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Impact of Financial Stability to Grade 12 Students' Academic Performance at Young Achievers School of Caloocan

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Abstract

This study was conducted in order to provide knowledge and insights on how financial stability significantly affect the Grade 12 Students at Young Achievers' School of Caloocan Inc. performance academically. Hence, quantitative correlational research was used in order to gather and analyse the needed data and information. The researchers have organized and provided 10 questionnaires in survey form to thoroughly assess the respondents' idea and experiences on how financial stability and Grade 12 students' academic performance affect each other. We gathered thirty (30) respondents throughout the Young Achievers' School of Caloocan Inc. premises. In chapter one, we have looked for timely issue and identified the main problem or gap of the study that we are going to conduct. In chapter two, we propose the methodology or methods that we are going to use in order to gather the needed data and samples that are needed in conducting this study. In chapter three, we are going to calculate and analyse the given data samples that the survey form provided. In chapter four, we summarize all the information, speculations, and conclusion that the whole research contains going from chapter one all the way to chapter three. Overall, this study's main objective is to identify the relationship between the two variables namely, the financial stability as the independent variable and the grade 12 students' academic performance as the dependent variable and propose an effective and viable solution and recommendation for the people who are within the scope of our conducted study.

Keywords: Financial Stability, Academic Performance, Correlational Research

Introduction

Education plays a vital role in shaping students' knowledge, skills, and future opportunities. However, many students encounter challenges that may affect their academic performance, one of which is their family's financial situation. Financial stability allows families to provide students with essential educational needs such as school supplies, transportation, internet access, and other learning resources. When these needs are consistently met, students are more likely to focus on their studies and participate actively in school.

On the other hand, students from financially unstable households may experience difficulties that can affect their academic performance. Financial concerns may lead to stress, absenteeism, or limited access to learning materials, which can negatively influence their ability to perform well in school. Although financial stability is not the only factor that determines academic success, it is considered a crucial element that supports student' leaning overall educational experience.

This study aims to determine the impact of financial instability on the academic performance of Grade 12 students at Young Achievers' School of Caloocan. The findings of this research may provide a valuable insight into how financial conditions influence students' academic achievement and may serve as a basis for developing programs that supports facing financial challenges.

Research Question

This study's primary purpose is to determine the impact of financial stability to G12 students' academic performance at Young Achievers' School of Caloocan Inc. Specifically, this study sought to answer the following question:

1. What is the level of financial stability experienced by the G12 students?
2. What is the level of academic performance of the G12 students?
3. Is there a significant relationship between financial stability and the academic performance of G12 students at Young Achievers' School of Caloocan Inc.?

Literature Review

Students from families with higher socioeconomic status generally achieve better academic outcomes because they have greater access to educational resources, learning materials, and supportive environments. Their meta-analysis concluded that socioeconomic status has a significant positive relationship with academic achievement. (Selvitopu & Kaya, 2021). Students' socioeconomic status affects their academic success through factors such as educational opportunities, access to learning resources, and parental support. The study emphasized that financial stability provides students with better conditions for learning and academic development.

(Rodríguez-Hernández, Cascallar, and Kyndt, 2020). Family income and socioeconomic status affect student performance, with those from financially stable homes doing better in school. (Gadian, Ibieza, and Martir, 2020). Higher family income relates to better academic performance, since financial stability reduces stress and provides students with what they need for learning. (Villamor, 2020). Family financial resources boost students' academic success via parental involvement and support; stable finances let parents supply learning materials, supervise studies, and motivate academic achievement (Bea & Wickrama 2015). Students from higher socioeconomic backgrounds show sustained better academic performance, as they get more educational support and opportunities.

(Caro, 2009). There are different connections between students' academic performance and socioeconomic factors, such as family income and the number of siblings, pointing out the significance of financial stability in promoting students' educational outcomes.

(Lovedioro *et al*, 2023). Financial stability not only provides material resources but also influences students' motivation, confidence, and educational aspirations, which contribute to improved academic performance. (Destin *et al*, 2019).

Research Methodology

Research Design

This study will use a quantitative descriptive-correlational research design to determine the impact of financial stability on the academic performance of Grade 12 students at Young Achievers' School of Caloocan. A quantitative approach will be used because the researchers will gather numerical data through a survey questionnaire. The descriptive method will be described the respondents' level of financial stability and academic performance, while the correlational method will be determined whether is a significant relationship between variables.

Respondents

The respondents of this study was the selected Grade 12 students of Young Achievers' School of Caloocan. They were chosen because they are the primary beneficiaries of the study and can provide reliable information regarding their family's financial stability and its possible impact on their academic performance. The respondents was selected using simple random sampling to ensure that every Grade 12 has an equal chance of being included in the study.

Instrument of the Study

The researchers have used a research-made survey questionnaires as the primary instrument for collecting data in this study. The questionnaire is design to gather information about the impact of financial stability on the academic performance of Grade 12 students at Young Achievers' School of Caloocan Inc.

The questionnaire were consist of 10 statements related to the respondents' financial stability and academic performance. Each statement will be answered by selecting one of the following responses: Yes, Sometimes, Maybe or No. These responses allowed the researchers to collect the necessary data and determine the relationship between financial stability and academic performance.

