



Received: 23-02-2026  
Accepted: 03-04-2026

## International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

### Financial Literacy and Teaching Performance of Public School Teachers

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#### Abstract

Teaching performance plays a crucial role in shaping the quality of education and influencing student achievement. This study investigated the influence of financial literacy on the teaching performance of public secondary school teachers in the Banisilan Central District for School Year 2025–2026 using a quantitative-correlational research design. Descriptive statistics, including mean and standard deviation, were utilized to describe teachers' levels of financial literacy and teaching performance, while analysis of variance (ANOVA) and correlation analysis were employed to examine differences and relationships among the variables.

Findings revealed that majority of the respondents were young adults, married, and holding Teacher III positions.

Moreover, the secondary school teachers demonstrated a moderate level of financial literacy across all components and a very satisfactory level of teaching performance based on their IPCRF. Inferential analysis revealed no significant difference in the teachers' financial literacy when grouped according their demographic profile. Meanwhile, the correlation analysis indicated a significant positive relationship between teachers' financial literacy and their teaching performance.

The study concludes that financial literacy is positively associated with teaching performance, indicating that teachers with better financial knowledge tend to demonstrate higher levels of professional effectiveness.

**Keywords:** Budgeting, Debt, Financial Literacy, IPCRF, Liabilities, Teaching Performance

#### Introduction

Teaching performance plays a crucial role in shaping the quality of education and influencing student achievement. It goes beyond delivering lessons effectively as it also encompasses the teacher's ability to inspire learners, manage diverse classrooms, and respond to varying student needs. Strong teaching is grounded not only in mastery of subject content but also in the capacity to engage, motivate, and foster a positive learning environment.

Educators who demonstrate high levels of performance are often regarded as key contributors to lifelong learning, creativity, and social advancement (DepEd, 2017) <sup>[9]</sup>, particularly as education systems worldwide adapt to rapid changes (Bacus *et al.*, 2024; Salsabilla & Amanda, 2023) <sup>[3, 14]</sup>. Given its significant impact, teaching performance remains at the center of national reforms, global research, and professional development efforts, all aiming to strengthen teacher capabilities and improve educational outcomes for students everywhere.

While teaching performance is largely shaped by pedagogical expertise and classroom management, external factors such as a teacher's financial literacy also significantly influence their ability to maintain high levels of professional effectiveness (Khan, 2023) <sup>[13]</sup>. Achieving financial literacy depends on multiple elements, including strong institutional support and effective personal financial planning, but it fundamentally begins with financial management skills. For educators, financial literacy is especially important as it affects their capacity to plan for long-term financial security, covering critical aspects such as retirement, healthcare, and opportunities for professional development (Eisenhart, 2024 <sup>[10]</sup>; Magante, 2023). It becomes a crucial basis for guaranteeing continuous stability and resilience both within and outside of the classroom, from handling daily budgets to choosing wise investments.

In the Philippines, although recent salary increases have provided some relief, studies continue to highlight that many public school teachers still experience financial challenges, affecting their overall financial conditions and their ability to comfortably meet basic needs. Compared to other professionals, teachers earn significantly less, with an income ratio of 0.68 in 2013

(Casinal & Ancho, 2022) [7]. Financial challenges are experienced by teachers in terms of high debt burdens, low net income, and inadequate financial management skills (Awitin, 2024; Beltran, 2024) [2-5]. Additionally, rigid salary structures in the public sector limit opportunities for wage increases, which can negatively impact productivity and motivation (Burgess *et al.*, 2022) [6]. Despite the recent salary adjustments, with entry-level public school teachers now receiving a minimum monthly salary of around Php 30,024.00 under the latest salary tranche (DBM, 2023), many still face financial instability and job dissatisfaction when compared to the estimated living wage of Php 42,000 for a family of five (Casinal & Ancho, 2022) [7]. In reality, after mandatory deductions such as withholding taxes, Government Service Insurance System (GSIS) contributions, Pag-IBIG, PhilHealth, and loan repayments, many teachers are left with a significantly reduced take-home pay, sometimes barely sufficient to cover monthly living expenses. This financial strain often compels teachers to seek additional income sources or incur further debt, making financial literacy and stability urgent concerns. This lingering problem create an urgent space for investigating financial literacy as a factor influencing teaching performance. The conceptual frameworks of this study is depicted in Fig 1.

