

Predictors of Teaching Performance Among the Public Elementary Teachers in Mandaue City, Cebu

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Abstract

Public school teachers play a vital role in society, particularly in the lives of their students. The teachers used classroom instructions and presentations to help the students learn and apply different concepts. Hence, in the Department of Education [DepEd], the teachers comprised the most significant portion of human capital in the school system. This study examined the predictors of teaching performance in public elementary schools in the South District of Mandaue City Division for the 2023-2024 school year. The results of the study served as the basis for formulating a proposed action plan.

This study used the descriptive correlational research design to determine the association of the research respondents' profile and their level of financial management skill, teaching burnout and teaching competency; level of financial management level and their level of teaching burnout; and level of financial management and their level of teaching competency; and participants' level of teaching burnout and their level of teaching competency. Seventy public elementary teachers participated as respondents in the survey. This investigation employed a researcher-developed survey questionnaire. Descriptive statistics, including frequency counts, percentages, and weighted means, were used to analyze the data. The Chi-square test of independence was used to test the significant relationship between the measured

variables. This investigation adhered to the ethical principles of beneficence, non-maleficence, justice and autonomy.

The majority of respondents fell within the age bracket of 37 to 47, and the majority were female, middle-class, had finished a bachelor's degree, and had at least 3 to 10 years of teaching experience. They self-assessed that they possessed high skills in spending, moderate skills in budgeting and saving, and less skills in investing. They reported the least evident level of teaching burnout in the aspects of career satisfaction, perceived administrative support, coping with job-related stress, and attitudes towards students. They also self-assessed that they were very competent in teaching. There is a significant relationship between the respondents' socio-economic status profiles and their financial management skills related to savings. Also, a significant relationship exists between the respondents' profiles in terms of gender and their mechanisms for coping with job-related stress. However, there is no significant relationship between the respondents' profiles and their level of teaching competency.

Furthermore, there is a significant relationship between their financial management skills in the aspects of saving, spending, and investing, and burnout in terms of career satisfaction and perceived administrative support.



Another significant relationship is found between their level of financial management, specifically in the aspects of budgeting, saving, and spending, and their level of teaching competencies. Additionally, a significant relationship exists between their level of teaching burnout and career satisfaction, as well as their teaching competencies. Therefore, the current public elementary school teachers at the South District of Mandaue City Division, Cebu, exhibited abilities to manage their financial resources in terms of allocating the essential expense items in the household, keeping a portion for future

expenses, but cannot place them in other forms of income-generating activities that will give them an alternative source of income. Likewise, their personal finances, in terms of savings, are based on their current level of income and the assets they own. They were also able to adjust to the demands of their job and viewed stress as a standard component of their work. They had the maturity to manage challenging situations in both their personal and professional lives. However, despite these challenges, they had self-assessed high teaching competencies.

Keywords: Educational management, public elementary school teachers, financial skills, teaching burnout & competence, correlation, Mandaue City Division, Cebu, Philippines

INTRODUCTION

To achieve quality education, it is essential to recruit and develop quality teachers. Quality teachers can meet the demands of life's changes by making continuous quality improvements and fostering a knowledge-based society (Triyono et al., 2020). These teachers need the appropriate skills, knowledge, understanding, and specific values and attitudes to work effectively. The most prominent aspect of teacher competence was teachers' general self-efficacy, which predicted students' conceptual understanding of taught content as well as their subject-related interest. Teachers' pedagogical content knowledge and enthusiasm for teaching were also related to student interest, but not to achievement. Moreover, these effects were mediated by the three fundamental dimensions of teaching quality, including cognitive activation, supportive climate, and classroom management. Teacher competence is conceptualized as a framework that describes the specific personal qualities teachers need to meet the high demands of their profession (Fauth et al., 2019).

The development progress of a nation and the state is highly dependent on the quality of human resources. This situation means that improving the quality of teachers is a requirement that should be a top priority for both states and nations to progress and remain competitive. Nevertheless, teaching has been ranked as one of the most stressful professions in various cultural and educational contexts (Saloviita & Pakarinen, 2021).

Other experts claim that competence is a personal characteristic that serves as the deciding factor in a person's success or failure in a job or particular situation. Competency is an underlying characteristic of a person related to the effectiveness of individual performance on the job or the essential characteristics of individuals who have a causal relationship with the criteria referenced, effective, excellent, or superior performance in the workplace or specific situations (Hakim, 2015).

Teaching is considered a high-risk profession due to the high impact of occupational risk factors on educators' health. Therefore, teaching professionals tend to report high levels of occupational stress and burnout. However, teachers are required to cope with a wide diversity of stressors, including workload, role ambiguity, lack of workplace social support, and classroom management difficulties (Mériida-López & Extremera, 2017).



Teacher burnout is regarded as a severe problem in school settings. Also, teacher burnout can lead to a decline in student motivation. Teachers' burnout can significantly reduce their quality of life and lead to a decline in teaching efficiency (Shen et al., 2015). Hence, it is becoming a concern for educational institutions, and various researchers suggest that it has severe consequences for the teachers' occupational health and for the educational outcomes of that particular teacher (Iancu et al., 2018).

On the other hand, financial management skills have become essential in the twenty-first century. Financial literacy encompasses the awareness, knowledge, skills, attitude, and behavior necessary to make sound financial decisions and achieve an individual's financial wellbeing (Kenayathulla & Jupri, 2017). However, many head teachers were unfamiliar with financial decisions and lacked basic financial management skills, record-keeping skills, and familiarity with procurement procedures. The current disbursement procedure is necessary for school effectiveness. However, the uncertainty and sustainability of funding mechanisms are a concern given the current environment of financing primary education (Mwinjuma & Baki, 2012).

Teachers who enjoy practicing their chosen profession usually take chances to focus on their careers, enhance their performance, and build their competencies. However, they often experience teaching exhaustion and burnout, as well as financial concerns that distract from their teaching focus, since being competent teachers entails classroom practices and resource management. Based on experience, most public elementary school teachers have loans or liabilities with banks or lending companies. Teachers were also bombarded with paperwork that they needed to complete in order to comply with regulations while attending seminars and training sessions to enhance their teaching competency. Therefore, this study aims to determine the predictors of teaching performance in public elementary schools in the South District of Mandaue City Division, with the ultimate goal of formulating a proposed action plan.

