
TEACHERS' FINANCIAL LITERACY, MANAGEMENT PRACTICES, AND THEIR JOB ENGAGEMENT

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ABSTRACT

The purpose of this study was to determine the extent of teachers' financial literacy, financial management practices, and job engagement, and to explore the interconnections among these dimensions. The research design used for this study is descriptive-correlational. The respondents of this study consisted of 131 teachers from the Integrated Schools in District VI, Division of Valencia City, Bukidnon, during the school year 2025–2026. This study utilized a rigorously validated self-assessment instrument to examine teachers' levels of financial literacy, financial management practices, and job engagement. Descriptive statistics, including weighted mean and standard deviation, were utilized to determine the levels of the variables, while Pearson's r was employed to examine the relationships among them.

The findings showed that teachers were very highly literate financially, as well as financially, in terms of attitude and behavior. The level of financial management practices was found to be high, with budgeting identified as the most frequently practiced activity, followed by spending and credit management. Teachers saved for essential needs, and investments were low-risk. Teachers demonstrated a very high level of job engagement, with absorption emerging as the most dominant dimension, followed by vigor and dedication.

Despite this positive outcome, correlation analysis revealed that financial literacy and financial management practices were not significantly correlated with job engagement. It implies that financial capacity does not directly impact the engagement levels of teachers.

It concludes that teachers are financially capable and highly engaged in their work. It is recommended that more attention be given to financial training, workplace systems, and further exploration of other factors that impact teacher engagement.

KEYWORDS: *Financial Literacy, Management Practices, and Job Engagement.*

INTRODUCTION

Teachers play a pivotal role in ensuring learners' academic success; however, their financial circumstances are often overlooked in educational discourse. "In the Philippine public school system, many teachers face financial difficulties due to their modest income, rising living expenses, and reliance on credit to meet domestic needs. The financial conditions not only affect their personal lives but can also impact their school performances, such as their concentration, motivation, and involvement in their educational duties. As school teachers are vital agents in ensuring quality education, their financial conditions should be recognized as factors that may influence both their individual performance and the overall effectiveness of the school system.

Financial literacy—the ability to understand and apply financial knowledge such as budgeting, saving, and debt management—has emerged as a key factor in addressing these challenges. Research indicates that teachers with higher levels of financial literacy are more inclined to adopt sound financial management practices, including saving and responsible debt handling, which in turn helps alleviate financial stress (Zulaihati et al., 2020). Evidence also exists that knowledge and practice are not linked. For instance, de Guzman and Reginalde (2022) found that secondary school teachers in Nueva Vizcaya demonstrated fairly good financial literacy and maintained healthy attitudes toward money; however, many continued to exhibit poor financial behaviors, highlighting the gap between financial knowledge and actual practices. Moreover, job engagement, defined as an individual's vigor, dedication, and absorption in their work, has been shown to have a strong connection with financial well-being.

Job engagement, defined as an individual's vigor, dedication, and absorption in their work, is strongly associated with financial well-being. Financially secure teachers are more likely to show enthusiasm, resilience, and job engagement towards their tasks (Valdez, 2022). However, on the other hand, financial insecurity might result in disengagement, burnout, and turnover among teachers. This relationship has been substantiated empirically in recent studies. For example, in the study of Temonio (2025), there was a positive correlation between financial behavior, financial literacy, and work engagement among public high school teachers in Lanao del Norte, which showed that the management of one's finances was not only a personal concern but could also affect one's performance at work.

Despite these findings, gaps exist in the literature. Most earlier studies on financial literacy and financial behavior have focused either on employees of businesses or on general financial well-being without regard for its direct effect on teachers' work engagement (de Guzman & Reginalde, 2022; Zulaihati et al., 2020). Within the Philippine educational system, there remains a paucity of research investigating the interplay between financial literacy, personal financial management, and job engagement among teachers. This gap is particularly evident in state schools, where financial pressures are a critical issue (Casingal & Ancho, 2021). Addressing this lacuna is imperative, given that teachers are increasingly tasked with meeting heightened professional expectations while navigating financial constraints.

This research aimed to explore the relationship between teachers' financial literacy, financial management practices, and their job engagement. The focus here is on the teachers in the public schools' sector of integrated schools in the Division of Valencia City, Bukidnon, within the school year 2025-2026, based on self-reported information. "By examining this connection, the study seeks to generate findings that can inform policies and interventions aimed at promoting the financial well-being of teachers, thereby fostering greater professional engagement.

This new era of society dramatically affects the work production of the employees in an organization. The work outcomes of an organization are now dependent on the digital literacy or electronic competence, most popularly coined as e-competence, of its employees, that is, being digitally skillful in utilizing all the technological tools apparent to the discharge of the duties and responsibilities assigned. E-competence involves more than the mere ability to use software or operate a digital device; it includes many complex cognitive, motor, sociological, and emotional skills that employees need to function effectively in digital environments. The tasks required in this context include, for example, "reading" instructions from graphical displays in user interfaces; using digital reproduction to create new, meaningful materials from existing ones; constructing knowledge from nonlinear, hypertextual navigation; evaluating the quality and validity of information; and have a mature and realistic understanding of the "rules" that prevail in the cyberspace.

This newly emerging concept of e-competency may be used to measure the quality of employees' work performance in digital environments and provide scholars and developers with a more effective means of communication in designing better user-oriented environments. In light of digital technology's rapid and continual development, employees must use various technical, cognitive, and sociological skills to perform tasks and solve problems in digital environments.

It has been noted that problems in an organization are brought about by emerging technologies and the highly competitive world of business, government processes, and other salient variables that affect every other existing organization. These factors can promote effectiveness, develop high-performance expectations, and foster organizational communication among employees.

Theoretical Framework

This study was grounded in several theoretical frameworks that explain the relationships among financial literacy, financial management practices, and job engagement among teachers.

The Human Capital Theory, proposed by Gary Becker (1993) and cited by Zulaihati et al. (2020), posits that knowledge and skills enhance productivity and performance. In this study, financial literacy is conceptualized as a form of human capital that enables teachers to make sound financial decisions and manage their resources effectively, thereby supporting higher levels of job engagement. This perspective is further reinforced by the Job Demands-Resources (JD-R) Theory advanced by Arnold Bakker and Evangelia Demerouti, which asserts that job engagement depends on the balance between job demands and available resources. Within this framework, financial literacy and financial management practices can be viewed as critical personal resources that help teachers sustain vigor, dedication, and absorption in their professional roles. Financial management practices were used as personal resources for teachers to manage job-related stress and enhance job engagement (Temonio, 2025).

The Conservation of Resources Theory, proposed by Stevan Hobfoll (1989) and cited by Valdez (2022), posits that individuals strive to acquire and preserve valuable resources to enhance their well-being and job engagement. Within this study, financial management practices are positioned as critical resources that enable teachers to exercise effective financial control, thereby reinforcing their professional engagement. Synthesizing the theoretical perspectives, financial literacy emerges as the foundational knowledge base, whereas financial management practices constitute the tangible resources that allow teachers to navigate job demands and maintain high levels of engagement. “Financial stability is a key determinant of higher levels of job engagement. Guided by the aforementioned theoretical frameworks, this study aimed to investigate the impact of two independent variables, teachers’ financial literacy and financial management practices, on the dependent variable of job engagement.