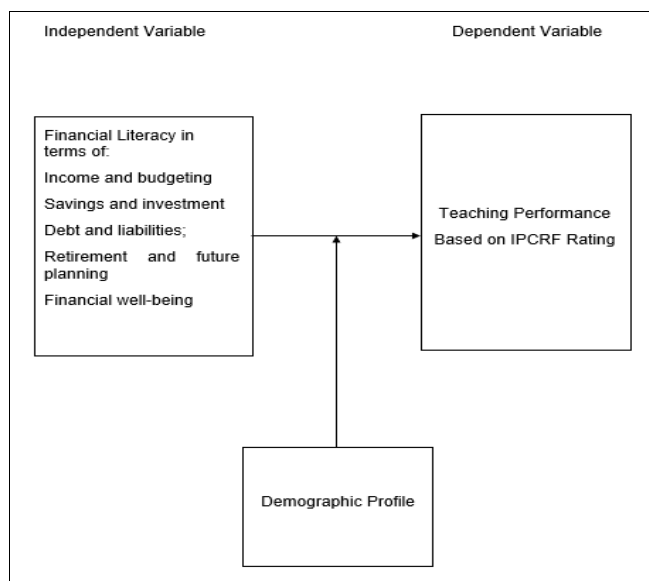


Fig 1: A schematic diagram of the study showing the relationships of the variables

This study investigated the influence of financial literacy on teachers’ teaching performance of North Cotabato District for the school year 2025-2026:

Specifically, it answered the following research problems:

1. What are the respondents’ demographic profile of the respondents in terms of age, gender, civil status, and position?
2. What is the secondary school teachers’ level of financial literacy in terms of: income and budgeting, savings and investment, debt and liabilities, retirement and future planning, and financial well-being?
3. What is the secondary school teachers’ level of teaching performance in terms of: self-management, professionalism and ethics, results focus, teamwork, service orientation, and innovation?

4. Is there a significant difference in the financial literacy when teachers are grouped according to demographic profiles?
5. Is there a significant relationship between secondary school teachers level of financial literacy in terms of: income and budgeting, savings and investment, debt and liabilities, retirement and future planning, and financial well-being and their teaching performance?

**Hypothesis of the Study**

H01: There is no significant difference in the level of financial literacy when teachers are grouped according to profiles.

H02: There is no significant relationship between financial literacy and teaching performance.

**Delimitation of the Study**

The present study was delimited to exploring the association of financial literacy and its influence on teachers’ teaching performance in public secondary schools. The focus was on teachers selected from secondary schools within the Banisilan Central District. The study did not include private school teachers or educators from other educational levels such as elementary or tertiary institutions. Furthermore, only Teachers I, II, and III were included in the study, as these positions are evaluated using uniform criteria for their teaching performance under the Individual Performance Commitment and Review Form (IPCRF). Other teaching positions, such as Teachers IV-VI and Master Teachers, were excluded due to differences in performance standards and evaluation criteria, which may affect the comparability of teaching performance measures.

The study was also limited to exploring only the financial literacy across the forms of income and budgeting, savings and investment, debt and liabilities, retirement and planning for the future, and financial well-being. In terms of teaching performance, the indicators will be through self-perceptions along the aspects of content knowledge and pedagogy, the learning environment and diversity of learners, curriculum and planning and assessment and reporting, and community linkages and professional engagement.

The research took self-reported data to obtain measures using standardized questionnaires which can be subject to individuals reporting biases. Furthermore, financial literacy was limited by only exploring that which impacts financial behavior so it did not discuss other potential factors impacting teaching performance such as mental health, workload, or administrative support.

The study was conducted for the academic year 2025-2026 for data collection and analysis. Lastly, given the context of this study, the findings remained largely context-specific, and therefore, cannot be generalized to other locations or educational systems without further consideration.

**Methods**

**Research Design**

This study was a descriptive correlational survey design, which was a type of descriptive research design concerned mainly with describing events as they are without manipulation of what is being observed. The correlational study sought to establish what relationship exists between two or more variables. According to Lau (2017), a correlational study sought to establish what relationship

exists between two or more variables. In the present study, the variables of interest are the secondary school teachers' level of financial literacy and teaching performance. Additionally, it also investigated if their financial literacy differs according to their demographic profile.