FRAMEWORK

This study is anchored on the Theory of Reasoned Action [TRA] of Fishbein and Ajzen (1975). TRA aims to explain the relationship between attitudes and behaviors within human action. It is mainly used to predict how individuals will behave based on their pre-existing attitudes and behavioral intentions. An individual's decision to engage in a particular behavior is based on the outcomes they expect to occur as a result of performing that behavior. This theory acknowledges that there are factors that can limit the influence of attitude on behavior. The Theory of Reasoned Action has four (4) main terms: belief, attitude, subjective norms, and intention. Belief is the probability that an object has some attribute. Attitudes are equivalent to the sum of belief strength multiplied by outcome evaluation for each of someone's beliefs. Subjective norms are the sum of all the important people in someone's life and whether they think those people would want them to perform the behavior. Psychologists define two types of subjective norms: injunctive norms and descriptive norms (Fishbein & Ajzen, 1975).

The best predictor of behavior is intention or instrumentality (belief that the behavior will lead to the intended outcome). Instrumentality is determined by three things: their attitude toward the specific behavior, their subjective norms, and their perceived behavioral control. The more favorable the attitude and the subjective norms and the greater the perceived control, the stronger the person's intention to perform the behavior (Silvermann et al., 2016).

The Theory of Planned Behavior [TPB] of Ajzen (1991), which predicts that planned behaviors are determined by behavioral intentions, which are primarily influenced by an individual's attitude toward a behavior. The subjective norms encasing the execution of the behavior, and the individual's perception of their control over the behavior (Cameron et al., 2012). It assumes that individuals have deliberate control over their behavior. The harder individuals try to perform a behavior, the more likely they are to succeed. Individuals are more likely to perform a behavior if they have a favorable attitude (perception of the



consequences of the behavior) and a subjective norm (perception of others' approval) about the behavior and have a high degree of perceived control (perception of the difficulty in performing the behavior) (Pinto-Foltz & Logsdon, 2009).

Teachers are the ones who teach students to live life with discipline and high value, and also play a crucial role in shaping the minds and lives of students, allowing them to attain knowledge, skills, and values crucial for personal and intellectual growth. Many teachers dedicate their lives to empowering students and helping them become better and more successful human beings (Digital Class, 2024). Teachers are often considered the backbone of schools; without them, there would be no school. Thus, understanding the role of teachers is key to understanding the educational system. Since the early 20th century, educators have repeatedly sought to promote the view that elementary and secondary teaching is a highly complex form of work, requiring specialized knowledge and skills, and deserving of the same status and standing as traditional professions, such as law and medicine (Ingersoll & Perda, 2007).

Teaching is the profession of those who give instruction, especially in elementary schools, secondary schools, or universities. Measured in terms of its members, teaching is the world's largest profession. In the 21st century, it was estimated that there were approximately 80 million teachers worldwide. Although their roles and functions vary from country to country, the variations among teachers are generally greater within a country than between countries. Because the nature of the activities that constitute teaching depends more on the age of the persons being taught than on any other factor, it is helpful to recognize three subgroups of teachers: primary school or elementary school teachers, secondary school teachers, and university teachers. Elementary-school teachers are by far the most numerous worldwide, making up nearly half of all teachers in some developed countries and three-fourths or more in developing countries. The entire teaching corps, wherever its members may be located, shares most of the criteria of a profession, such a process of formal training, a body of specialized knowledge, a procedure for certifying, or validating, membership in the profession and a set of standards of performance—intellectual, practical, and ethical, that is defined and enforced by members of the profession (Havighurst, 2024).

Financial literacy education has evolved from being a largely private concern to a national public policy issue, as it has become increasingly clear that individual financial decisions collectively impact the national economy. Uncertainty about the adequacy of retirement savings, rising debt levels, and personal bankruptcy are no longer financial issues to be addressed solely by individuals (O'Neill, 2006).

The assumption that greater knowledge improves financial behavior has led to efforts, including state mandates, to expand financial education at the elementary, secondary, and postsecondary levels. Today, 80% of states have adopted personal finance education standards or guidelines of some kind; this is almost double the number of states (42%) that had such policies in 1998 (NCEE National Standards, 2007).

Personal finance is a term that covers managing one's money as well as saving and investing. It encompasses budgeting, banking, insurance, mortgages, investments, retirement planning, tax planning, and estate planning. Individual goals and desires—and a plan to fulfill those needs within the financial constraints—also impact how they approach the above items. To maximize the benefits of income and savings, it is crucial to develop financial savvy. This will help distinguish between good and bad advice, enabling intelligent financial decisions (Kenson, 2024).

Personal finance is the process of planning and managing personal financial activities, such as income generation, spending, saving, investing, and protection. The process of managing one's personal finances can be summarized in a budget or financial plan. This guide will analyze the most common and important aspects of individual financial management (Corporate Finance Institute [CFI] Team, n.d.).

Financial management involves preparing, directing, and managing the monetary activities of an institution. It has become necessary for educational managers to possess good financial management skills.



The head teacher's financial management skills have improved the overall performance of the school, including students' attendance, teachers' attendance, class results, and the student dropout rate (Shahzad et al., 2019).

Financial control systems are defined as mechanisms that relate visions and functions to resources, and where money is involved directly or indirectly. Ultimately, they are based on money, which refers to widely transferable rights and obligations that presuppose trust in transferability and, as media of exchange, make almost all sorts of transactions possible. Control systems, with money as the fundamental element, have a broad and varied character (Ostman, 2009).

Teachers possess a high level of financial literacy and financial management skills, particularly in basic financial concepts related to expenses and savings. There were differences in the level of financial management skills between urban and rural kindergarten teachers, especially in the aspect of credit management (Kenayathulla & Jupri, 2017).

Therefore, if faculty members are dedicated to their work and responsible for maintaining a high level of financial stability, then they may even overcome all odds that may impede quality achievement. Thus, there should be a great effort to make an effective, efficient, and financially stable teacher (Hernandez, 2009).

Primary school teachers are among the key actors in basic education. In this context, their 21st-century skills, math literacy, and financial literacy affect the quality of their teaching (Akcaý et al., 2022).

The need for teachers to be financially capable and have a prominent financial well-being is imperative at any cost. Budgeting and debt management services are the only financial management practices performed by the remarkable respondents. On the other hand, public school teachers are often poor investors. With respect to financial well-being, only the availability of funds to meet financial obligations is quite impressive. When it comes to the relationship between financial well-being and financial management practices, only two variables show significant relationships. These are the availability of funds to secure a financial future and make informed spending decisions, as well as the availability of funds to enjoy family or loved ones and engage in leisure activities (Ecija, 2020).

Additionally, financial management skills that teachers need for effective school administration include, among others, preparing budgets jointly with management staff, sourcing funds, maintaining accurate financial information, and providing a true and fair financial position of the school (Ogundele et al., 2015).

