relationship Between the Teachers' Financial Literacy Management and their Performance in the Workplace

| Financial Literacy Management | | | | | | |
|---|----------------|----------------------------------|-----------------------------|---------------------|------------|---------|
| Performance in the Workplace | | Budgeting and Financial Planning | Savings and Emergency Funds | Debt and Management | Investment | Overall |
| Student achievement and Learning Outcomes | r-value | 0.5431 | 0.3387 | 0.3297 | 0.2764 | 0.3720 |
| | p-value | 0.1607 | 0.0307 | 0.0308 | 0.1850 | 0.1018 |
| | Interpretation | NS | S | S | NS | NS |
| | r-value | 0.6420 | 0.2534 | 0.2986 | 0.3286 | 0.3807 |
| | p-value | 0.0165 | 0.0209 | 0.0308 | 0.1085 | 0.0442 |
| | | | | | | |

| | | | | | | |
|--|-----------------|--------|--------|--------|--------|--------|
| Instructional Planning and Preparation | Interpretati on | S | S | S | NS | S |
| Classroom Management | r-value | 0.3170 | 0.1327 | 0.6503 | 0.1603 | 0.3151 |
| | p-value | 0.0398 | 0.0108 | 0.0180 | 0.1082 | 0.0442 |
| | Interpretati on | S | S | S | NS | S |
| Instructional Delivery | r-value | 0.2351 | 0.7345 | 0.2986 | 0.2167 | 0.3712 |
| | p-value | 0.0308 | 0.0286 | 0.0308 | 0.1087 | 0.0497 |
| | Interpretati on | S | S | S | NS | S |
| Task Management | r-value | 0.1298 | 0.7432 | 0.6320 | 0.4394 | 0.4861 |
| | p-value | 0.0187 | 0.0265 | 0.0176 | 0.1056 | 0.0901 |
| | Interpretati on | S | S | S | NS | S |

Legend: S – Significant NS – Not Significant

Table 12 presents the results of the test on significant relationship between respondents' financial literacy management and their performance in the workplace. There is a varied but meaningful relationship between the respondents' financial literacy management and their performance in the workplace across different dimensions. In terms of student achievement and learning outcomes, only the components of savings and emergency funds and debt management showed a significant relationship, implying that teachers who are financially prepared and manage their debts well may be more focused and less stressed, thereby fostering better student outcomes. However, budgeting and investment skills did not significantly impact this area, and the overall relationship was not statistically significant. For instructional planning and preparation, the relationship was significant with savings and emergency funds, and the overall financial literacy composite also showed a significant link. This suggests that teachers who have secure financial safety nets are likely to be more organized and intentional in planning their instruction.

In the domain of classroom management, there was a significant relationship with budgeting and financial planning, debt management, and the overall financial literacy indicator. This finding suggests that teachers with strong financial habits may exhibit better control, discipline, and structure in the classroom, possibly due to improved emotional regulation and stress management. Meanwhile, instructional delivery did not exhibit any significant relationship with any of the financial literacy components, indicating that the act of delivering lessons may be more influenced by teaching expertise and pedagogical skill rather than financial factors.

Most notably, Task Management showed significant relationships with all components of financial literacy, budgeting, savings, debt management, and investment as well as the overall financial literacy score. This strongly indicates that teachers who are financially literate tend to be more effective in handling multiple tasks, organizing responsibilities, and maintaining efficiency in the workplace.

Meanwhile, these findings highlight the importance of financial literacy in the teaching profession. It becomes clear that while financial literacy may not directly influence core teaching delivery, it has a substantial impact on planning, organization, and classroom dynamics. Therefore, providing financial literacy training to teachers could serve as a strategic investment, not only for their personal well-being but also for enhancing the overall quality of education. Financially empowered teachers are better positioned to manage stress, focus on their responsibilities, and serve as role models for students, thereby reinforcing the interconnection of personal competence and professional performance.