**Research Locale**

This study was carried out among public secondary schools within the Banisilan Central District in Cotabato Province, Philippines. Banisilan is a landlocked municipality with an agriculture-based economy and various cultural backgrounds. The Central District has different secondary schools, which are overseen by the Schools Division Office of Cotabato. Most schools in the Central District of Banisilan are Level 1 School-Based Management (SBM) accredited, which means these schools have established structures and mechanisms for decentralized decision-making, acceptable community participation, and a measurable impact on student learning outcomes. School-Based Management (SBM) gives schools more autonomy in both decision-making as well as the management of resources to pursue the vision of the school. In the case of SBM, school leaders and teachers need to demonstrate financial literacy and ability to allocate resources effectively and ensure both school sustainability and continuity.

This locale was identified because there is an increasing number of public secondary school teachers in the area and because it is important to know how models of financial literacy could influence teachers' performance. The district is an appropriate place to study because teachers face average financial issues and pressures of workload that will impact their performance in the classroom and their overall well-being.

**Respondents of the Study**

The respondents who were selected to participate in this study were the secondary school teachers who are currently employed at the selected schools in the Banisilan Central District, Cotabato Schools Division Office. Complete enumeration was used to select participants that were eligible for the study, and was again based on whether the respondent was full-time public school teacher, currently employed, holding Teachers I-III position, and has taught at least one year teaching experience as a public school teacher. These three criteria ensured the participant has an adequate perspective both on teaching practice and personal finances.

**Table 1:** Distribution of Participants

Grade Level	Total Population of Teachers
Pinamulaan NHS	17
Banisilan NHS	21
Malinao NHS	49
Gastav NHS	33
<b>Overall Total</b>	<b>120</b>

**Research Instrument**

The researcher intended to use a three-part questionnaire which was expert validated. The first part of the questionnaire provided demographic information of the teacher-respondents, which includes their age, civil status, and position. The respondents need only to check or fill in the box that fits their demographic profile.

The second part contained statements that measured the teachers' teaching performance using the Philippine Professional Standard for Teachers of the Department of Education (DepEd, 2017) [9] as the basis. This part contained four components that has statements that the respondents will have to rate as appropriate with agreement or disagreement in a 5-point Likert scale.

The third part assessed the respondents' perspectives on their level of financial literacy competence in terms of conceptual knowledge, financial behavior, and financial attitudes and awareness. It was adapted from the study of Catacutan and Moleño (2024). This area also had statements that the participants had to check in terms of their agreement and disagreement and the scale is 1-5.

**Scoring Procedure**

Numerical Rating	Range	Descriptive Rating	Qualitative Interpretation
5	4.20 – 5.00	Strongly Agree	Very High
4	3.40 – 4.19	Agree	High
3	2.60 – 3.39	Neither	Moderate
2	1.80 – 2.59	Disagree	Low
1	1.00 – 1.79	Strongly Disagree	Very Low

In answering the teachers' level of financial literacy, a 5-point Likert scale was used. Another scoring guide was used in assessing the teachers' teaching performance.

Numerical Rating	Range	Descriptive Rating	Qualitative Interpretation
5	4.50 – 5.00	Strongly Agree	Outstanding
4	3.50 – 4.49	Agree	Very Satisfactory
3	2.50 – 3.49	Neither	Satisfactory
2	1.50 – 2.49	Disagree	Unsatisfactory
1	1.00 – 1.49	Strongly Disagree	Poor

The scoring guide uses a five-point scale to evaluate teachers' teaching performance based on their level of agreement and corresponding quality rating. Scores range from 1 to 5, where higher values indicate better performance. Specifically, ratings from 4.50–5.00 are interpreted as Outstanding, while 3.50–4.49 reflect Very Satisfactory performance. Mid-level scores (2.50–3.49) indicate Satisfactory, and lower ranges (1.50–2.49 and 1.00–1.49) correspond to Unsatisfactory and Poor performance, respectively. This scale allows for a clear and structured assessment of teaching effectiveness.