However, teachers often lack sufficient skills in financial management as school managers. Other financial management challenges included a shortage of school funds, as well as poor monitoring, evaluation, and auditing of school finances (Amos et al., 2021).

Teaching has been characterized as a profession that is prone to stress and burnout. Low-burnout teachers perceive nurturing teaching environments, whereas high-burnout teachers perceive combative and constraining teaching environments. All teachers had to manage workplace stress (Richards et al., 2018). Also, teaching is a challenging profession, sometimes leading to teachers' burnout, a syndrome characterized by emotional exhaustion, depersonalization, and reduced personal accomplishment. Burnout effects range from psychological, physical, and behavioural symptoms to increased turnover, which affects students and schools. Workload, school environment, coordination, mentoring, classroom environment, and emotional factors are significant causes of burnout (El Helou et al., 2016). K+12 teaching is a profession characterized by high levels of burnout and emotional exhaustion. It also affects a teacher's classroom management skills, as they tend to suffer from irritability, behave cynically toward students, and often take punitive action against them to maintain discipline, which further exacerbates student problem behaviors.



The habitual patterns in teachers' judgments about student behavior and other teaching tasks may significantly contribute to their repeated experience of unpleasant emotions, which may eventually lead to burnout (Chang, 2009).

Burnout is a distressing psychological state that an individual experiences from extreme and prolonged job stress. It is a frustrating feeling that often accompanies chronic job stress, which can lead to attrition (Gabriel, 2013). Burnout can be characterized by emotional exhaustion, cynicism, or an impersonal attitude toward coworkers, and a low sense of personal accomplishment in one's job role (Maslach et al., 1996).

Although burnout is not a new concern in the job industry, the surge in teacher burnout is a relatively new phenomenon. School teachers are often overburdened with extra-teaching or non-teaching duties, leaving them with little time and energy to focus on professional innovation (Hossain & Sultana, 2022). Increasingly, teacher burnout leads to teacher attrition. Teacher burnout is a significant problem that affects school districts nationwide due to the financial and academic toll it takes on education. Teacher burnout may result from several factors, including educational mandates and classroom discipline issues, which affect classroom instruction and impact interactions with all educational stakeholders (Jacobson, 2016).

Teachers at the lowest grade levels reported more discipline problems and higher time pressure than teachers at higher grade levels. In contrast, teachers at the highest grade levels experienced low student motivation as a greater problem than teachers at lower grade levels. Different job demands and resources predicted different dimensions of burnout, and the associations between job demands and resources and teacher motivation and well-being are primarily indirect, mediated through teacher burnout (Skaalvik & Skaalvik, 2020).

Job demands, such as workload and student misbehaviour, and the personal demand of work-family conflict, were positively associated with emotional exhaustion—the core dimension of burnout. All demands are indirectly related to turnover intent via emotional exhaustion. The personal demand of work-family conflict was positively associated with emotional exhaustion, the core dimension of burnout (Rajendran et al., 2020).

Likewise, burnout is further an individual teacher matter, to which school-level factors are mainly unrelated. Trust can act as a buffer against teacher burnout. Teachers' trust in students demonstrates the strongest association with burnout compared to trust in principals or colleagues (Van Maele & Van Houtte, 2015). Furthermore, school climate factors, including teacher-student relationships, peer-student relationships, and school management, contribute to burnout. Furthermore, the school's internal conflict over hierarchy and the imposition of policies led to teachers' burnout (Grayson & Alvarez, 2008). Students' imprudent behavior and indiscipline led to teacher burnout. Besides, excessive workload, low salary, inconsiderable paperwork, deadlines, and a narrow scope of professional progress stress the teachers (Shirom et al., 2015).

A well-developed, proactive strategy, encompassing both self-regulation and co-regulation, is associated with a lower risk of experiencing socio-contextual burnout. The use of strong co-regulative strategies was associated with a lower risk of experiencing exhaustion and inadequacy during teacher-pupil interactions. However, strong self-regulation combined with low levels of co-regulation was related to an increased risk of experiencing cynicism. This implies that learning proactive strategies helps prevent teacher burnout (Pyhältö et al., 2021).

Burnout as a work-related syndrome is a significant problem that most professionals need to cope with. To reduce teachers' burnout and increase their level of engagement and well-being, it may be possible to enable them to be more emotionally intelligent and more confident in their own potential for success, both personally and professionally (Colomeischi, 2015).



Teacher competence is better understood as a complex interaction of situated knowledge, beliefs, and practices that can only be comprehended within the specific context in which teachers work. Higher levels of teachers' competence are generally associated with more positive attitudes (Santagata & Yeh, 2016).

In the context of the impact teachers have on students' learning (teachers matter), there is an increasing interest in teachers' competencies, which are seen as an amalgam of professional knowledge, beliefs, motivational orientation, and self-regulation. Professional knowledge, in turn, comprises content knowledge, pedagogical knowledge, and pedagogical content knowledge. In line with these categories of professional teacher knowledge, the ability to identify students' errors and the knowledge about typical, domain-specific students' errors as content knowledge (CK), whereas the ability to tailor learning opportunities (errors can be used as learning opportunities), to give adequate feedback and to foster learning from errors is seen as a facet of pedagogical content knowledge (PCK). Both facets are essential if teachers want to support student learning from errors (Wuttke & Seifried, 2017).

The teacher's performance can be improved by increasing teachers' work motivation, providing teacher competence, and the dimensions of competence, which include the skills and abilities of teachers. Teacher competency has a positive and significant effect on teacher work motivation. Teacher work motivation can be increased through increasing teacher competence (Haryono et al., 2020).

Additionally, Magak (2013) highlights the challenges faced by head teachers in financial management in public secondary schools within Kisumu East District, Kisumu County. The challenges included over spending and under-spending, entry into books of accounts, doubling of roles, low salaries of bursars and accounts clerks incompetent bursars/accounts clerks and storekeepers, teachers failure to handover accounting supportive documents, delay in disbursement of FSE funds, school fees defaulting, unauthorized levies, inadequate knowledge by the head teachers, inadequate knowledge by the head teacher, incompetent procurement committee, inadequate auditing knowledge by the head teacher, irregular auditing of schools by district auditors, inability to prepare books of accounts up to final accounts.

Moreover, the study by Aldovino et al. (2013) on financial literacy and financial management practices of permanent employees at a private university showed that most respondents demonstrated moderate to high literacy in saving and investment, while generally showing moderate literacy in credit. Their savings are usually kept in banks and other financial institutions within the university. Likewise, they prefer the financial services offered by the same for their financial needs over other means, such as those provided by credit card companies and financial entities outside the university. Meanwhile, real estate is the most common investment among the employees. A significant relationship exists between financial literacy and respondents' civil status.