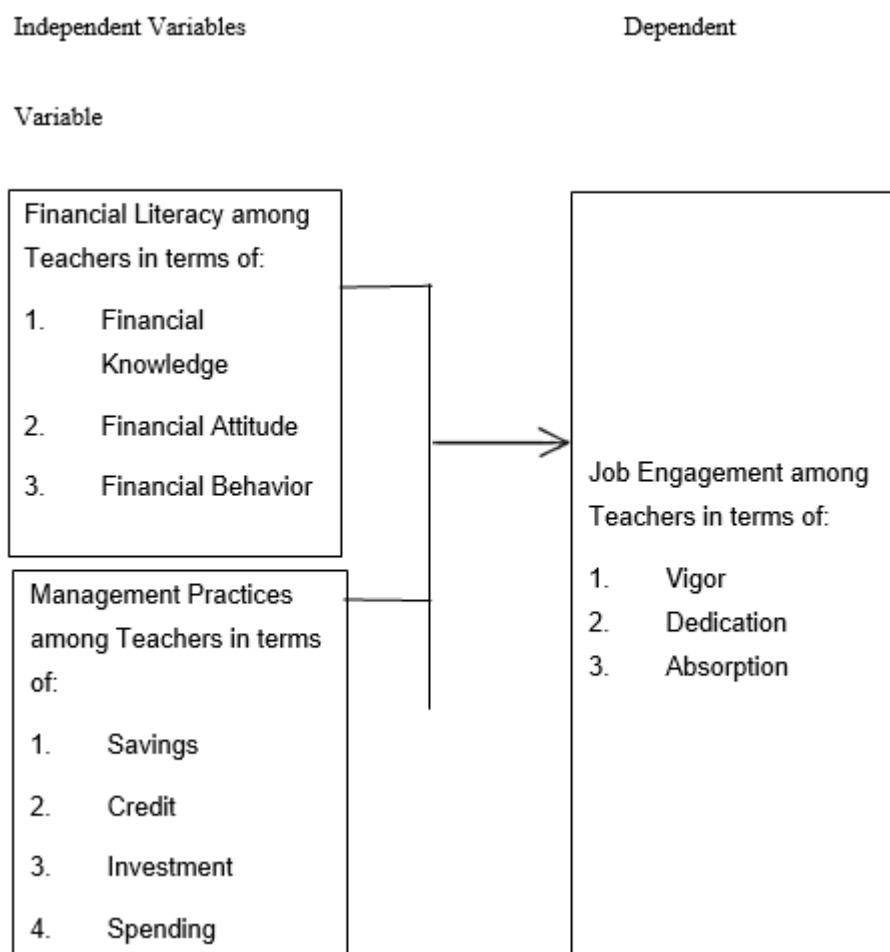


Figure1. A Schematic Diagram of the Study on “Teachers’ Financial Literacy, Management Practices, and their Job Engagement”.

Scope

This study aimed to gain a better understanding of the financial literacy, financial management practices, and job engagement of public-school teachers in Integrated Schools within District VI, Division of Valencia City, Bukidnon. This study aims to determine the correlation between teachers’ financial knowledge, attitudes, and behaviors and their budgeting, saving, spending, and investment habits, as well as how these habits influence job engagement. Through the examination of these relations, the research shed light on how financial welfare influences professional performance among teachers.

The research was confined to the following Integrated schools: Colonia Integrated School, Kahaponan Integrated School, Nabag-o Integrated School, San Isidro Integrated School, and Sugod Integrated School. Centered on elementary and high school teachers in the Division of Valencia City for the academic year 2025–2026, the study utilized self-assessment questionnaires administered in January and February to capture teachers’ perceptions of

financial literacy, financial management practices, and job engagement. Analytical procedures included descriptive statistics to establish variable levels, correlation analysis to examine associations, and regression analysis to identify predictive relationships. These techniques were utilized to give valid insights into the financial and professional experiences of teachers.

Thus, the results were not directly translatable to other divisions, regions, or school levels. Nevertheless, findings will provide a solid foundation for policies, interventions, and programs aimed at enhancing teachers' financial capability, minimizing stress, and improving job attachment. "By concentrating on the local context, the study generated findings that are directly applicable to the financial and professional needs of teachers in these integrated schools. This localized scope ensures that the results are meaningful, actionable, and tailored to the unique circumstances of the Division of Valencia City.

Review of the Literature

This chapter provides a wide range of literature and studies closely associated with the current research and provides vital information on the importance of financial literacy, management style, and job engagement among teachers. In the modern-day complex global economy, financial literacy is the foundation for making strategic financial decisions. It is not only the ability to use finance but also the knowledge of earning, saving, budgeting, investing, and even securing the future (Khan et al., 2022). This knowledge is the key to making strategic financial decisions for the future. It helps individuals plan their future. It allows individuals to plan their financial future. Moreover, it is the key to achieving both personal and professional financial stability.

Within the context of developing nations such as the Philippines, financial literacy is a significant concern. Structural barriers, including inadequate access to financial services, resource limitations, time constraints, and the complexity of financial systems, impede the advancement of financial knowledge (Bongomin et al., 2020).

The need for financial literacy has increased even further in the context of recent fluctuations in the global economy. The economy has an impact not only on the financial condition of individuals but also on their psychological and physical health, which in turn affects their productivity (Mustafin et al., 2023). Financial literacy, therefore, is not just a means of managing one's resources but a fundamental skill that enables individuals to face financial crises with confidence, which in turn provides them with stability and sustainability in their lives (Sani, 2021). Therefore, the success of financial literacy is a priority.

Financial Literacy

Financial literacy includes the skills required in understanding basic financial concepts, making sound financial decisions, forecasting future financial needs, and managing risks. It involves knowledge of budgeting, saving, investing, managing credit, and financial planning. Idris et al. (2017) found that persons with high levels of financial literacy enjoy high levels of financial security, less financial stress, and high levels of productivity in their work. It is therefore evident that financial literacy is not only important for personal financial well-being but also for improving performance in one's profession.

For educators, financial literacy is important owing to their dual capacity as professionals and as persons managing their households. Educators who have high levels of financial literacy skills will be in a position to set sound financial goals, manage their consumption habits, and develop savings and investment portfolios that will help protect them from unforeseen financial setbacks (Abaya et al., 2021). These skills will give educators a sense of financial well-being and stability, which will help improve their overall well-being and performance in their profession.

However, despite the recognition of the importance of financial literacy, the literature reveals inconsistencies in the impact of financial literacy on financial behavior. Research such as that of Zulaihati et al. (2020) states that "financial literacy plays a significant role in influencing individuals' financial decisions and behaviors." On the other hand, Dwiastanti (2017) states that "financial knowledge does not directly affect individuals' sound financial behaviors." It is a crucial aspect to consider since it reveals a critical issue in the impact of financial literacy. Other variables, such as attitudes, habits, self-control, and environment, may moderate the relationship between financial literacy and financial behavior. These inconsistencies in the impact of financial literacy on financial behavior emphasize the need for further research, especially in the context of teachers.