Several recent studies reinforce these insights. Reyes and Tabuga (2022) found that financially literate public school teachers in the Philippines exhibited greater teaching efficiency and lower levels of work-related stress. In a broader context, Lusardi and Mitchell (2020) emphasized the economic value of financial literacy, demonstrating its impact on job satisfaction and decision-making. Mendoza (2021) also found that financially capable government workers performed better and managed tasks more effectively. These studies support the idea that financial literacy is not only a personal advantage but a professional asset that contributes to improved job performance and institutional outcomes.

In conclusion, the data affirms that there is a statistically significant relationship between teachers' financial literacy management and their performance in the workplace, as indicated by the overall p-values for several performance domains. Specifically, significant relationships were found in instructional planning and preparation ($p = 0.0442$), classroom management ($p = 0.0442$), and task management ($p = 0.0091$), while student achievement and learning outcomes ($p = 0.1018$) and instructional delivery ($p = 0.3901$) showed no significant relationship. These findings suggest that while financial literacy does not directly influence all aspects of teaching performance, it plays a critical role in areas that require organization, planning, and multitasking—competencies that are essential for effective teaching. Teachers who demonstrate strong financial management skills are likely better at managing their time, reducing stress, and organizing tasks efficiently, which in turn positively affects their workplace performance. Therefore, in response to the question, yes, there is a significant relationship between teachers' financial literacy management and their overall performance in the workplace, particularly in the areas of planning, classroom control, and task execution. This implies that strengthening teachers' financial literacy can be a valuable component of professional development efforts aimed at improving school effectiveness.

Discussions

This study explored the financial literacy management levels among public elementary school teachers in the South District of Cagayan de Oro City and examined its correlation with their workplace performance. Specifically, the research focused on four major aspects of financial literacy: budgeting and financial planning, savings and emergency funds, debt management, and investment. These components were then connected to key areas of teacher performance, including student achievement and learning outcomes, instructional planning and preparation, classroom management, instructional delivery, and task management.

The findings indicated that the teachers displayed a solid understanding of financial concepts, with debt management emerging as their strongest area of financial literacy. This suggests that the teachers were well-versed in responsible borrowing, repayment strategies, and financial planning. On the other hand, the area of budgeting and financial planning, which involves monitoring financial goals and adhering to a budget, was identified as a potential area for improvement. While the teachers exhibited a general awareness of essential financial practices, there were signs of inconsistent application, particularly

when it came to budgeting and long-term financial planning. These observations underscore the need for ongoing financial education and structured professional development to help teachers effectively implement sound financial strategies in their personal and professional lives.

The results also demonstrated that teachers' overall performance in their professional roles was rated very satisfactory, particularly in the domain of classroom management, which reflected their ability to maintain a well-disciplined and conducive learning environment. However, areas like student achievement, learning outcomes, and task management, while still rated favorably, presented opportunities for improvement. These findings suggest that there is room to enhance instructional support and task organization to optimize teaching effectiveness and student success.

Furthermore, the data revealed a significant connection between financial literacy management and teachers' workplace performance. This finding underscores the importance of equipping educators not only with pedagogical expertise but also with essential life skills that directly impact their professional effectiveness. For example, strong financial management can enhance instructional planning, reduce stress, and optimize the allocation of classroom resources, all of which contribute to a more productive and supportive learning environment.

Conclusion

Based on the findings, the study concluded that teachers possess a literate level of financial literacy, with the highest confidence in the area of debt management. Their performance in the workplace is rated very satisfactory, particularly in classroom management, where they show the most effectiveness. This strength in managing classrooms contributes to creating a positive and structured learning environment. Additionally, the study found a significant relationship between teachers' financial literacy and their job performance, especially in instructional planning, classroom management, instructional and task management. Overall, the findings emphasize that financial literacy plays a key role in enhancing teachers' efficiency and reducing work-related stress.