Calderon (2021) studied the financial management skills of teachers and their effects on their socio-economic conditions, wherein their financial management skills were perceived as very satisfactory. There is a significant impact of teachers' financial management skills on their socio-economic conditions. The strategies for enhancing teachers' financial management skills were perceived as highly effective. The problems encountered in enhancing the financial management skills of teachers were perceived as moderately serious.

Espinosa (2017) investigated the performance of teachers in public high schools in General Santos City, focusing on the development of the educational sector and the management of its finances. Results highlighted that the financial management practices of school heads helped schools draw up a budget, set objectives, identify sources, and allocate resources effectively in terms of human resources, time, teaching and learning materials, and appropriate costing.

The study of Rimando (2018) determined the mediating effect of impulse buying on the relationship between financial management and savings behavior of Department of Education [DepEd] division



personnel in Region XI. It was revealed that the levels of financial management and impulse buying were high, while the level of saving behavior was moderate. Significant positive correlations were obtained between financial management and saving behavior, financial management and impulse buying, and impulse buying and saving behavior. Results showed that financial management and saving behavior were partially mediated by impulse buying.

The paper by Compen et al. (2019) examined the elements essential to effective teacher professional development (TPD) in financial literacy education through a systematic literature review. The study provides a theoretical underpinning for the literature review by proposing a revised presentation of an existing general TPD model. The results provide insight into student learning goals in financial literacy education, desirable teaching behaviors, the required teacher quality, and the contextual factors that play a role. However, the findings also suggest a lack of studies that systematically investigate whether and how TPD initiatives enhance the effect of financial education on students' financial literacy.

The study by Songcayawon et al. (2022) shows that the school leaders of the Division of Antique demonstrated practical managerial skills, as assessed by the teachers. In addition, the study disclosed a significant correlation between the managerial skills of school leaders and teachers' performance.

OBJECTIVES OF THE STUDY

This study examined the predictors of teaching performance in public elementary schools in the South District of Mandaue City Division for the 2023-2024 school year. The study's results served as the basis for formulating a proposed action plan. This study aims to present the following: 1) the demographic profile of the respondents in terms of age, gender, economic studies, highest educational qualifications, and length of teaching; 2) level of the financial management skills; 3) level of teaching burnout; 4) level of teaching competency; 5) the significant relationship between the respondents' profile and their level of financial management skill; 6) profile and their level of teaching burnout; 7) profile and their level of teaching competency; 8) level of financial management skills and their level of teaching burnout; 9) level of financial management and their level of teaching competency; and 10) participants' level of teaching burnout and their level of teaching competency..

METHODOLOGY

Research Design

This study employed the correlational research design to identify the predictors of teaching performance in public elementary schools in the South District of Mandaue City Division for the 2023-2024 school year. This design allowed the researcher to collect and analyze qualitative data (using the descriptive method) first, followed by the collection and analysis of quantitative data (using the survey method).

A correlational research design investigates relationships between variables without the researcher controlling or manipulating any of them. A correlation reflects the strength and/or direction of the relationship between two (or more) variables. The direction of a correlation can be either positive or negative (Bhandari, 2023).



Research Environment

This study was conducted at the public elementary schools in the South District of Mandaue City Division, Cebu Province, including Banilad Elementary School, Cabancalan II Elementary School, Subangdaku Elementary School, and Tipolo Elementary School.

Research Respondents

The research participants in this study were public elementary teachers assigned to the South District of Mandaue City Division, Cebu, Philippines. The inclusion criteria are: a public elementary teacher in the aforementioned schools for at least three (3) years, with an existing loan, experienced teaching burnout, and having attended professional training either at the local or national level. Using the purposive sampling technique, there were seventy (70) respondents.

Research Instrument

A self-made survey questionnaire was used. There were four (4) parts in the questionnaire. The first part pertained to the profiles of the research participants, including age, gender, economic status, highest educational qualification, teaching experience, and seminars attended. The second (2nd) part contains items about financial management using an adopted questionnaire from the study Pacino and Laganhon (2022). It contains items related to financial management skills, including budgeting, saving, investing, and spending. The third (3rd) part contains items related to teaching burnout, using the Teacher Burnout Scale developed by Seidman and Zager (1986). Teaching burnout was measured in the aspect of career satisfaction perceived administrative support, coping with job-related stress, and attitude towards students. The fourth part relates to the teaching competency, based on the survey tool by Moreno-Murcia et al. (2015). The 4-point Likert scale was used to measure the level of financial management, burnout level and the level of teaching competency.

Research Procedures

Prior to collecting data, a research ethics clearance was obtained from the University of Cebu Academic Research Ethics Committee [UCAREC]. After securing the Certificate of Protocol Approval, signed transmittal letters were sent to the Schools Division Superintendent (SDS) of the Mandaue City Division to request permission to conduct the study among the public elementary teachers as participants. Then, the researcher visited the SDS Office and met with the school heads of Banilad Elementary School, Cabancalan II Elementary School, Subangdaku Elementary School, and Tipolo Elementary School to discuss the objectives of the study. The schedule for the teacher orientation was set prior to data collection. During the orientation, the copies of the Informed Consent Form [ICF] were distributed to the target participants, and the information therein was explained to them before they were asked for their willingness to participate. Those who expressed their willingness were asked to sign the ICF.

The researcher distributed each copy of the survey questionnaire to each of the teachers in the included public elementary schools. The retrieval of the instruments was a week after the distribution.

Treatment of Data.

The response was transcribed, a significant statement was lifted, formulated, meaning was generated, themes were crafted, and clustered themes were conceived following data saturation principles reached when there was enough information to replicate the study, when the ability to obtain additional new information had been attained, and when further coding is no longer feasible (Fusch & Ness, 2015). When the data is saturated, the researcher will stop further interviewing the next participant. With the data at hand, the researcher began writing the results and discussion using Colaizzi's method. The process of data analysis is as follows: familiarization, identifying significant statements, formulating meanings, clustering

themes, developing an exhaustive description of the theme, producing a fundamental structure, and seeking verification of the fundamental structure of the developed theme.

RESULTS AND DISCUSSIONS

Table 1 presents the participants' demographic profiles regarding age, gender, socioeconomic status, highest educational qualification and length of teaching experience.