**Data Gathering Procedure**

Upon securing approval from the Graduate School Dean of Valencia Colleges Inc., the researcher adhered to all necessary protocols for the conduct of the study. This included obtaining formal authorization from the Division Schools Superintendent of the Schools Division of Cotabato, as well as from the school heads of the participating secondary schools in the Banisilan Central District. After receiving approval letters, all eligible secondary school teachers in the district were informed about the study's purpose and objectives. They were also made aware that participation was entirely voluntary, with no monetary compensation, and that confidentiality and privacy were strictly maintained throughout the data collection, data management, and reporting stages. Consent forms were

provided to document the agreement of those who chose to participate.

Prior to the data collection, the research instrument underwent validation through a pilot test involving 60 secondary school teachers from another district, who were not part of the study's sample. Feedback from this pilot group helped refine the questionnaire in terms of clarity, relevance, and reliability before it was administered to the actual respondents.

For data handling and accuracy, all responses were encoded into Microsoft Excel. Each questionnaire item was assigned a numerical code according to the scoring guidelines. Once coding was completed, responses were tallied and subjected to both descriptive and inferential statistical analyses. The coding scheme and formula-based scoring ensured that the analysis was conducted consistently, objectively, and in a manner that produced reliable and valid results.

### Ethical Considerations

The present study involved secondary school teachers as respondents of the survey. They were informed of the nature of the study and the general objectives. They were also informed that their participation was voluntary hence no involvement of any monetary remuneration. They may also refuse to participate if they are not comfortable with the study.

The survey was conducted during the vacant time of the teachers so classes will not be disturbed or hampered. The results of this study were made known to the participants and to the division office so the recommendations may be adapted for the advancements of the participants.

With respect to participant privacy, it was safeguarded ethically (American Psychological Association, 2021). Data collection involved carefully managed collection to maintain confidentiality; for example, under conditions of anonymity. All data were secured and treated with the fidelity of confidentiality. Collecting data protected the identifying features of participants (Sales & Folkman, 2000). Identifying features was removed or kept anonymous in the data processing and reporting stages. Access to data was restricted solely to the researcher, VCI ethics committee and regulatory authorities for verification purpose and the results was presented in an aggregated format to avoid identifying individual participants.

### Statistical Treatment of Data

In analyzing the data that were gathered in this study, the following statistical tools were used:

For research problem 1, in identifying the respondents' demographic profile in terms of age, civil status, and position, this used percentage and frequency as statistical tools.

For research problem 2, in determining the respondents' level of financial literacy, mean and standard deviations were used as statistical tools.

For research problem 3, in determining the respondents' level of teaching performance, mean and standard deviations were used as statistical tools.

For research problem 4, in assessing the significant difference in the respondents' financial literacy when grouped according to profile, One-way Analysis of Variance (ANOVA) was employed.

For research problem 5, in assessing the significant relationship between financial literacy and teaching

performance, this study used Pearson r Moment Correlation as statistical tool.

## Results and Discussion

### Teachers' Level of Financial Literacy

**Table 2:** Summary of the Teachers' Level of Financial Literacy

Components	Mean	Standard Deviation	Qualitative Description
Income and Budgeting	2.780	0.640	High Financial Stability
Savings and Investment	2.590	0.700	High Financial Stability
Debt and Liabilities	3.192	0.570	High Financial Stability
Retirement and Future Planning	2.789	0.580	High Financial Stability
Financial Well-Being	2.830	0.650	High Financial Stability
Overall Mean	2.830	0.630	High Financial Stability

Legend: 1.00 – 1.74 (Very Low Financial Stability); 1.75 – 2.49 (Low Financial Stability); 2.50 – 3.24 (High Financial Stability); 3.25 – 4.00 (Very High Financial Stability)

The summary results reveal that among the different components, teachers showed the highest level of financial literacy in terms of debt and liabilities ( $M = 3.192$ ,  $SD = 0.570$ ), which suggests that they are generally able to manage and monitor their financial obligations effectively, including timely payments of loans and awareness of their debt levels.

It was followed by financial well-being ( $M = 2.830$ ,  $SD = 0.630$ ), indicating that teachers feel relatively secure in their financial situation and practice informed decision-making that contributes to their sense of stability and peace of mind. Next is income and budgeting ( $M = 2.780$ ,  $SD = 0.640$ ), reflecting teachers' ability to allocate their salaries, follow a budget, and adjust when financial circumstances change. In the same manner, retirement and future planning ( $M = 2.780$ ,  $SD = 0.580$ ), showing that while teachers recognize the importance of preparing for long-term security, efforts in retirement contributions and professional advice remain limited. The lowest-rated component was savings and investment ( $M = 2.590$ ,  $SD = 0.700$ ), which highlights that although teachers value saving, many are less engaged in investment opportunities or strategies that could further improve their financial growth.