The comprehension of financial concepts, including budgeting, investing, and debt management, provides individuals with essential skills for managing personal finances. Financial literacy is the basis for making rational decisions concerning income, expenditure, and investment (Renaldo et al., 2020). In the absence of financial literacy, individuals are likely to face financial insecurity or instability. Kirui et al. (2021) emphasized the significance of financial literacy in the sense that the absence of financial literacy results in poor budgeting, overspending, or debt accumulation, which adversely affects financial stability. The above statement also supports the argument that financial literacy is not only important as a personal attribute but also as a professional attribute. When teachers are

financially stable, they are more likely to be attentive, motivated, and dedicated to their work, which would have a positive effect on students.

Other empirical studies also validate the positive association between financial literacy and financial well-being. According to the research done by Zulaihati et al. (2019) and Martinez & Andal (2022), it was established that individuals who have better financial literacy skills are more inclined to show positive financial behaviors and make positive financial decisions, which improves their financial health.

Public school teachers have high financial literacy skills, yet their financial management skills are very low (de Guzman & Reginalde, 2022). Contemporary research highlights the importance of the fact that although financial literacy skills are critical, they are not sufficient on their own; rather, they are complemented by positive financial behaviors or attitudes, which include saving and self-control.

In the context of this study, financial literacy was considered to be a critical factor influencing teachers' financial management behaviors, which in turn influence job engagement. By improving teachers' financial knowledge and skills, they may be able to cope with financial difficulties and hence remain more engaged in their work. Thus, an analysis of financial literacy in the context of teaching as a profession is interesting in terms of its potential contribution to personal and organizational well-being.

Financial knowledge acts as the backbone of the way individuals handle their finances. The capacity of teachers' to grasp financial concepts such as budgeting, investing, and debt management, and to have the appropriate skills to analyze their finances. In actual fact, financial literacy forms the foundation for an individual to make appropriate decisions regarding income management, expenditure management, and investing plans (Renaldo et al., 2020). Without a solid understanding of these aspects, people can end up not being able to plan and instead become susceptible to financial insecurity and long-term instability. According to Kirui et al. (2021), poor financial knowledge tends to lead to issues like poor budgeting, inescapable expenditure, and increasing debt, all of which undermine an individual's capacity for attaining financial stability.

Individuals who possess good financial knowledge, on the contrary, are far more likely to have the capacity to make good financial choices. They will be more likely to grasp the threats and advantages of financial products and services, such that they are able to critically assess opportunities prior to taking loans, savings schemes, or investments. The Financial Services Authority of Indonesia (OJK, 2019) points out that financial literacy makes people recognize their rights and responsibilities as customers, but also that they need to prioritize

financial planning for long-term objectives. That kind of awareness encourages practices such as regular saving, goal establishment, and prudent borrowing. In addition, individuals with sufficient financial information can expect risks, engage in protective practices such as insurance, and develop efficient financial planning that addresses current needs and future goals.

Research also highlights that financial knowledge helps in general financial well-being by enabling active financial planning. Research conducted by Dewi and Listiadi in 2021 showed that a financially literate individual is likely to develop prudent savings behaviors, save for retirement, and save for emergency purposes. It is, therefore, not only enhances their current well-being but also their future well-being, hence improving their quality of life. Bapat (2019) endorses this view by emphasizing that financial literacy is a foundation on which to construct financial resilience to uncertainty, allowing people to improve their ability to make sound decisions that enhance their living standards. Financial knowledge is thus more than technical competence; it influences attitudes and behaviors that have a direct influence on a person's financial destiny.

Financial knowledge, though, does not necessarily translate into successful financial management. Despite the acquisition of financial knowledge, its practical application may be constrained by cognitive biases. Overconfidence and impulsive consumption, as discussed in the studies by Arganata & Lutfi (2019) and White et al. (2021), could interfere with the process of rational financial decisions, even if the individual in question has the required knowledge. Equally, socio-economic factors, which range from limited access to financial services to unstable income levels or economic recessions, may affect the effective application of the knowledge obtained. The above results suggest that financial knowledge is vital. It has to be accompanied by good financial attitudes, facilitating environments, and disciplined behaviors for it to have a favorable effect on finance. In this respect, financial literacy should not be viewed as a standalone practice but rather as part of a broad spectrum of interventions aimed at improving financial behaviors.

Financial attitude is a person's disposition, beliefs, and attitudes toward managing money, such as saving, expenditure, and taking risks. Positivity of financial attitude has always been connected with sound financial management habits and greater financial well-being (Ameliawati & Setiyani, 2018). Within the teaching profession, the development of constructive financial attitudes is critical, as these attitudes influence decision-making processes and exert a direct effect on teachers' financial circumstances.

However, results are variable. While financial attitudes strongly predict financial behaviors (Villagonzalo & Mibato, 2020), other research indicates weak or no associations between the two constructs. Even though the empirical evidence points to the fact that financial attitudes are significant predictors of financial behaviors (Villagonzalo & Mibato, 2020), the divergent studies show that the relationship between the two constructs could be weak. It suggests that while financial education is important, it may not always be a lone performer and might need support through financial education, socialization, or institutional support.

Financial behavior is how people apply their financial literacy and attitude to actual behavior, like budgeting, saving, investing, and borrowing. Good financial behavior is significant in ensuring one is financially stable, particularly during times of uncertainty (Sabri & Zakaria, 2015). Among educators, sound financial behavior can help minimize financial pressure, improve job satisfaction, and promote increased activity in professional responsibilities.

Current research has found that financial literacy, attitude, and social experience are intertwined to form financial behavior. For example, Ameliawati and Setiyani (2018) found that financial socialization and experiences can even enhance financial management behavior. Yap et al. (2018) found that financial behavior is a significant determinant of financial satisfaction. Nonetheless, inconsistencies exist in the literature with some works opining that financial knowledge does not necessarily have an impact on behavior. These conflicting results reinforce the necessity of investigating the relationship between literacy, attitude, and practice within a particular professional setting, namely, teaching.

Although many studies have investigated financial literacy and its wider social effects, relatively few have concentrated on teachers alone. Of those, many tend to measure literacy in terms of knowledge without fully considering its connections to financial attitude, behavior, and well-being (Zulaihati et al., 2019). In addition, inconsistencies between findings on the connection between financial literacy and behavior and between financial attitude and well-being further underscore the necessity for further investigation.

Financial Management Practices

Financial management can be defined as an extensive range of practices and strategies that individuals use to manage their resources financially in an effective manner. It includes major activities such as budgeting, cost control, saving, debt management, and planning for future financial requirements. The major goal of financial management is to attain financial stability without the presence of debt or financial insecurity. As Griffin et al. (2022) stated, the concept of the financial management of individuals refers to the ability of the individual to

manage every aspect of their financial life in a systematic manner and attain control over their finances.

Chujan et al. (2022) also emphasize that there is a notable correlation between financial management and financial literacy. Individuals with financial literacy would probably display discipline in terms of their saving habits, necessary expenses, and resource utilization. The concept of financial management transcends the narrow confines of cost regulation, embodying a strategic process aimed at guaranteeing that financial decisions serve the broader objective of achieving sustained stability and economic prosperity.

Financial management assumes critical importance in the life of teachers. If teachers are financially stable, they can focus more on their work, hence being more dedicated and ensuring their students perform better in school. Conversely, if teachers are not financially stable, they may experience some level of psychological stress, reduced cognitive focus, and reduced productivity. According to Temonio (2025) and Mustafin et al. (2023), there is sufficient empirical evidence that suggests the impact of finance on employees is significant. It applies to teachers as well. Therefore, financial management is not merely a personal issue, but it takes on great importance in the life of a teacher in terms of their professional performance.