Table 1. Profile of the Respondents (n = 70)

Indicators	Frequency (f)	Percentage (%)
I. Age [in years]		
26 - 36 years old	28	40.00
37 - 47 years old	36	51.43
48 - 58 years old	6	8.57
Mean: 38.271 years old		
St. Dev: 6.920		
II. Gender		
Male	4	5.71
Female	66	94.29
III. Socio-economic Status		
Average Class	11	15.71
Middle Class	59	84.29
IV. Highest Educational Qualification		
Bachelor's Degree	53	75.71
Master's Level	8	11.43
Master's Degree	8	11.43
Doctorate Degree	1	1.43
V. Length of Teaching Experience		
3 to 10 years	36	51.43
11 to 17 years	22	31.43
18 to 25 years	8	11.43
26 to 33 years	4	5.71
Mean: 11.786		
St. Dev: 6.986		

Out of the seventy (70) respondents, thirty-six (36), or 51.43% of the respondents were 37 to 47 years old. On the other hand, only six (6), or 8.57%, belonged to the 48- to 58-year-old age group. The mean age is 38.271 years old. Most of the teachers assigned to the South District of Mandaue City Division, Mandaue City, Philippines, were in their early to mid-career stage, having decades of experience in teaching. This information also means that they had developed a certain level of maturity in dealing with the rigors and demands of teaching in the public school system.

Middle adulthood (or midlife) is the lifespan between young and old age. This period lasts from 20 to 40 years, depending on how these stages, ages, and tasks are culturally defined. The most common age definition is from 40 to 65, but there can be a range of up to 10 years (ages 30-75) on either side of these numbers: the mid-thirties or the forties through the late 60s (Lumen Learning, n.d.).



Regarding gender, sixty-six (66) respondents, or 94.29%, were female, while four (4) respondents, or 5.71%, were male. The majority of the teachers in Banilad Elementary School, Cabancalan II Elementary School, Subangdaku Elementary School, and Tipolo Elementary School were women, which aligns with the common observation that the teaching profession in this era is predominantly subscribed to by women who possess inherent abilities for childcare and teaching young learners.

The census findings revealed that teaching is a predominantly female-dominated profession in the Philippines. There are more female school teachers than male teachers in both public elementary and secondary schools. Though teaching is a female-dominated profession, the highest occupational ranks and the highest-paying positions are still occupied by male administrators (Olores-Regalado, 2017).

Regarding socio-economic status, fifty-nine (59), or 84.29% of the respondents, belonged to the middle class, while only eleven (11), or 15.71%, belonged to the average class. It can be gleaned from the results that the majority of the teachers in the schools belonging to the South District of Mandaue City Division in Mandaue City, Cebu, Philippines, earned an amount of income (based on salary grade level), which enabled them to have the ability to choose their lifestyle because they have just enough resources to do so without compromising their basic needs and their work as public school teachers.

The middle class is the socio-economic group situated between the affluent and low-income individuals. In economics, this socio-economic class is a crucial benchmark of a country's economic standing. In the Philippines, only 3 out of 20 households belonged to the middle-class population, with two-thirds residing in urban areas (Ta-asan, 2022).

Regarding the highest educational qualification, fifty-three (53) or 75.71% of the respondents held a bachelor's degree, while only one (1) or 1.43% obtained a doctorate. Most of the elementary teachers in the South District of Mandaue City Division in Mandaue City, Cebu, Philippines finished the Bachelor in Elementary Education [BEED] degree, which is the minimum requirement to be able to teach in the public schools under the Department of Education [DepEd] together with license from the Professional Regulations Commission [PRC], which means that they passed the Licensure Examination for Teachers [LET].

According to the Supreme Court of the Philippines (1994), the Philippine Teachers Professionalization Act of 1994 requires all persons in teaching, supervising, and administering all elementary and secondary schools in the country to pass the Licensure Examination for Teachers [LET] (University of the Philippines Open University, 2018).

Thirty-six (36), or 51.43%, of the respondents had been teaching for three (3) to ten (10) years as of the time of the survey. In contrast, only four (4) or 5.71% had been teaching for twenty-six (26) to thirty-three (33) years already. The mean teaching experience was 11.786 years. The majority of the teachers assigned to the elementary schools in the South District of Mandaue City Division, Mandaue City, Cebu, Philippines, have been teaching for a decade or more. This also denotes that they had developed mastery in their field of discipline.

Table 2 presents data on the level of financial management skills, specifically in the areas of budgeting, saving, investing, and spending.

Table 2. Level of Financial Management Skills in the Aspect of Budgeting (n = 70)

Indicators	Mean	Interpretation
1. I manage the basic needs of my household.	3.50	Highly Skilled
2. I keep a monthly household account for my basic needs.	3.26	Highly Skilled
3. I have money unspent from previous earnings before the next salary/income arrives.	2.49	Less Skilled
4. I settle the monthly bills of my household on time.	3.30	Highly Skilled
Aggregate Mean	3.14	Moderately Skilled

Legend: 1.00-1.74 Least Skilled; 1.75-2.49 Less Skilled; 2.50-3.24 Moderately Skilled; 3.25-4.00 Highly Skilled

The highest weighted mean of 3.50 indicates that the respondents reported being *highly skilled* in managing the basic needs of their household. This result shows that public elementary teachers in the South District of Mandaue City Division in Mandaue City, Cebu, Philippines, practiced appropriate management of their income for household expenses, especially the purchase of food, payment of utilities (electricity, water, and telecommunication), and other essential items needed for their families.

On the other hand, the lowest weighted mean of 2.49 indicates that respondents reported being *less skilled* at managing unspent money from previous earnings before their next salary or income arrives. This result denotes that the salary earned by public elementary school teachers was just breakeven to cover their regular monthly household expenses. This information also indicates that they can rarely save or set aside a portion of their income, either at a bank, savings and loan association, or for emergency funds.

The aggregate mean of 3.14 indicates that the respondents revealed that they were *moderately skilled* in financial management in budgeting. This result suggests that in many instances, the public elementary teachers who were assigned to the South District of Mandaue City Division in Mandaue City, Cebu, Philippines, practiced proper allocation of their modest income from their salaries to be able to purchase the essential items in the commodity basket until they received their next salary. This method of budgeting entails the teacher prioritizing basic needs over non-essential goods, ensuring they do not experience budgeting problems.

While teaching is one of the most rewarding careers, it is no secret that educators often face financial challenges due to their modest salaries. Thriving on a teacher's salary requires strategic planning, savvy budgeting, and a commitment to frugal living without sacrificing quality of life. Hence, the first step in effective budgeting is clearly understanding the income and expenses (Department of Education [DepEd] Gazette, 2024)

Table 3 shows the results of the assessments on the level of financial management skills in the aspect of saving.