Recommendation

Based on the conclusion, the following recommendations are made for individuals:

1. School heads is recommended to provide professional development programs focused on budgeting and financial planning. These skills, defined as the ability to allocate income toward expenses to meet financial responsibilities and achieve goals, are essential for teachers' personal and professional stability. By offering targeted training and financial coaching, schools can help teachers build confidence, reduce stress, and improve their overall effectiveness.

2. For teachers, taking time to strengthen their skills in budgeting and financial planning, which allocate income toward various expenses to meet responsibilities and achieve financial goals. By seeking out financial literacy workshops or simple planning tools, teachers can gain better control over their finances and create a more stable, confident, and productive environment both in and out of the classroom.

3. Future researchers are encouraged to explore the direct effects of improved financial planning on specific areas of work performance, such as task management and student achievement

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APPENDIX A

CO-AUTHORSHIP FORM

PHINMA Cagayan de Oro City
URSSC Research Technical Committee
Carmen, Cagayan de Oro City

RESEARCH CO-AUTHORSHIP CERTIFICATION FORM

This is to certify that I have agreed to be the co–author of the study “**TEACHERS’ FINANCIAL LITERACY MANAGEMENT AND ITS PERFORMANCE IN THE WORKPLACE**” proposed by **WINNIE CHRISTIE V. MANATAD**

GINA F. LABITAD, PhD

Name and Signature of co–author and date signed

This form should be part of the attachment to the protocol which will be submitted to URSSC Research Technical Committee and to any for that contains research reported in co-authored work that has been published, accepted for publication, or submitted for publication. Completed forms should be included at the front (after the Abstract) of each copy of the research submitted for examination and library.



APPENDIX B

PROPOSED PAPER APPROVAL FORM
SCHOOL OF GRADUATE AND PROFESSIONAL STUDIES

**TEACHERS' FINANCIAL LITERACY MANAGEMENT AND IT'S PERFORMANCE IN THE
WORKPLACE**

WINNIE CHRISTIE V. MANATAD

(Name of Researcher)

GINA F. LABITAD, PhD

(Name of Adviser and Signature)

Co-Author

PROPOSED PAPER: APPROVED

Member, URSSC Research Technical Committee

Member, URSSC Research Technical Committee

Member, URSSC Research Technical Committee

Chairperson, URSSC Research Technical Committee



APPENDIX C

RESEARCH INFORMED CONSENT

TEACHERS' FINANCIAL LITERACY MANAGEMENT AND ITS PERFORMANCE IN THE WORKPLACE

Title of the Study

RESEARCHER INFORMATION

Name: WINNIE CHRISTIE V. MANATAD

Station: CAMAMAN-AN ELEMENTARY SCHOOL

Contact Details: 09177720671 / winniechristie.vi@deped.gov.ph

PURPOSE OF THE STUDY

You are invited to participate in a research study that aims to explore the impact of the teachers' financial literacy management on performance in the workplace in elementary schools. The assessment of the teachers' financial literacy management aims to evaluate its level of implementation in several key areas, including budgeting and financial planning, savings & emergency funds, debt management, insurance, investing and wealth building and retirement within the school community. Additionally, this evaluation will focus on the teachers performance in the workplace by examining the student achievement and learning outcome, instructional planning & preparation, classroom management ad environment and instructional delivery and engagement . Furthermore, the study seeks to determine whether there is a significant relationship between teachers financial literacy management and its performance in the workplace in elementary schools.

PROCEDURES

You will be asked to complete a questionnaire. The questionnaire will involve questions about teachers' well-being and classroom dynamics. Your responses will be recorded for research purposes only.

RISKS AND BENEFITS

Participation in this study does not involve any known risks beyond those typically encountered in daily life. By participating, you contribute valuable insights that can inform the improvement of research development plans for educators. Your perspectives may also benefit your own professional growth in research.