Procedure

The researchers float the questionnaires to the participants, the researchers explained that the study's purpose to respondents is to ensure the confidentiality, and distribute the survey. After collection, data the researchers organized, analyzed statistically, and interpreted to determine how financial stability affects Grade 12 students' academic performance.

Data Analysis

Throughout the study, the researchers made sure that every respondent is treated fairly, with dignity, and with respect. The purpose of the research the procedures involved, and their role in the study will be explained to the respondents prior to their answering the questionnaire. Respondents will be free to decline or leave the study at any time without facing any consequences, and the participation will be entirely voluntary.

The information provided by the respondents was kept private and confidential by the researchers. The researchers report will not reveal any personal information that could be used to identify the Zresponsibly and used only for academic purpose.

The respondents also be given a sufficient time to answer the questionnaire honestly and freely. They were not forced or pressured to provide answers. The researchers ensure that questions do not cause unnecessary harm, discomfort, or embarrassment.

Results and Discussions

This section present the findings according to the study's research questions. To compare the mean and find out the significance between variables, Pearson r was computed using IBM SPSS 26.0.

Table 1: Demographic profile in terms of age

Age	F	%	Rank
Below 17 years old	9	30.0	2
17 years old	19	63.3	1
18 years old	2	6.7	3
Total	**30**	**100**	

Table 1 presents the age distribution of the 100 total respondents of the study. The results show that the largest group of respondents are 17 years old, comprising 64 students or 64.0% of the total sample, and ranking first. This is consistent with the typical age of Senior High School students in the Philippines, as Grade 12 learners are commonly within this age range.

The second largest group consists of respondents who are below 17 years old, with 26 students or 26.0% of the total, ranking second. These are likely students who started their basic education earlier or advanced through their grade levels ahead of schedule. The smallest group are respondents who are 18 years old, accounting for only 10 students or 10.0% of the total, ranking third. These may be students who started school later, repeated a grade level, or have other personal circumstances that affected their schooling timeline.

Overall, the majority of the respondents belong to the standard age group for Senior High School learners, which means the sample is representative of the target population of the study.

Table 2: Respondents in terms of sex

Sex	F	%	Rank
Male	13	43.3	2
Female	17	56.7	1
Total	30	100	

The data shown in Table 2 presents the distribution of respondents according to sex. Out of total 30 respondents, 17 are female which corresponds to 56.7% of the entire group. On the other hand, there are 13 male respondents, making up 43.3% of the total sample. This distribution reveals that female respondents outnumber male respondents by a small margin. It suggests that the views, experiences, and responses gathered in this study come mostly from female participants, though male representation is still fairly present and accounted for. In the group where the respondents were selected. Having both sexes represented also ensures that the study captures insight from both genders. Making the data balanced and inclusive despite the higher number of female participants.

Table 3: Respondents in terms of Perceive impact of financial Instability

Perceive Impact	WM	I	Rank
Do you think your family's financial stability affects your academic performance?	3.90	Y	2
Do financial challenges sometimes make it difficult for you to complete school requirements?	3.23	S	6
Do you believe having greater financial stability would help you achieve better grades?	4.20	Y	1
Have financial concerns ever affected your concentration during classes?	3.30	S	4.5
Do you think students with financial difficulties can still perform well academically?	2.87	M	8.5
Do you sometimes change your study habits because of financial limitations?	3.30	S	4.5
Do you believe financial stability influences a student's motivation to study?	3.80	Y	3
Have financial problems ever prevented you from participating in school activities?	2.87	M	8.5
Do you think schools should provide more financial support to help students improve academically?	2.90	M	7
Do you believe improving your family's financial stability would positively affect your academic performance?	2.73	M	10
Total	**3.30**	S	

Data presented in Table 3 shows the perceive impact of financial stability on the academic performance of the respondents. The overall weighted mean is 3.30, which is interpreted as Sometimes. This means that generally, students recognize is not always constant experience by everyone.

The statement "Do you believe having greater financial stability would help you achieve better grades?" Ranked first with the weighted mean of 4.20, interpreted as Yes. This shows that most respondents strongly believe that better financial standing would help them get higher grades. Ranked second is "Do you think your family's financial stability affects your academic performance?" With weighted mean of 3.90, alp interpreted as yes. This indicates that students acknowledge their family's financial situation directly affects how they perform in school. Ranked third is "Do you believe financial stability influence a student's motivation to study?" With a weighted mean of 3.80, interpreted as Yes. This reveals that students believe financial stability also plays a role in keeping them motivated to study.

Conclusion

Based on the findings of the study, it is concluded that financial stability has a notable influence on the academic performance of Grade 12 students. The respondents widely recognize that better financial standing contributes to improved grades, stronger study motivation, and fewer difficulties in completing school requirements, showing that financial conditions play a meaningful role in their education. While financial challenges are experienced by some students, these are not constant and do not happen all the time. Importantly, despite acknowledging the value of financial stability, students also believe that personal effort, determination, and hard work can help overcome financial limitations. Therefore, financial stability is a significant factor in academic success, yet it is not only one. Students can still perform well through dedication and support even with limited financial resources.

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