The overall results, with a composite mean of 2.830 ( $SD = 0.630$ ), indicate that teachers in the district maintain a high level of financial literacy, with strong debt management and decision-making skills, but would benefit from enhanced financial literacy programs focused on investments and retirement planning to ensure sustained financial security.

The findings suggest that the teachers of the locale of the study are able to maintain some level of financial health, despite their low income and rising financial expectations. Their relatively strong performance in managing their debt, suggests that institutional mechanisms, such as the Government Service Insurance System (GSIS), bank payroll, and cooperative services, offers structured support for managing their debt obligations, which serves to minimize the likelihood of default while maintaining a consistent repayment schedule. However, the relative low scores in the areas of savings, investing and retirement suggest a key gap that while teachers are adept at managing what they owe and budgeting their resources, they are not yet fully maximizing opportunities to grow their wealth or secure their long-term future.

The quantitative results and the sharing of the respondents reflect the need for programs that provide teachers with constructive assistance concerning investment, retirement products, and other financial instruments that could further suit their income limits. Building up these components would not only improve personal financial security, but serve to mitigate financial distress, keeping teachers more focused and engaged with their teaching duties.

The teachers' capacity for effective debt and liability management supports Awitin's (2024) [2] assertion that teachers understand the merit of financial management and utilize practical strategies to attain stability. These strategies help them to maintain control of their finances, manage the risk of overextending themselves financially and provides some financial stability despite other multiple commitments. In the same manner, Banihit *et al.* (2025) [4] and Robles and Polinar (2024) both stated that the teacher's ability in meeting their obligations comes from deliberate efforts to differentiate wants from needs. Teachers make a conscious effort to use their limited resources on necessities before considering non-essential purchases, which permits them to consistently meet their obligations. This discipline not only maintains their name with creditors, and also provides modest levels of control and stability in their overall financial management.

Despite the financial challenges experienced by public school teachers, Jardinico *et al.* (2024) [12] noted that institutional mechanisms, such as salary deductions for loan payments and cooperatives, enhanced teachers' ability to meet their financial obligations. These established mechanisms alleviate the need to recall payment deadlines and guarantee obligations are paid on time, helping teachers avoid penalties or accruing interest.

Aurelio (2022) [1] further explained that planning for retirement is critical in building financial stability for teachers in the long term because it prepares them for years after they are no longer working. He noted that when teachers save money for their retirement, it gives them more options regarding their future needs, reduces reliance on their family, and enables them to maintain their standard of living without revenue from a salary. When teachers develop plans for retirement, they also benefit from knowing their money will grow compounding interest over time, as well as having a clearer pathway to confidently navigating their financial choices.

### Teachers' Level of Teaching Performance

**Table 3:** Summary of the Teachers' Level of Teaching Performance

Components	Mean	Standard Deviation	Qualitative Description
Self-Management	3.490	0.520	Very Satisfactory
Professionalism and Ethics	3.540	0.520	Very Satisfactory
Results Focus	3.460	0.510	Very Satisfactory
Teamwork	3.491	0.512	Very Satisfactory
Service Orientation	3.491	0.517	Very Satisfactory
Innovation	3.494	0.516	Very Satisfactory
Overall Mean	3.494	0.516	Very Satisfactory

Legend: below 1.49 (Poor); 1.50-2.49 (Unsatisfactory); 2.50-3.49 (Satisfactory); 3.50-4.49 (Very Satisfactory); 4.50-5.00 (Outstanding)

The table reflects that teachers demonstrate a consistently high level of teaching performance across all six domains, as evidenced by the overall mean of 3.494 (SD = 0.516) interpreted as Very Satisfactory. This indicates that teachers effectively manage themselves, uphold professional and ethical standards, focus on results, collaborate with colleagues, deliver responsive service, and apply innovative practices in their work. The minimal variation in mean scores further suggests a balanced performance across domains, reflecting shared commitment and consistency in fulfilling their roles and responsibilities.