CONFIDENTIALITY AND PRIVACY OF DATA

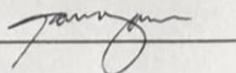
Every piece of information we learn about you as a consequence of this study will be kept secure and completely private. The researcher has made it clear that all data collection, storage, and publication related to this research study will be done in a way that respects confidentiality, privacy, and anonymity both before and after those processes. For a period of 10 years after the study is finished, all data produced during the research study will be appropriately maintained in paper or electronic form. Thank you for carefully reading the information in this form and for your voluntary participation in this survey.

VOLUNTARY PARTICIPATION

Your participation in this study is entirely voluntary. You have the right to refuse to participate or withdraw from the study at any time without penalty or consequence. By signing below, you indicate that you have read and understood the information provided above and that you voluntarily consent to participate in this research study.

CONSENT

By signing this permission form, I certify that I have read the instructions, understand them, and had the opportunity to ask questions. I understand very well that participation in this activity is entirely optional and that I am free to decline for any reason and without incurring any fees. I am completely aware of this. I voluntarily agree to take part in this study.

Signature 

Date 2/27/2025

APPENDIX D**TRANSMITTAL LETTER TO THE ETHICS REVIEW BOARD**

November 19, 2024

BRAZIEL L. ONGCACHUY, PhD

Dean of School of Graduate and Professional Studies

PHINMA Cagayan de Oro College

Cagayan de Oro City

Through:

GERLINDA G. CORPUZ, PhD

Coordinator, University Research Support Service Center

PHINMA Cagayan de Oro College

Dear Dr. Ongcachuy,

The undersigned, a researcher, is respectfully requesting your good office for an ethics review on the study entitled, “**TEACHERS’ FINANCIAL LITERACY MANAGEMENT AND ITS PERFORMANCE IN THE WORKPLACE**” as a partial requirement for the degree of Master of Arts in Educational Administration.

Attached herewith are the following documents:

- A signed copy of my application
- A signed copy of the approval sheet and the proposal paper
- A letter request to conduct the study of the School Superintendent
- Research Informed Consent
- Research Tool
- Evaluation form

May this merit your earnest approval. Thank you!

Respectfully yours,

WINNIE CHRISTIE V. MANATAD

Researcher

APPENDIX E**Letter and Questionnaire to Respondents**



Dear Teacher,

Greetings!

I am **Winnie Christie V. Manatad**, currently working on my thesis title “Teachers’ Financial Literacy Management and their Performance in the Workplace”. In this regard may I ask you to answer as honestly and frankly as you can. Rest assured that all your answer will be kept with strict confidence.

Thank you and more powers!

Very Truly Yours,

Winnie Christie V. Manatad

Researcher

PART I: Financial Literacy Management

Direction: Read carefully and check (✓) the column of your choice.

Legend: 4 - Strongly Agree

2 - Disagree

3 - Agree

1 - Strongly disagree

A. Budgeting and Financial Planning

| Indicator | 4 | 3 | 2 | 1 |
|--|---|---|---|---|
| As a teacher... | | | | |
| 1. I regularly track my income and expenses. | | | | |
| 2. I create a monthly budget to manage my finances. | | | | |
| 3. I feel confident in setting financial goals. | | | | |
| 4. I adjust my budget based on changes in my income. | | | | |
| 5. I allocate specific amounts for discretionary and non-discretionary spending. | | | | |
| 6. I prioritize essential expenses over wants. | | | | |
| 7. I frequently monitor my progress toward financial goals. | | | | |
| 8. I am able to stick to my planned budget consistently. | | | | |
| 9. I can easily plan for large future purchases without financial stress. | | | | |
| 10. I review and update my financial plan regularly. | | | | |