In the context of the Philippine setting, the connection between teachers' financial management practices and their overall well-being and job satisfaction has already been established. For instance, in the research conducted by Arroyo and Bayani in 2024, it was established that the teacher who is likely to experience job satisfaction and good mental health would be the teacher who exhibits good financial management behaviors such as saving, spending, and planning. Financial management has positive consequences for both the emotional and financial well-being of a person, leading to overall life satisfaction.

There are different aspects of financial management, including budgeting, saving, debt and credit management, and investment. Budgeting allows a person to manage their finances in the best way possible. Saving allows a person to be secure in case of a problem or a crisis in life. Debt and credit management, on the other hand, are important in helping individuals build their financial credibility. Lastly, investment allows individuals to increase their financial resources and achieve their long-term goals.

Despite the important role played by these aspects in the overall success of a teacher, research has shown that the application of these aspects in the field of finance is not consistent. Studies have shown that Filipino teachers are good at budgeting, but not as good at planning investments and managing credit (Ecija, 2020; Maribao et al., 2025).

Several studies have also shown that behavior and context can change how people manage their money. It means that even if someone knows a lot about how to handle money, their behavior and the situation can still make it hard for them to use that knowledge to handle money well. It also makes it clear that managing money isn't just about knowing things; it's also about how you act.

Savings have been identified as the building block for financial well-being, which provides a cushion for emergencies, savings, and retirement for the population and households. Savings can effectively reduce the need for expensive credit and promote financial and mental well-being. (Barrafrem et al., 2024). For teachers who receive a low and stable income, savings are critical as they help them deal with the seasonality of payments, families, and unanticipated expenses without compromising their professional obligations.

The recent research highlights the fact that the decision to save is not only based on the capability of the individual but also on their capacity. Savings would be appreciated by those who are financially knowledgeable, but the lack of behavioral discipline would hinder the practice. Present bias, whereby the immediate gratification of wants takes precedence over long-term rewards, is a big limitation that makes people spend on current wants instead of saving money for upcoming needs (Xiao, 2019). To solve this problem, the application of an automatic pay deduction system, a goal account, and a commitment device can increase the rate of savings take-up by making it a part of one's lifestyle (Barrafrem et al., 2024).

Past studies in the Philippines have shown that the intention to save for a rainy day, education, and retirement is present in the minds of the teachers; however, the low pay received by the teachers, mandatory deductions in their pay, as well as the circular flow of their work and family obligations, prevent them from converting their intentions into actions (Galang et al., 2025). Structural supports like payroll-integrated savings plans, cooperatives through the school, and specially designed personal financial counseling can assist teachers in overcoming these barriers and establishing more regular patterns of saving.

In total, saving is an essential element in the financial planning of educators, but regular saving is more than knowing that it is a priority. Financial literacy, behavioral change, and institutional support are needed to enable teachers to gain financial resilience, avoid stress, and end up being more attentive and committed to their work.

Credit practices include the selection of a lender, borrowing instrument type, and payment behavior, all of which significantly impact a person's financial well-being. Current research has proven that economic literacy plays an important role in influencing sound borrowing behavior. More precisely, economically literate people are less inclined to adopt harmful

credit conduct like predatory loans, high-interest cash advances, or frequent rollover borrowing (Liu et al., 2021). However, it has also been revealed in the study done by Mireku (2023) that even financially literate individuals may turn to expensive credit in times of financial shocks or personal flow problems. It again points to the fact that knowledge is no guarantee that individuals will not over-borrow.

In the case of teachers, their motivations for over-borrowing are usually life-cycle motivated. It includes children's households, paying for their children's schooling, and even celebrating occasions. In the Philippines, it is generally noted that teachers make use of salary loans, credit unions, and even loan sharks to address liquidity problems, especially when mandatory deductions are involved. There have been recent reports of higher usage of local salary credit cards and fast-access salary loans among public school teachers, which, while providing short-term relief, are potentially long-term risk sources if not sold (DepEd, 2025).

The risk of children's loans and compounding interest expense is especially acute among teachers who have multiple financial commitments. Lack of planning in borrowing and in the overlap of loan repayments leads to an accumulation of debts, which in turn leads to stress. The literature on teacher debts in recent years has identified how it affects teachers' financial security, makes them more stressed, and affects their job satisfaction and motivation (Debt-focused studies, 2024-2025).

Investing is defined as the act of putting excess income into investments that yield growth after a certain period, for example, mutual funds, government securities, equities, or pensions. Although investing is a vital aspect of financial planning for the creation of long-term wealth and financial freedom, research repeatedly indicates that it is the weakest link among teachers. In contrast to saving, where liquidity and short-term protection are of concern, investing means being tolerant of risk, having a long-term perspective, and familiarity with financial instruments, issues that many educators will find difficult to manage (Vidal-Sarahina, 2025).

Local Philippine studies show that teachers exhibit low participation in formal investment instruments. Instead of investing in diversified investment portfolios, they prefer capital protection investments like insurance products, time deposits, and cooperative savings plans (Galang et al., 2025). Educators' conservative attitude shows their preference for financial stability rather than growth at the expense of stability, and their reluctance to expose their limited disposable income to perceived risks. Short planning time horizons, which tend to be centered on current family requirements and school expenses, also dissuade teachers from making long-term investments.

Low investment participation is influenced as much by attitudes as by structural and psychological obstacles. Structural barriers have been the educators' investment levels, the rise in the number of investment platforms, and the complexity of financial products, which could be overwhelming, especially for first-time investors. On a psychological note, teachers tend to fall into the loss aversion trap, where the fear of loss is more significant than the value of a gain. Moreover, teachers tend to distrust banks or other financial institutions. It is the reason why teachers with sound knowledge of the subject tend to postpone or hesitate in investing, despite being aware of the long-term benefits of doing so.

Spending patterns, on the other hand, are how individuals distribute their income among basic needs, wants, and future liabilities. Spending patterns of teachers are influenced by their permanent income, family needs, and daily expenditure incurred in institutions of learning. Findings of studies conducted after 2019 indicate that expenditure patterns of teachers involve spending on children's needs, such as food, utilities, children's education, and home maintenance. Teachers also spend on wants, albeit for social purposes, and entertainment (Xiao, 2019). Whereas responsible spending may portray discipline and sensitivity to what is essential, unchecked spending habits tend to rely on credit or borrowings when budgets are tight or when unforeseen expenses come up.

In relation to the Philippine setting, studies have shown that in public schools, the teachers might face challenges in differentiating the needs and wants of the children, as there are cases in which the teacher might incur unplanned expenses to satisfy the demands of the family and the community (Galang et al., 2025). Even though this is a manifestation of the strong culture of sharing, it is worth noting that this is a challenge in terms of finances. In addition, the availability of credit cards, salary loans, and pay-now-buy-later may even contribute to spontaneous consumption, which may lead to debt accumulation without considering one's ability to pay. It is a clear manifestation of the impact of consumption behavior on one's financial well-being.