Among the components, Professionalism and Ethics obtained the highest mean (3.540), highlighting teachers' strong adherence to ethical standards, integrity, and accountability in public service. This suggests that teachers prioritize professional conduct and serve as role models in promoting trust and credibility within the school community.

Conversely, Results Focus registered the lowest mean (3.460), although it remains within the Very Satisfactory category. This indicates that while teachers demonstrate efficiency and commitment to achieving organizational goals, there may still be opportunities to further strengthen productivity systems, minimize errors, and enhance work processes. The overall findings portray teachers as competent, responsible, and service-oriented professionals who contribute positively to school effectiveness and student learning.

The strong adherence to ethical standards and professionalism observed among teachers in Banisilan mirrors the emphasis on ethical responsibility and integrity in Padillo *et al.* (2021) [18], where professionalism is highlighted as essential in building trust within the school community. This alignment suggests that teachers in Banisilan not only follow ethical guidelines but also serve as role models within the community, fostering a sense of reliability and credibility.

Similarly, Ingaran *et al.* (2025) found that professionalism among teachers is strongly influenced by supportive administrative practices, a collaborative work environment, and opportunities for professional development. These factors contribute to teachers' ethical practices and overall professional conduct, which is consistent with the positive evaluation of Banisilan teachers' professionalism.

Merlo (2022) [16] emphasized that high teaching performance is closely linked to student outcomes such as academic achievement, engagement, and motivation, reflecting the positive impact that teachers' self-management, professionalism, and innovation have on their effectiveness in the classroom.

### Test of Difference on Financial Literacy when Grouped According to Demographic Profile

**Table 4:** Test of Difference on Financial Literacy when Grouped According to Demographic Profile (ANOVA)

Characteristics	Financial Stability		F-value	p-value	Remarks	Decision
	Mean	SD				
Age Category						
Young Adults (20-39 years old)	2.85	0.52	1.67	0.19	Not significant	Do not reject $H_0$
Middle-aged (40-59 years old)	2.86	0.43				
Older adults (60 and above)	2.40	0.91				
Marital Status						
Single	2.88	0.53	0.11	0.95	Not Significant	Do not reject $H_0$
Married	2.83	0.46				
Separated	2.82	0.53				
Position						
Teacher I	2.79	0.52	.60	0.66	Not Significant	Do not reject $H_0$
Teacher II	2.94	0.37				
Teacher III	2.83	0.56				

Table 16 presents the results of the one-way ANOVA examining differences in teachers' financial literacy when grouped according to age category, marital status, and teaching position. The findings indicate that there are no statistically significant differences in financial literacy across any of the demographic groupings. Specifically, the p-values for age ( $p = 0.19$ ), marital status ( $p = 0.95$ ), and teaching position ( $p = 0.66$ ) all exceed the 0.05 level of significance, leading to the decision to not reject the null hypothesis in all cases.

Although slight variations in mean scores are observed, these differences are minimal and statistically insignificant. For instance, middle-aged teachers reported a marginally higher mean financial literacy score ( $M = 2.86$ ,  $SD = 0.43$ ) compared to young adults ( $M = 2.85$ ,  $SD = 0.52$ ) and older adults ( $M = 2.40$ ,  $SD = 0.91$ ). Similarly, among teaching positions, Teacher II respondents obtained the highest mean score ( $M = 2.94$ ,  $SD = 0.37$ ), while Teacher I recorded the lowest ( $M = 2.79$ ,  $SD = 0.52$ ). In terms of marital status, single teachers showed a slightly higher mean ( $M = 2.88$ ,  $SD = 0.53$ ) compared to married ( $M = 2.83$ ,  $SD = 0.46$ ) and separated teachers ( $M = 2.82$ ,  $SD = 0.53$ ). However, these observed differences are not sufficient to establish statistically meaningful variation.

The overall results suggest that financial literacy among teachers is relatively consistent regardless of age, marital status, or teaching position. This implies that financial literacy may be shaped more by shared professional experiences, access to similar financial information, or common economic contexts rather than by demographic characteristics alone. *Consequently, the study accepts the first null hypothesis ( $H_{01}$ ), affirming that teachers' financial literacy does not significantly differ when grouped according to their demographic profile.*

The implication of this is that teachers' financial literacy is relatively consistent regardless of their age, marital status, or position within the teaching profession. Financial limitation and strength may represent shared experiences regardless of demographic characteristics, perhaps due to systemic factors, such as consistent salary schedules of the public school system, consistent benefits, and similar access to

loans and credit. So, while individual differences exist, demographic characteristics alone does are not the decisive factors of teachers' financial knowledge.