B. Savings and Emergency Funds

| Indicator | 4 | 3 | 2 | 1 |
|-----------|---|---|---|---|
|-----------|---|---|---|---|

| | | | | |
|---|--|--|--|--|
| As a teacher... | | | | |
| 1. I save a portion of my income regularly. | | | | |
| 2. I have an emergency fund that covers at least three months of living expenses. | | | | |
| 3. I understand the importance of maintaining an emergency fund. | | | | |
| 4. I feel confident that I have enough savings to handle unexpected expenses. | | | | |
| 5. I prioritize saving over non-essential spending. | | | | |
| 6. I contribute to my savings even during financial challenges. | | | | |
| 7. I avoid dipping into my savings for non-emergencies. | | | | |
| 8. I set specific savings goals and work toward them. | | | | |
| 9. I know how to build an emergency fund in a step-by-step manner. | | | | |
| 10. I regularly review my savings plan to ensure it meets my needs. | | | | |

C. Debt Management

| Indicators | 4 | 3 | 2 | 1 |
|---|---|---|---|---|
| As a teacher.. | | | | |
| 1. I regularly review my debts and prioritize repayment. | | | | |
| 2. I understand the interest rates on my loans and credit cards. | | | | |
| 3. I avoid taking on unnecessary debt. | | | | |
| 4. I feel confident in my ability to manage existing debts. | | | | |
| 5. I make more than the minimum payments on my debts whenever possible. | | | | |
| 6. I avoid using debt to finance daily expenses. | | | | |
| 7. I have a plan to become debt-free. | | | | |
| 8. I feel my debt is under control and does not stress me. | | | | |
| 9. I consider debt management as part of my overall financial planning. | | | | |
| 10. I seek professional advice when managing significant debt. | | | | |

D. Investment

| Indicators | 4 | 3 | 2 | 1 |
|--|---|---|---|---|
| As a teacher... | | | | |
| 1. I understand the importance of having insurance to protect my financial future. | | | | |
| 2. I feel confident making investment decisions. | | | | |
| 3. I have health insurance to cover medical emergencies. | | | | |
| 4. I have life insurance to protect my dependents. | | | | |
| 5. I have a clear plan for my retirement. | | | | |
| 6. I invest in opportunities that align with my financial goals. | | | | |

| | | | | |
|--|--|--|--|--|
| 7. I have sufficient insurance coverage for my property (e.g., home, car). | | | | |
| 8. I seek professional advice when making investment decisions. | | | | |
| 9. I monitor my retirement savings and adjust contributions if necessary. | | | | |
| 10. I invest a portion of my income regularly. | | | | |

PART II: Teachers Performance

Direction: Read carefully and check (✓) the column of your choice.

Legend: 4 - At all Times

2 - Sometimes

3 - Most of the Time

1 -Never

A. Student Achievement and Learning Outcome

| Indicator | 4 | 3 | 2 | 1 |
|--|---|---|---|---|
| As a teacher... | | | | |
| 1. My students consistently achieve the learning goals set for them. | | | | |
| 2. I regularly assess student learning progress and provide feedback. | | | | |
| 3. I feel confident in using student performance data to adjust my teaching strategies. | | | | |
| 4. My students show improvement in both formative and summative assessments. | | | | |
| 5. I adapt my lessons to meet the diverse needs of my students. | | | | |
| 6. I encourage my students to set their own learning goals. | | | | |
| 7. I implement evidence-based teaching methods to support student achievement. | | | | |
| 8. I involve students in self-assessment and peer-assessment to enhance learning outcomes. | | | | |
| 9. I support struggling students through additional instructional strategies. | | | | |
| 10. My students demonstrate critical thinking and problem-solving skills. | | | | |

B. Instructional Planning and Preparation

| Indicator | 4 | 3 | 2 | 1 |
|--|---|---|---|---|
| As a teacher... | | | | |
| 1. I prepare lesson plans that are aligned with curriculum standards. | | | | |
| 2. I incorporate learning objectives clearly in my daily lesson log (DLL). | | | | |

| | | | | |
|--|--|--|--|--|
| 3. I use a variety of teaching materials and resources in my instructional planning. | | | | |
| 4. My lesson plans reflect differentiated instruction for diverse learners. | | | | |
| 4. I ensure that my lesson plans cater to both short-term and long-term learning goals. | | | | |
| 5. I integrate technology and multimedia resources in my lesson plans when appropriate. | | | | |
| 7. I design activities that engage students in active learning. | | | | |
| 8. I prepare lesson plans that allow for flexibility and adjustment based on student needs. | | | | |
| 9. I review and update my lesson plans regularly based on student progress. | | | | |
| 10. I tailor my lesson plans to address the unique learning profiles of individual students. | | | | |