Table 3. Level of Financial Management Skills in the Aspect of Saving (n = 70)

Indicators	Mean	Interpretation
1. I set aside some amount of money from my previous earning before the salary arrives.	2.76	Moderately Skilled
2. I learn the importance of savings.	3.40	Highly Skilled
3. Bank savings account is convenient and safe.	3.11	Moderately Skilled
4. I save some and spent rest of the money for the family on everyday needs.	3.10	Moderately Skilled
Aggregate Mean	3.09	Moderately Skilled

The highest weighted mean of 3.40 signifies that the respondents divulged that they were *highly skilled* in learning about the importance of savings. This result indicates that the same group of public elementary teachers assigned to the South District of Mandaue City Division in Mandaue City, Cebu, Philippines, expressed an understanding of the significance of regularly saving a portion of their salaries for future use. This means that they already have in mind the value of having buffer funds for unplanned expenses in the future.

On the other hand, the lowest weighted mean of 2.76 shows that the respondents shared that they were only *moderately skilled* in setting aside some amount of money from their previous earnings before the next salary arrived. This result implies that public elementary teachers in the South District of Mandaue City Division, Mandaue City, Cebu, Philippines, often set aside a percentage of their salaries until they receive their next salary or the following month. In this way, they can have funds available in case emergencies require unexpected expenses. However, there were also instances in which they failed to save a portion of their income due to uncontrolled spending or unexpected expenses for the month.

The aggregate mean of 3.09 denotes that the respondents divulged that they were only *moderately skilled* in financial management in terms of saving. This information suggests that, in many instances, the public elementary teachers assigned to the South District of Mandaue City Division in Mandaue City, Cebu, Philippines, expressed their understanding and knowledge of the vital role of savings in achieving financial security. This information also indicates that they saved a portion of their income at the bank for safety and convenience, as a precautionary measure.

Saving should be a priority, not an afterthought. The teachers should set aside a portion of their income for savings before allocating money to other expenses. A good practice is to follow the 50/30/20 rule – 50% of the income goes towards needs, 30% towards wants, and 20% into savings. If saving 20% seems ambitious on a teacher's salary, start with a smaller percentage and gradually increase it over time (Department of Education [DepEd] Gazette, 2024).

Table 4 shows the results of the assessments on the level of financial management skills in the aspect of investing.

Table 4. Level of Financial Management Skills in the Aspect of Investing (n = 70)

Indicators	Mean	Interpretation
1. I have a habit of investing.	2.61	Moderately Skilled
2. I have a good knowledge on investment.	2.44	Less Skilled
3. I know exactly where to invest my money.	2.39	Less Skilled

4. The money I invested to a certain business grows.	2.26	Less Skilled
Aggregate Mean	2.43	Less Skilled

The highest weighted mean of 2.61 indicates that the respondents reported being *moderately skilled* in developing a habit of investing. This result indicates that in many instances, public elementary school teachers in the South District of Mandaue City, Cebu Province, self-reported that they invested a portion of their current income or savings with the intention of generating an additional source of income. Although the public elementary school teachers did not divulge the nature of their investment.

Conversely, the lowest weighted mean of 2.26 suggests that the respondents reported being *less skilled* in investing their money in a specific business that grew. This result indicates that the public elementary schools teachers assigned to the South Division of Mandaue City, Cebu had less ability in investing a part of their monthly salaries or accumulated saving in an active business to earn extra income. This less ability of the teachers relating to investing relates to the Civil Service rules stipulating the prohibition of government employees to engage in business to avoid conflict of interest. Additionally, they were not well-trained in investing, so they are not expected to be adept in this type of business transaction.

The aggregate mean of 2.43 indicates that the respondents perceived themselves as *less skilled* in financial management, particularly in the area of investing. This information denotes that the capability of the public elementary school teachers in the South District of Mandaue City Division in Mandaue City, Cebu, Philippines to make investments using their income was low due to several factors, such as like the lack of time to engage in business since the teaching job is time-consuming for the preparation of lesson and teaching materials, dearth of knowledge about business and the existing prohibition of public employees to get involved in any business activity.

In terms of investing, the teachers' lack of awareness and understanding of these financial instruments limits their potential to acquire passive income, build up wealth, and secure a comfortable retirement life (Capisonda-Porteza, 2023). Additionally, Ferrer (2018) reported that public school teachers had a very low awareness and understanding of advanced investment tools, such as bonds and stocks. Their diminished understanding of these financial concepts may have hindered these teachers from investing in these high-yielding investment portfolios, which could have contributed to their long-term financial stability and gains.

Table 5 presents the results of the assessments on the level of financial management skills in the aspect of spending.

Table 5. Level of Financial Management Skills in the Aspect of Spending (n = 70)

Indicators	Mean	Interpretation
1. I prioritize the household needs prior to spending on new clothing and gadgets.	3.56	Highly Skilled
2. I find it more satisfying to spend money on family needs rather than wants.	3.69	Highly Skilled
3. I prefer to buy cheaper but quality products.	3.66	Highly Skilled
4. I took extra care when using my credit cards in buying my household appliances.	2.63	Moderately Skilled
Aggregate Mean	3.38	Highly Skilled

The highest weighted mean of 3.69 indicates that the respondents shared that they were *highly skilled* in finding more satisfaction in spending money on family needs rather than wants. It can be inferred from the preceding data that this group of public elementary school teachers in the South District of Mandaue City, Cebu, prioritized the basic needs of their respective families over purchasing non-essential items. This information further indicates that they were satisfied with the goods they could purchase within their current salary level.

On the other hand, the lowest weighted mean of 2.63 indicates that the respondents reported being *moderately skilled* in taking extra care when using their credit cards to purchase household appliances. This information suggests that in many instances, public elementary school teachers often hesitate to use credit when purchasing consumer durable goods, as they must verify their ability to pay the monthly dues. It can be inferred from this data that this group of teachers was aware of the negative financial problem of overspending due to easy access to credit purchases.

The aggregate mean of 3.38 reveals that the respondents disclosed that they were *highly skilled* in financial management in terms of spending. This result implies that public elementary school teachers exercised prudence in spending their salaries, which is their primary source of income, and demonstrated the ability to spend within their means on essential goods and services.

Jesus and Jesus (2021) also disclosed that the spending habits of public school teachers were primarily spent on necessities, and they seldom incurred expenses for miscellaneous and leisure activities. The inflation rate was the most common problem teaching personnel encountered in spending.

Table 6 presents the results of the assessments on the level of teaching burnout among the respondents in terms of career satisfaction.