### Relationship Analysis of Financial Literacy and Teaching Performance

**Table 5:** Correlation Analysis of Financial Literacy and Teaching Performance

Predictors	Unstandardized Coefficients	Standardized Coefficients	t-value	p-value	Decision
	B	Beta			
(Constant)	2.580		7.930	.000	-----
Income and Budgeting	-.099	-.188	-.940	.349	Not Significant
Savings and Investment	.034	-.690	.364	.716	Not Significant
Debt and Liabilities	.194	-.129	2.526	.013	Significant
Retirement and future planning	.063	-.442	.588	.558	Not Significant
Financial Well-being	.114	1.415	1.181	.239	Not Significant

	Teaching Performance		Remark
	r-value	p-value	
Teachers' Financial Literacy	0.376	.000	Significant

The findings reveal a moderate positive correlation between teachers' financial literacy and teaching performance ( $r = 0.376$ ,  $p = .000$ ), indicating that higher levels of financial literacy are associated with better teaching performance. Since the computed p-value is lower than the 0.05 level of significance, the relationship is considered statistically significant. This result suggests that teachers who demonstrate stronger financial knowledge and skills are more likely to exhibit higher levels of effectiveness in their professional duties. *Consequently, the second null hypothesis stating that there is no significant relationship between teachers' financial literacy and teaching performance is rejected.*

The result is true in the locale of the study where the teachers demonstrate higher levels of financial literacy also exhibited better teaching performance. Despite facing loan obligations and regular salary deductions for cooperative and personal financial commitments, many teachers in the locale of the study were able to manage their financial resources prudently by budgeting carefully and prioritizing essential needs. This ability to effectively manage financial challenges appears to contribute positively to their professional functioning, as evidenced by sustained satisfactory teaching performance and, in several cases, exemplary annual performance evaluations. These findings suggest that sound financial literacy may support teachers' capacity to remain focused, motivated, and effective in their instructional responsibilities even amid financial constraints. In a similar vein, Mutia and Fernal (2025) [17] established a statistically significant association between teachers' financial literacy and job performance. The data showed teachers practicing effective budgeting, saving and spending all performed better in assessment and reporting of outcomes, as indicated in their IPCRF. The authors proposed that good financial practices both financially secure teachers and increase their professionalism.

Ganti (2024) <sup>[11]</sup> noted that a teacher's financial security requires a thoughtful budget that prioritizes needs over wants and accounts for a savings or investment of a portion of their income. The author further indicated that tracking of expenses, discipline in spending, and assessing progress of financial goals periodically, is required to sustain this long-term stability.

Also, Yuen and Reboucas (2024) suggested for teachers to assess their pension plans, create additional income sources, and seek specialized financial advisory. They emphasized that forward planning, smart investing is vital for financial security and stability in retirement.

### Conclusion

The teaching workforce in the locale of the study is relatively youthful, stable, and progressing in terms of professional rank. This suggests that the district is supported by teachers who are in their productive years and are actively advancing in their careers while managing both professional and personal responsibilities.

The secondary school teachers possess a moderate level of financial literacy across the areas of income and budgeting, savings and investment, debt and liabilities, retirement and future planning, and financial well-being. This indicates that while teachers have a basic understanding of financial management, there remains a need to further strengthen their financial knowledge and practices, particularly in long-term financial planning.

The teaching performance of the respondents is very satisfactory across the components of the Philippine Professional Standards for Teachers. This suggests that teachers are able to perform their instructional, professional, and community-related responsibilities effectively, even while managing personal financial concerns.

Financial literacy does not significantly differ when teachers are grouped according to age, civil status, and teaching position. This implies that financial literacy is relatively consistent across demographic categories and is not primarily influenced by teachers' personal or professional background characteristics.

Teachers who demonstrate higher levels of financial literacy are more likely to exhibit better teaching performance, highlighting the importance of financial competence in supporting professional effectiveness.

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