C. Classroom Management

| Indicator | | | | |
|---|--|--|--|--|
| As a teacher... | | | | |
| 1. I create a positive and conducive learning environment for my students. | | | | |
| 2. I consistently enforce classroom rules and procedures. | | | | |
| 3. I promote a respectful and inclusive classroom culture. | | | | |
| 4. I manage disruptive behavior in a fair and constructive manner. | | | | |
| 5. My classroom is organized and facilitates learning effectively. | | | | |
| 6. I use seating arrangements that enhance student collaboration and engagement. | | | | |
| 7. I establish routines that help maintain order and structure in my classroom. | | | | |
| 8. I adjust classroom management strategies to address specific student needs. | | | | |
| 9. I foster an emotionally safe environment where students feel valued and encouraged to participate. | | | | |
| 10. I provide opportunities for student leadership and responsibility in the classroom. | | | | |

D. Instructional Delivery

| Indicator | 4 | 3 | 2 | 1 |
|-----------------|---|---|---|---|
| As a teacher... | | | | |

| | | | | |
|---|--|--|--|--|
| 1. I effectively communicate learning objectives to my students. | | | | |
| 2. I use diverse instructional strategies to engage different types of learners. | | | | |
| 3. I facilitate classroom discussions that encourage student participation. | | | | |
| 4. I provide clear and understandable explanations during instruction. | | | | |
| 5. I incorporate formative assessment techniques during instruction to monitor understanding. | | | | |
| 6. I use questioning strategies that promote critical thinking and inquiry. | | | | |
| 7. I adapt my instructional strategies in response to student feedback and performance. | | | | |
| 8. I incorporate real-world examples to make learning relevant and meaningful. | | | | |
| 9. I engage students in hands-on and interactive learning activities. | | | | |
| 10. I foster a student-centered approach to learning where students take an active role. | | | | |

E. Task Management

| Indicator | 4 | 3 | 2 | 1 |
|--|---|---|---|---|
| As a teacher... | | | | |
| 1. I set clear objectives for each lesson to enhance student engagement and understanding. | | | | |
| 2. I manage class time effectively to cover all planned activities without rushing. | | | | |
| 3. I prioritize instructional activities based on students' needs and lesson goals. | | | | |
| 4. I regularly review my lesson progress and adjust my teaching strategies as needed. | | | | |
| 5. I feel confident in handling multiple classroom responsibilities efficiently. | | | | |



| | | | | |
|--|--|--|--|--|
| 6. I minimize distractions to maintain a focused learning environment. | | | | |
| 7. I ensure that each instructional activity is completed before transitioning to the next. | | | | |
| 8. I seek feedback from students to improve the effectiveness of my lessons. | | | | |
| 9. I use tools or strategies (e.g., lesson plans, checklists) to stay organized and meet classroom objectives. | | | | |
| 10. I organize daily lesson tasks to ensure timely and effective instruction. | | | | |



APPENDIX F

LETTER OF REQUEST TO CONDUCT THE STUDY

November, 2024

ROY ANGELO E. GAZO

Schools Division Superintendent

Schools Division of Cagayan de Oro City

Sir:

I have the honor to request permission from your good office to conduct a research study on **TEACHERS' FINANCIAL LITERACY MANAGEMENT AND ITS PERFORMANCE IN THE WORKPLACE**.

This study will use a descriptive survey method. This undertaking will be in partial fulfilment of the requirements for the degree of Master of Arts in Elementary Educational Administration at Cagayan de Oro College-PHINMA Education Network. Rest assured that the data that will be collected will be processed for this study's purpose only.