The basis for the difficulty in managing one's spending is the present bias, which is further explained by the desire for instant gratification, leading to impulse purchases because of the impact of consumerism and cultural pressure on one's spending habits (Mireku, 2023). Educators, who are frequently under stress to finance school events or extended relatives, might find it even more challenging to succumb to these expenditure stimuli. Without definite rules or systems of spending, even financially savvy persons can struggle to repeatedly keep their expenditures in check.

Budgeting is one of the fundamental elements of financial administration that consists of planning and managing how income is distributed among needs, desires, savings, and paying one's debts. An effective budget acts as a money guide that helps people identify important expenses and save resources for future objectives. To the educators, most of whom have little and fixed incomes, the need to budget becomes very significant in order to ensure that household needs, professional responsibilities, and family obligations are met without incurring debt (Delmo, 2023).

Research has demonstrated that since 2019, budgeting is one of the most commonly used practices in managing finances by teachers, but execution is still an issue. Most teachers have demonstrated that they prepare budgets for monitoring expenses and revenues; however, expenses such as tuition fees, school activities, and family crises periodically interfere with such plans (Galang et al., 2025). The intention-action gap presents the necessity for flexible budgeting techniques, like sinking funds or zero-based budgeting, that factor in irregular spending and help foster responsible expenditure. Otherwise, budgets tend to fall apart under unforeseen financial strain.

Structural and behavioral variables also affect the effectiveness of budgeting. Researchers found that teachers who tied their budgets to a rule-based process, like a payroll deduction for saving or debt repayment, exhibit higher compliance than teachers who used a manual tracking process (Goda et al., 2020). On the other hand, behavioral barriers like optimism bias and overestimation of control over future spending lead to overspending and a budget deficit (Mireku, 2023). These results indicate that although budgeting is easy to understand, success relies significantly on discipline as well as on the application of supportive tools.

Job Engagement

Job engagement has been identified as a significant factor in both personal and organizational success. It can be defined as a level of energy, enthusiasm, and commitment that employees express towards their jobs. It goes beyond job satisfaction or simply performing one's duties at work. Job engagement, as defined by Barbara Fredrickson, cited in Kim and Park (2020), means one's deep psychological connection to one's work rather than just liking one's job. It is a significant difference because employees who are engaged are said to have a high level of investment in terms of their personal resources in relation to their work.

A high level of investment in one's work can lead to a high level of success because employees who are engaged in their work are more likely to experience role performance and extra-role performance. In-role performance, as cited in Isono et al. (2019), means performing

one's duties well. Extra performance, on the other hand, is going beyond what is normally expected in one's duties. One's motivation to perform well in one's job is not solely based on a sense of responsibility but on a sense of ownership.

Employees who demonstrate high job engagement behaviors are usually described as optimistic, intrinsically motivated, and engaged in self-betterment. These employees usually have high energy and enthusiasm for their job, which makes them more likely to enjoy positive job outcomes. Kim and Park (2020) further emphasized that job engagement helps employees become more resilient, enabling them to handle various difficulties and pressures in the workplace. If employees feel they are valued and supported in their workplace, they will likely become more creative and engaged in their work, thus improving overall organizational performance. Supporting this argument, Zheng et al. (2020) revealed a strong positive correlation between employee engagement and both individual and organizational outcomes.

To fully grasp the idea behind job engagement, it is often measured through three primary dimensions: vigor, dedication, and absorption. These three dimensions help grasp the idea behind job engagement and how it manifests through the experiences of employees.

Vigor is defined as the employee's readiness and willingness to invest energy, persistence, and mental endurance into their work, even in the midst of challenges. It is described as high levels of vitality, proactivity, and perseverance in fulfilling work tasks. According to Mazzetti & Schaufeli (2022), one of the factors that influences teachers' vigor is through transformational leadership, which offers support and development for employees and emphasizes their well-being, and this is helpful in developing vigor in teachers. Lavy (2019) further stressed that good leadership helps in establishing a culture that values and motivates employees.

Besides leadership, social support is another factor that influences vigor. When teachers experience social support from their colleagues and management at their respective schools, which is demonstrated by encouragement, cooperation, and support, they are more likely to experience vigor. In the study done by Mazzetti and Schaufeli (2022), social support correlated highly with vigor. It shows that having social connections and experiencing low levels of perceived stress are strong catalysts of vigor. In the case of teachers, social support is especially beneficial because they often encounter mental challenges in the classroom.

For educators, dedication is especially significant when they directly influence students' learning and subsequent opportunities. Wang and Xu (2019) pointed out that people who believe their work has a positive impact on others are more inclined to remain committed and

put in time and energy, especially during difficult times. Dedicated teachers are driven by the need to succeed despite challenges, improve their practice, and continue their contribution towards educational success, thus enhancing personal and organizational success.

Furthermore, absorption refers to the cognitive aspect of students and captures the idea of total concentration and work immersion activities. Employees who are more engaged and are able to experience absorption reported that they do not notice the passage of time and find satisfaction in the process of work (Hakanen et al., 2024). This total absorption allows for better management of job demands and strengthens the connection between engagement and performance. For teachers, absorption facilitates their ability to focus on the delivery of instruction, their relationships with students, and their sense of their effects on student outcomes (Lavy & Ayuob, 2019).

It is evident in the existing literature on absorption and its contribution to overall engagement. Taris and Schaufeli (2020) asserted that absorption is responsible for promoting intrinsic motivation, organizational commitment, and general well-being, as employees who demonstrate high absorption in their work are not likely to demonstrate signs of disengagement and general job satisfaction. Yet et al. (2020) also noted, however, that high workload and lack of engagement resources will likely cause burnout even in highly absorbed employees. It is in this regard that autonomy and work-life balance become essential for maintaining engagement. Indeed, Lesener et al. (2019) found that autonomy in the workplace is highly correlated with absorption, as employees tend to perform optimally in situations where they can demonstrate control over their tasks and make meaningful decisions in their workplace.

Vigor, dedication, and absorption, therefore, collectively give us a comprehensive view of job engagement. Vigor is concerned with energy and resilience, dedication is concerned with dedication and emotional connection, and absorption is concerned with cognitive connection. These three dimensions of job engagement, therefore, collectively contribute to the overall commitment of teachers as professionals, and hence their significance in educational outcomes.

Research Methodology

This chapter describes the research methodology utilized in conducting the study, including research design, respondents, sampling, instruments, data gathering, and statistical methods used to determine the levels of financial literacy, financial management, and job engagement

of teachers in Integrated Schools of District VI, Valencia City, Bukidnon, and the ethical considerations.

In collecting data pertaining to the teachers' level of financial literacy, management of finances, and engagement in work, the researcher employed the use of a descriptive correlational research design with the application of self-evaluation survey questionnaires. This type of research design is suitable since the study seeks to establish the levels of financial literacy, financial management practices, and job engagement among teachers in select Integrated schools, as well as investigate the relationship between these constructs. Particularly, the research examined how teachers' financial management practices and financial literacy are predictive of their job engagement.

Descriptive research was utilized to describe a phenomenon by presenting a clear picture of its present state without manipulation or control of variables. Correlational research, however, measures the strength of association between variables, determining potential interactions and directions of relationships. Using a quantitative method, the research was able to gain accurate information on teachers' financial literacy, management practices, and job engagement, enabling statistical analysis to identify patterns and predictor factors.