Table 6. Level of Teaching Burnout in the Aspect of Career Satisfaction (n = 70)

	Indicators	Mean	Interpretation
1.	I do not look forward to teaching in the future.	1.43	Least Evident
2.	I am not glad that I selected teaching as a career.	1.43	Least Evident
3.	Teaching is not more fulfilling than I had expected.	1.59	Least Evident
4.	If I had to do all over again, I would not become a school teacher.	2.40	Least Evident
5.	I do not look forward to each teaching day.	1.73	Least Evident
	Aggregate Mean	1.71	Least Evident

Legend: 1.00-1.74 Least Evident; 1.75-2.49 Less Evident; 2.50-3.24 Moderately Evident; 3.25-4.00 Very Evident

The highest weighted mean of 2.40 indicates that the respondents' level of teaching burnout in the aspect of career satisfaction was *least evident*, as they could not say that they would not become school teachers if they had to do it all over again. This result suggests that teachers who participated in the survey consistently demonstrated enthusiasm for their jobs, regardless of the circumstances they faced. This data also indicates that they did not experience burnout when considering taking on the same teaching job in the future, as other job opportunities are available beyond teaching.

However, the lowest weighted mean of 1.43 reveals that the respondents assessed their level of teaching burnout in the aspect of career satisfaction as the *least evident*, as they did not have any feeling that they looked forward to teaching in the future. It is crystal clear that the research participants at the



South District of Mandaue City Division were proud and happy with their chosen career as a public elementary school teacher, and they had little apprehension in this type of work. They also expressed excitement and fulfillment in their chosen career as educators.

Another lowest weighted mean of 1.429 indicates that the level of teaching burnout of the research participants in the aspect of career satisfaction was *least evident* since they were glad that they selected teaching as a career. This data suggests that the selected public elementary school teachers in the South District of Mandaue City, Cebu, were generally satisfied with their chosen teaching profession.

The aggregate mean of 1.71 indicates that the respondents' teaching burnout level in terms of career satisfaction was *least evident*. This result means that the selected public elementary school teachers of the South District of Mandaue City Division in Mandaue City, Cebu, Philippines, revealed that in a few cases, they felt challenges in their job as teachers due to the demands and overwhelming requirements from the Department of Education, such as reports, large class size, lack of resources, and many more. However, they still expressed a moderate level of satisfaction with their job and showed pride, fulfillment, and happiness in their chosen career.

A well-functioning educational system is founded on high-quality teaching staff. One way to develop a high-quality faculty is to recognize the factors that affect teaching quality and retention. Among these factors is job satisfaction (Ostroff, 1992). Intrinsic value and social utility value appear to be the primary drivers of teaching decisions, coupled with a sense of compatibility between personal attributes and the nature of teaching. Prior teaching experiences and former teachers also helped stimulate such an interest (Low et al., 2017). Bona (2020) explained that regarding the organization's leadership and planning, the teachers were satisfied. The school administration supported their needs, leading them to perform at their best. Teachers were also satisfied with their role in the school.

Table 7 presents the results of the assessment of the respondents' level of teaching burnout in terms of perceived administrative support.

Table 7. Level of Teaching Burnout in the Aspect of Perceived Administrative Support (n = 70)

	Indicators	Mean	Interpretation
1.	I do not get adequate praise from my supervisors for a job well done.	2.100	Less Evident
2.	I do not feel that the administrators are willing to help me with classroom problems, should they arise.	1.986	Less Evident
3.	I believe that my efforts in the classrooms are unappreciated by the administrators.	2.029	Less Evident
4.	My supervisors give me more criticism than praise.	1.786	Less Evident
5.	I feel that the administrators will not help me with classroom difficulties.	1.714	Least Evident
6.	The administration blames me for classroom problems.	1.557	Least Evident
	Aggregate Mean	2.100	Less Evident

The highest weighted mean of 2.100 indicates that the respondents revealed that their burnout from not getting adequate praise from supervisors was *less evident*. This result implies that the teachers in the South District of Mandaue City Division in Cebu can overcome the challenges in their job as public elementary school teachers, as they receive support and assistance from their superiors in various aspects

of their job. Also, the Department of Education [DepEd], the Local Government Unit of Mandaue City, Cebu, Philippines, and non-governmental organizations, like the Aboitiz Foundation, provided them with material and infrastructure support that aid teaching and learning needs.

Nevertheless, the lowest weighted mean of 1.557 indicates that the respondents reported less burnout from the administration for blaming them for classroom problems. Public elementary school teachers in the South District of Mandaue City Division rarely experienced instances where their principal provided negative comments about their low performance or any problems related to their teaching and classroom management.

The aggregate mean of 2.100 discloses that the respondents revealed that their level of teaching burnout in the aspect of perceived administrative support was *less evident*. This result means that the selected public elementary school teachers in the South District of Mandaue City Division, Mandaue City, Cebu, Philippines, rarely experienced any problem relating to the support from their school head or the Schools Division Superintendent (SDS) of the Department of Education [DepEd] as the main regulatory body of the public schools in the Philippines.

Teachers who feel supported by their administrators in fulfilling their professional responsibilities are more likely to be satisfied with their careers and remain in teaching longer than those who do not receive this support (Boyd et al., 2011). The teachers were satisfied with how their principal implemented activities relevant to the school's vision and mission (Bona, 2020).

Table 8 presents the results of the assessments on the level of teaching burnout in terms of coping with job-related stress.

Table 8. Level of Teaching Burnout in the Aspect of Coping with Job-Related Stress (n = 70)

	Indicators	Mean	Interpretation
1.	I feel depressed because of my teaching experiences.	1.600	Less Evident
2.	The teaching day seems to drag on and on.	1.714	Least Evident
3.	My physical illnesses may be related to the stress in the job.	2.086	Less Evident
4.	I find it difficult to calm down after a day of teaching.	1.843	Less Evident
5.	I feel that I could do a much better job of teaching if only the problems confronting me were not so great.	2.171	Less Evident
6.	The stresses in this job are more than I can bear.	2.029	Less Evident
	Aggregate Mean	1.907	Less Evident

The highest weighted mean of 2.171 indicates that respondents reported a lower level of burnout, specifically feeling that they could do a much better job of teaching if only the problems confronting them were not so significant. This result indicates that the public elementary teachers of the South District in Mandaue City, Cebu, could hardly feel that their present teaching performance is inadequate compared to the standards set by the Department of Education [DepEd] in the midst of the challenges that they experienced in their teacher jobs that are generally common in their profession.

Moreover, the lowest weighted mean of 1.600 implies that the respondents revealed that their level of burnout relating to the feeling of depression due to their teaching experiences was *less evident*. This result means that the public elementary school teachers under the South District in Mandaue City, Cebu seldom experienced problems in dealing with the demands of their job vis-à-vis the requirements and policies set forth by the Department of Education [DepEd].