Anticipating your preferential attention and favorable action in this regard. Respectfully yours,

WINNIE CHRISTIE V. MANATAD

Researcher

Noted by:

BRAZIEL L. ONGCACHUY, PhD

Dean, School of Graduates and Professional Studies

APPENDIX G

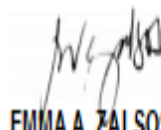
CERTIFICATE OF CONTENT VALIDITY OF QUESTIONNAIRE



PHINMA CAGAYAN DE ORO COLLEGE
SCHOOL OF GRADUATE AND PROFESSIONAL STUDIES

CERTIFICATE OF CONTENT VALIDITY OF QUESTIONNAIRE

This is to certify that I have reviewed, analyzed and evaluated the content of the researcher-made questionnaires for the validity of the dissertation/thesis entitled "TEACHERS' FINANCIAL LITERACY MANAGEMENT AND ITS PERFORMANCE IN THE WORKPLACE." The final integrated instrument was further examined and evaluated.



EMMA A. ZALSOS, PhD.

Signature over Printed Name of Expert

November 23, 2024

Date



APPENDIX H

TABLE A

DISTRIBUTION OF RESPONDENTS CODING

| Code | Name of Schools |
|------|------------------------------|
| A | Camaman-an Elementary School |
| B | Macasandig Elementary School |
| C | South City Central School |
| F | Indahag Elementary School |
| E | Taguanao Elementary School |
| F | Kamakawan Elementary School |
| G | Macapaya Elementary School |

CURRICULUM VITAE**I. PERSONAL INFORMATION**

Name : Winnie Christie V. Manatad
Age : 34
Address : Yvonne Labiano Paurillo Compound, Lomboy, Indahag, Cagayan de Oro City
Religion : Assemblies of God
Sex : Female
Date of Birth : December 6, 1990
Place of Birth: Cagayan de Oro City, Misamis Oriental
Civil Status: Married
Contact Number: 09177720671
Email Address: manatadwinnie@gmail.com
Spouse: Jezrel H. Manatad
Children : John Elijah V. Manatad
Judeyah Eunice V. Manatad
Jezer Eleazar V. Manatad
Jared Ezekiel V. Manatad

II. EDUCATIONAL BACKGROUND

| | |
|--------------|--|
| 2025-Present | Post Graduate : Master of Arts in Educational Administration PHINMA, Cagayan de Oro College |
| March 2011 | : Bachelor in Elementary Education Major in Special Education Xavier University Ateneo de Cagayan Corrales St., Cagayan de Oro City |
| March 2007 | Misamis Oriental General Comprehensive High School (MOGCHS) Don Apolinar, Velez St., Cagayan de Oro City |
| March 2023 | Camaman-an Elementary School Camaman-an, Cagayan de Oro City |

III. ELIGIBILITY

Licensed Professional Teacher
License Number: 1127769
May 2012

IV. RELATED WORK EXPERIENCE



Elementary School Teacher

August 18, 2018 – present

Department of Education
Division of Cagayan de Oro
Camaman-an Elementary School
Teacher I

June 16, 2016- August 17, 2018

Department of Education
Division of Cagayan de Oro
North City Central School
Teacher I

Grade School Teacher

Noah's Ark Christian School
Tablon, Cagayan de Oro City
June 2011- March 2013

V. SEMINAR ATTENDED

August 23, 2021- September 2, 2021

Midyear-Virtual In-Service Training

March 15, 2021- March 19, 2021

Virtual In-Service Training in
Public School Teachers

November 16, 2020-November 16, 2020

Digital Thumbprint: Pinas Forward

July 2, 2020- July 2, 2020

Decluttering in the New
Normal: Greening and Recycling

June 30, 2020- June 30, 2020

Digital Health & Wellness: Beyond
Digital Citizenship In the New Normal

June 16, 2020- June 16, 2020

Crash Course: Guidance and
Counseling