The study focused on the teachers teaching in the Integrated Schools of District VI, Division of Valencia City, Bukidnon. In the Philippines, Integrated Schools refer to educational establishments that integrate the elementary and secondary levels of education under one governance system. It makes it possible for students to benefit from a seamless education process from the lower classes up to high school, which would promote a more cohesive approach towards the delivery of education. In Integrated Schools, the teacher has multiple teaching responsibilities that may affect the teaching process.

The schools that are included in this research are Colonia Integrated School, Kahaponan Integrated School, Nabag-o Integrated School, San Isidro Integrated School, and Sugod Integrated School. They are geographically distributed across District VI in Valencia City, which is one of the first-class cities that are categorized in the province of Bukidnon. Colonia Integrated School is located in a place that is accessible by means of a main road since the students are coming from a barangay that is near. Kahaponan and Nabag-o Integrated Schools are located in a rural barangay since their barangay is dispersed. San Isidro Integrated School is strategically situated and reached by students from both urban and semi-urban areas. Sugod

Integrated School is geographically situated in a rural area that focuses on farming communities as well as nearby barangays.

FINDINGS

The findings of the study reveal that teachers in terms of financial literacy, teachers were very highly literate in terms of their financial knowledge, indicating a good understanding of financial concepts such as budgeting, saving, investing, and managing debt. Financial attitude and behavior were rated high for financial literacy, indicating that teachers have positive beliefs regarding financial management and can apply their knowledge of finance in their daily lives with minor discrepancies.

In regard to financial management practices, the study found that teachers were highly literate in terms of sound financial practices. Budgeting ranked the highest among all the practices, which shows that there is disciplined planning and prioritization of income and expenditure. Spending and credit management ranked high as the most practiced among the teachers, which shows effective allocation and utilization of resources and loans. Savings were for emergency funds, family education, and professional growth, while investment practices were for low-risk and capital protection-oriented investments rather than diversified and high-risk investments.

Moreover, in terms of job engagement, it was found that teachers were rated very high in all three aspects of job engagement. Absorption received the highest rating, which indicates that teachers are totally focused and immersed in performing their teaching-related tasks. Vigor received the second-highest rating, which indicates that teachers are filled with energy, persistence, and resilience in surmounting any obstacle that might arise in performing their duties. Dedication received a high rating, which indicates that teachers take a lot of pride in being members of a noble teaching profession.

Despite these high levels of financial literacy, management practices, and engagement, however, the correlation analysis showed that there is no significant relationship between teachers' financial capability and their job engagement. It is because knowledge, attitude, and behavior towards finance, as well as management practices such as budgeting, spending, credit, saving, and investing, showed very little correlation with vigor, dedication, and absorption, as indicated by p-values greater than 0.05. It indicates that despite having high levels of financial capability and professional engagement, there is little influence of financial capability on commitment, vigor, and absorption in their professional duties as teachers. It is

a valuable insight into these three areas and indicates where more research and policy considerations are needed.

Table 2: Level of Teachers' Financial Literacy in terms of Financial Knowledge.

Indicators	Weighted Mean	Standard Deviation	Qualitative Interpretation
1. I know the time value of money.	4.53	0.60	Very Highly Literate
2. I consider interest rates upon taking up loans.	4.44	0.63	Very Highly Literate
3. I understand financial terms and concepts.	4.36	0.66	Very Highly Literate
4. I use the basic concept of interest.	4.35	0.66	Very Highly Literate
5. I know and consider my credit record.	4.31	0.71	Very Highly Literate
6. I know the risk and return of my financial decisions.	4.30	0.70	Very Highly Literate
7. I strategize to minimize the risk I get from my financial decisions.	4.24	0.71	Very Highly Literate
8. I allocate my finances.	4.22	0.68	Very Highly Literate
9. Before making deposits, I consider deposit protection.	4.19	0.78	Highly Literate
10. I observe the market before making financial decisions.	4.04	0.85	Highly Literate
OVERALL MEAN	4.30	0.50	Very Highly Literate

Table 2 results show that teachers are highly literate in financial knowledge. This indicates a strong grasp of basic financial concepts that helps them make informed decisions in managing their finances. While this knowledge supports personal financial stability, it does not necessarily lead to higher job engagement, which appears to depend more on workplace and intrinsic factors.

Table 3: Level of Teachers' Financial Literacy in terms of Financial Attitude.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
1. I would like to learn how to improve my personal finances.	4.76	0.48	Very Highly Literate
2. I plan my future finances.	4.22	0.68	Very Highly Literate
3. I plan and implement my personal savings.	4.03	0.77	Highly Literate
4. I avoid borrowing to balance my personal budget.	3.98	0.87	Highly Literate
5. I am using multiple sources of financial information.	3.93	0.86	Highly Literate
6. I spend less than my income regularly.	3.93	0.87	Highly Literate

7. I maintain adequate financial records.	3.91	0.89	Highly Literate
8. I follow my budget.	3.91	0.90	Highly Literate
9. I wait for a price reduction before purchasing.	3.88	0.97	Highly Literate
10. I am spending rather than investing.	3.71	0.96	Highly Literate
OVERALL MEAN	4.03	0.52	Highly Literate

Table 3 shows that teachers are highly literate in financial attitude, as they have positive predispositions in dealing with their own finances.

Table 4. Level of Teachers' Financial Literacy in terms of Financial Behavior.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
1. I consider price before making purchases.	4.30	0.81	Very Highly Literate
2. I pay utility bills on time.	4.14	0.91	Highly Literate
3. I plan my budget to achieve my financial objective.	4.05	0.84	Highly Literate
4. I do a monthly personal budget.	3.97	0.85	Highly Literate
5. I reallocate my finances when I go over my budget.	3.90	0.84	Highly Literate
6. I set aside money for saving.	3.88	0.93	Highly Literate
7. I review and assess expenditures at every end of the month.	3.88	0.92	Highly Literate
OVERALL MEAN	4.01	0.66	Highly Literate

Table 4 result shows that teachers are very literate in financial behavior. This shows that teachers are not only knowledgeable about financial concepts but also exhibit sound financial behavior in their everyday lives.

Table 5 Summary of the Level of Teachers' Financial Literacy.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
Financial Knowledge	4.30	0.50	Very Highly Literate
Financial Attitude	4.03	0.52	Highly Literate
Financial Behavior	4.01	0.66	Highly Literate
OVERALL MEAN	4.11	0.56	Highly Literate

Table 5 shows a detailed summary of the level of teachers' financial literacy, divided into three broad categories: financial knowledge, financial attitude, and financial behavior. The findings show that teachers in general have a high level of financial literacy, with a weighted mean of 4.11 and a standard deviation of 0.56, interpreted qualitatively as "highly literate".

This indicates that teachers have sufficient knowledge, positive attitudes, and good practices in handling their finances.

Table 6: Level of Teachers' Management Practices in terms of Savings.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
1. I save for emergencies or hospitalizations.	3.81	0.98	Highly Practiced
2. I save only if a portion of my income is left.	3.64	1.09	Highly Practiced
3. I save monthly.	3.61	1.04	Highly Practiced
4. I save for the education of my children and family.	3.60	1.06	Highly Practiced
5. I save for the upgrade of educational qualifications.	3.60	0.96	Highly Practiced
6. I put my savings at home.	3.55	1.00	Highly Practiced
7. I put my savings in another financial institution.	3.47	0.99	Highly Practiced
8. I deposit my savings in a bank.	3.47	1.12	Highly Practiced
9. I save for retirement.	3.44	1.08	Highly Practiced
10. I save up, so I can travel.	3.31	1.16	Moderately Practiced
11. I save to purchase expensive items.	3.27	1.25	Moderately Practiced
OVERALL MEAN	3.52	0.76	Highly Practiced

Table 6 shows the level of teachers' financial management practices in terms of savings. The weighted mean of 3.52 with a standard deviation of 0.76 is interpreted as "highly practiced," suggesting that teachers exhibit high levels of saving behavior as part of their financial management practices.

Table 7 Level of Teachers' Management Practices in terms of Credit.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
1. I repay the money I owe on time.	4.34	0.71	Very Highly Practiced
2. I consider interest rates when borrowing.	4.17	0.95	Highly Practiced
3. I borrow money for emergency situations like hospitalization	3.91	1.16	Highly Practiced
4. I borrow money to shoulder big expenses like education of children, house renovation, etc.	3.88	1.12	Highly Practiced
5. I borrow money from financial institution partners of the school.	3.76	1.29	Highly Practiced
6. I borrow money from family members	3.61	1.21	Highly Practiced

and relatives.			
7. I borrow money from government agencies.	3.44	1.35	Highly Practiced
8. I borrow money from individual money lenders.	3.18	1.38	Moderately Practiced
9. I borrow money from credit card companies.	3.07	1.30	Moderately Practiced
OVERALL MEAN	3.70	0.78	Highly Practiced

Table 7 shows the level of teachers' financial management practices in terms of credit. The results show that there is a weighted mean of 3.70 with a standard deviation of 0.78, which is interpreted as "highly practiced." This shows that teachers are generally practicing good credit management practices, especially in terms of repayment and informed borrowing. The moderate standard deviation shows that there is some variation in the borrowing habits, but the overall results show that teachers are practicing good credit management habits.

Table 8. Level of Teachers' Management Practices in terms of Investment.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
1. I invest, and I can save.	4.02	1.01	Highly Practiced
2. I invest to secure my family's future.	3.96	0.94	Highly Practiced
3. I invest to secure my future.	3.76	1.10	Highly Practiced
4. I invest in my children's education.	3.74	1.15	Highly Practiced
5. I earn money from the income I invest.	3.73	1.09	Highly Practiced
6. I get the money I invest from a loan.	3.73	1.16	Highly Practiced
7. I invest to secure my retirement.	3.69	1.20	Highly Practiced
8. I invest to maximize earnings of money.	3.63	1.24	Highly Practiced
9. I invest to supplement my income.	3.49	1.17	Highly Practiced
10. I invest in insurance or educational plans.	3.43	1.32	Highly Practiced
11. I invest to catch up with inflation.	3.42	1.21	Highly Practiced
12. I invest in business.	3.23	1.29	Moderately Practiced
13. I invest in real estate.	2.79	1.43	Moderately Practiced
14. I invest in unit investment trust fund.	2.70	1.90	Moderately Practiced
OVERALL MEAN	3.52	0.90	Highly Practiced

Table 8 findings suggest that the teachers' practice of investment is mainly for security and future protection purposes rather than aggressive wealth accumulation. Although the practice of investment is high, the level of participation in diversified and high-growth financial instruments is low. This indicates the requirement for specific financial education initiatives to improve investment literacy, risk management, and financial planning. Improvement in the investment capability of teachers may increase their financial resilience and ultimately improve their well-being and productivity.

Table 9 Level of Teachers' Management Practices in terms of Spending.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
1. I regularly budget money for food and daily living expenses.	4.34	0.73	Very Highly Practiced
2. I plan for education-related expenses in advance.	4.13	0.85	Highly Practiced
3. I manage my utility expenses within my planned budget.	4.06	0.81	Highly Practiced
4. I plan my spending on clothing and personal items.	4.03	0.83	Highly Practiced
5. I prioritize spending on health and medical necessities.	3.99	0.83	Highly Practiced
6. I control my spending on entertainment and leisure.	3.96	0.97	Highly Practiced
7. I reserve funds for miscellaneous or unforeseen expenses.	3.89	0.93	Highly Practiced
8. I consistently allocate funds for housing needs.	3.82	0.92	Highly Practiced
9. I allocate money for travel and social activities responsibly.	3.69	1.11	Highly Practiced
OVERALL MEAN	3.99	0.67	Highly Practiced

Table 9 shows the level of teachers' financial management practices in relation to spending. The weighted mean of 3.99 with a standard deviation of 0.67 is interpreted as "highly practiced," showing that teachers generally practice disciplined spending habits in managing their finances.

Table 10 Level of Teachers' Management Practices in terms of Budgeting.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
1. I identify my income and expenses.	4.33	0.74	Very Highly Practiced
2. I set realistic goals.	4.31	0.74	Very Highly Practiced
3. I separate the needs from	4.24	0.85	Very Highly Practiced

wants.			
4. I look ahead and plan for the future.	4.16	0.87	Highly Practiced
5. I design a budget schedule.	3.94	1.03	Highly Practiced
6. I put my budget plan into action.	3.92	0.92	Highly Practiced
7. I allocate a budget for seasonal expenses.	3.76	0.95	Highly Practiced
OVERALL MEAN	4.10	0.67	Highly Practiced

In Table 10 the weighted mean of 4.10 with a standard deviation of 0.67 is interpreted as “highly practiced,” which shows that teachers are using effective budgeting practices in managing their finances. In general, teachers show strong performance in budgeting, especially in income evaluation, need ranking, and goal formulation, but there is a need for improvement in budget implementation and preparation for irregular or seasonal spending. The results indicate that financial education and assistance may be needed to further improve the budgeting efficiency of teachers.

Table 11 Summary of the Level of Teachers’ Management Practices.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
Budgeting	4.10	0.67	Highly Practiced
Spending	3.99	0.67	Highly Practiced
Credit	3.70	0.78	Highly Practiced
Savings	3.52	0.76	Highly Practiced
Investment	3.52	0.90	Highly Practiced
OVERALL MEAN	3.77	0.76	Highly Practiced

A summary of the financial management practices of teachers is provided in Table 11, based on the five key indicators: savings, credit, investments, spending, and budgeting. With an overall mean of 3.77 and a standard deviation of 0.76, teachers are rated as “highly practiced,” which means that they are constantly practicing effective financial management practices to ensure stability, meet their obligations, and look forward to the future.

Table 12 Level of Teachers’ Engagement in terms of Vigor.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
1. At my job, I am very resilient.	4.35	0.61	Very Engaged Highly
2. At my work I always persevere, even when things do not go well.	4.33	0.74	Very Engaged Highly
3. At work, I feel full of energy.	4.26	0.63	Very Engaged Highly

4. When I get up in the morning, I feel like going to work.	4.24	0.73	Very Engaged	Highly
5. At my job, I feel strong and vigorous.	4.24	0.61	Very Engaged	Highly
6. I can continue working for very long periods at a time.	4.21	0.77	Very Engaged	Highly
OVERALL MEAN	4.27	0.52	Very Engaged	Highly

Table 12 shows the findings on the level of teachers' job engagement in terms of vigor reveal several aspects of their energy, resilience, and persistence in carrying out work-related tasks. With a weighted mean of 4.27 and a standard deviation of 0.52, the findings indicate that teachers are highly engaged in vigor, which shows their enthusiasm and persistence in carrying out their tasks despite the challenges.

Table 13 Level of Teachers' Job Engagement in terms of Dedication.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation	
1. I am proud of the work that I do.	4.60	0.54	Very Engaged	Highly
2. I find my job challenging.	4.54	0.68	Very Engaged	Highly
3. I find the work that I do full of meaning and purpose.	4.53	0.59	Very Engaged	Highly
4. I am enthusiastic about my job.	4.50	0.65	Very Engaged	Highly
5. My job inspires me.	4.48	0.64	Very Engaged	Highly
OVERALL MEAN	4.48	0.39	Very Engaged	Highly

Table 13 shows the findings of the level of job engagement of teachers in terms of dedication reveal their affective commitment, pride, and enthusiasm for their job. The overall weighted mean score of 4.48 with a standard deviation of 0.39 indicates that the teachers are highly engaged in dedication, as they have shown a high sense of purpose, pride, and motivation in carrying out their professional duties.

Table 14 Level of teachers' job engagement in terms of absorption.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation	
1. I establish positive and respectful relationships with my students.	4.60	0.52	Very Engaged	Highly
2. Time flies when I'm working.	4.55	0.54	Very Engaged	Highly

			Engaged
3. I am immersed in my work.	4.37	0.61	Very Engaged Highly
4. I feel happy when I am working intensely.	4.32	0.65	Very Engaged Highly
5. I get carried away when I'm working.	4.21	0.72	Very Engaged Highly
6. When I am working, I forget everything else around me.	4.09	0.75	Highly Engaged
OVERALL MEAN	4.36	0.45	Very Engaged Highly

Table 14 results demonstrate that teachers are very absorbed in their profession, and they experience both cognitive absorption and emotional satisfaction. Their capacity to be deeply engaged not only improves their performance but also positively impacts their students and the classroom environment. Teachers can also be further supported by ensuring they remain energized and motivated in their profession through effective workload management and autonomy.

Table 15. Summary of the Level of Job Engagement among Teachers.

INDICATORS	Weighted Mean	Standard Deviation	Qualitative Interpretation
Absorption	4.36	0.45	Very Highly Engaged
Vigor	4.27	0.52	Very Highly Engaged
Dedication	4.21	0.39	Very Highly Engaged
OVERALL MEAN	4.28	0.45	Very Highly Engaged

A summary of the job engagement of teachers is shown in Table 15, which includes the three important indicators of vigor, dedication, and absorption. With a weighted mean of 4.28 and a standard deviation of 0.45, it can be concluded that teachers are “very highly engaged,” which means that they are always investing energy, enthusiasm, and commitment into their work. This indicates that teachers are not only doing their job but are also emotionally and mentally invested in their work, which shows that they are highly motivated to make a significant contribution to the learning of their students.

Table 16 Correlation Analysis on the Relationship between Teachers' Financial Literacy, Management Practices, and Job Engagement.

Variables	r- value	p- value	Interpretation
FINANCIAL LITERACY			
FINANCIAL KNOWLEDGE	-0.005 ^{ns}	0.952	Not Significant

FINANCIAL ATTITUDE	-0.020 ^{ns}	0.820	Not Significant
FINANCIAL BEHAVIOR	-0.063 ^{ns}	0.476	Not Significant
MANAGEMENT PRACTICES			
SAVINGS	-0.044 ^{ns}	0.620	Not Significant
CREDIT	0.018 ^{ns}	0.839	Not Significant
INVESTMENT	-0.076 ^{ns}	0.391	Not Significant
SPENDING	-0.094 ^{ns}	0.288	Not Significant
BUDGETING	-0.026 ^{ns}	0.772	Not Significant

Table 16 shows the correlation analysis of teachers' financial literacy, financial management practices, and job engagement. From the results, it is clear that none of the variables in financial literacy and management practices have a statistically significant relationship with job engagement, since all the p-values are greater than 0.05. The values of r are also very low, which indicates that the correlations are negligible. This implies that in the context of this study, financial knowledge, attitude, behavior, and practices of teachers do not have a significant effect on their level of job engagement.

CONCLUSION AND RECOMMENDATIONS

There are various conclusions that can be made based on the findings of this study regarding the financial literacy, management practices, and job engagement of teachers.

The findings of this study reveal that teachers have very high levels of financial knowledge that reflect a clear understanding of basic financial concepts such as budgeting, saving, investing, and managing debt. Their attitude towards financial management is also found to be high, which reflects that teachers not only consider it important to manage finances in a proper manner but are also able to do so to a certain extent, as found in a few minor discrepancies between knowledge and behavior.

With regard to the financial management practices, teachers are highly disciplined in applying good financial management strategies. Budgeting is the most applied practice, which indicates good planning and prioritization of income and expenses. Spending and credit management are well implemented, which indicates good management of resources and loan repayment. Savings are highly prioritized for emergency, family, and professional development, and investment management is focused on low-risk investment strategies rather than high-risk investment strategies. Overall, these financial management practices indicate that teachers are capable of maintaining financial stability and can make good decisions to attain both short-term and long-term financial goals.

Teachers have also demonstrated very high levels of job engagement for all the dimensions. Absorption was rated the highest for teachers, which may be attributed to their ability to get

fully engaged and immersed in their work. Vigor was rated very high for teachers as well, which may be attributed to their high energy levels and ability to persevere through all the challenges associated with their job. Dedication was rated a little lower than the other dimensions for teachers, but still reflects their high sense of pride and enthusiasm for their profession. Not only are teachers effective at their job, but they are also emotionally and psychologically involved.

Despite this high level of financial literacy, management practices, and engagement, it was found in this study that there is no significant relationship between teachers' financial capability and their job engagement. Knowledge, attitudes, and behaviors toward finance and financial management practices, such as budgeting, spending, using credit, saving, and investing, showed very low correlations with teachers' vigor, dedication, and absorption in their work. These results suggest that teachers are highly financially capable and professionally engaged, but their financial capability does not directly impact the level of their dedication, vigor, and absorption in teaching. These results underscore the necessity of examining other factors in promoting teacher engagement and maintaining high levels of teacher performance in their work.

In light of the findings of the study, it is recommended that Teachers must continue to improve and practice their financial literacy and management skills through various professional development programs on personal finance skills.

Workshops and seminars on various investment vehicles, advanced budgeting skills, and long-term financial planning would help teachers improve the small gaps between their knowledge and practice of finance by ensuring better personal and professional financial management skills. Schools and education authorities may also consider providing teachers with some guidance on financial management, which would further help improve their personal financial stability and resilience.

School administrators may focus on building a positive work environment that promotes teachers' vigor, dedication, and absorption. It can be achieved through recognition programs, mentor programs, leader development programs, teacher development programs, and work-life balance programs. Building these aspects can help maintain high levels of teacher engagement and well-being.

Finally, it is recommended that future research explore other factors that may influence the relationship between teachers' financial literacy, management practices, and job engagement.

It can be done through a longitudinal study, and a mixed research design could shed more light on the teachers' financial practices and their well-being and job engagement.

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