The aggregate mean of 1.907 discloses that the level of teaching burnout of the respondents in the aspect of coping with job-related stress was *less evident*. This information suggests that public elementary school teachers in the South District of Mandaue City, Cebu, may not be experiencing significant concerns about their work as public school teachers, despite the scarcity of learning materials, laboratories, and facilities. It can also be inferred that they accepted their job and the corresponding obligations inherent to their job description, as well as the realities of the Philippine public education system.

Individual evaluation and response to stressors depend not only on the stressors themselves but also on the individual's psychological characteristics (Grandey & Cropanzano, 1999). High stress levels are plaguing the teaching profession, but one factor makes a significant difference in whether teachers remain satisfied with their job: their ability to cope with the stress (Will, 2023).

Table 9 presents the results of the assessments on the level of teaching burnout, specifically regarding attitude toward students.

Table 9. Level of Teaching Burnout in the Aspect of Attitude Towards Students (n = 70)

Indicators	Mean	Interpretation
1. The students act like a bunch of animals.	2.114	Less Evident
2. Most of my students are not decent people.	2.214	Less Evident
3. Most of my students do not come to school ready to learn.	2.786	Moderately Evident
4. Students come to school with bad attitudes.	2.243	Less Evident
Aggregate Mean	2.339	Less Evident

The highest weighted mean of 2.786 indicates that the respondents reported a moderate level of burnout regarding the issue that most of their students did not come to school ready to learn. This result suggests that public elementary school teachers in the South District, Mandaue City Division, frequently encounter pupils struggling to grasp lessons and engage in class activities. This information also means that teaching this group of pupils was manageable.

On the other hand, the lowest weighted mean of 2.114 indicates that the respondent disclosed their level of burnout relating to the propensity of students to act like a bunch of animals was *less evident*. This result indicates that the behavior of pupils in the South District of Mandaue City, Cebu, was generally appropriate in class and showed respect to teachers in many instances. This information also indicated the pupils' ability to behave in accordance with the school's policies and rules, which was evident, and that the teacher could manage them without difficulty.

The aggregate mean of 2.339 indicates that the respondents divulged their level of teaching burnout in the aspect of attitudes toward students was *less evident*. This data means that the public elementary school teachers in the South District in Mandaue City Division, Cebu, expressed that in a few instances, they experienced challenges and stress in dealing with the complex behavior of the students in the public elementary school in the research locale, which led them to experience a moderate degree of occupational stress.

In addition, Fabella et al. (2022) disclosed that the Filipino teachers based in the Philippines were satisfied with the extent to which students acted in a self-disciplined manner, but were neither satisfied nor dissatisfied with the behavior of students in their school, and were satisfied with the overall level of satisfaction with student discipline in their school.

Table 10 presents the data about the level of teaching competency of the respondents.

Table 10. Level of Teaching Competency (n = 70)

Indicators	Mean	Interpretation
1. Presents the minimum content of his/her subject matter, tailored to the students' knowledge.	3.386	Very Competent
2. He/She is easily accessible (tutorials, e-mails, etc.)	3.229	Moderately Competent
3. He/She allows the student to organize and distribute part of the assignments to be performed in the course.	3.357	Very Competent
4. He/she provides clear information about objectives, bibliography, tutorials, contents, and assessment methods in the subject's curriculum	3.457	Very Competent
5. He/She informs the students of the competencies they will be expected to acquire.	3.557	Very Competent
6. He/She provides me with scientific information that allows me to gain a better and deeper understanding of the subject matter.	3.386	Very Competent
7. He/She presents the contents following a clear and logical framework, highlighting the important aspects.	3.400	Very Competent
8. He/She allows and encourages student participation.	3.586	Very Competent
9. He/She promotes individual work.	3.486	Very Competent
10. He/she promotes teamwork.	3.571	Very Competent
11. He/She relates the teachings to the professional environment.	3.543	Very Competent
12. He/She provides initial and final overviews of the session and/or subject in class.	3.314	Very Competent
13. He/She encourages student interest and the motivation to learn.	3.600	Very Competent
14. He/She fosters research and a critical spirit in students.	3.200	Moderately Competent
15. He/She facilitates student-student and student-professor interaction.	3.371	Very Competent
16. He/She attends and responds clearly to questions asked in class.	3.586	Very Competent
17. He/She adequately attends to the tutorials requested of him/her.	3.257	Very Competent
18. He/She maintains an objective and respectful position with the students.	3.471	Very Competent
19. He/She organizes activities for the student to actively participate in course assignments.	3.414	Very Competent
20. He/She designs and relates the classroom content to the lab content.	3.257	Very Competent
21. He/She efficiently incorporates and employs ICTs (Information and Communication Technologies).	3.243	Moderately Competent
22. He/She has a good command of the contents of the course.	3.371	Very Competent
23. He/She interweaves the content of the subject matter with other courses.	3.343	Very Competent
24. He/She applies the established curriculum with a certain amount of flexibility for a better class dynamic.	3.371	Very Competent
25. He/She uses material resources that facilitate learning.	3.557	Very Competent
26. He/She interacts satisfactorily with the students.	3.457	Very Competent



27. He/She designs the content and develops the course to promote the acquisition of professional competencies.	3.414	Very Competent
28. He/she applies the assessment criteria of the activities as established in the subject's curriculum.	3.443	Very Competent
Overall mean	3.415	Very Competent

Legend: 1.00-1.74 Least Competent; 1.75-2.49 Less Competent; 2.50-3.24 Moderately Competent; 3.25-4.00 Very Competent

The highest weighted mean of 3.600 indicates that the respondents self-assessed themselves as being *very competent* in encouraging student interest and motivation to learn. The selected public elementary school teachers in the South District, Mandaue City Division, Philippines, applied appropriate teaching strategies to capture the learners' attention during class sessions. In this way, the learners can quickly grasp the subject matter and develop the most essential learning competencies based on the norms of the Department of Education [DepEd].

However, the lowest weighted mean of 3.200 signifies that the respondents self-assessed themselves as being *very competent* in fostering research and a critical spirit in students. This information indicates that, in many cases, the selected public elementary school teachers in the South District, Mandaue City Division, Philippines, had introduced research in primary education and integrated it into their lessons in various subjects they taught. In this teaching strategy, learners can gradually develop and acquire the competencies needed to conduct research work as they progress to junior high school, senior high school, and even the tertiary level, since this is the essence of the spiral progression approach in teaching.

The aggregate mean of 3.415 indicates that the respondents self-assessed themselves as *very competent* in teaching. This result implies that the teachers assigned in the public elementary schools in the South District of Mandaue City Division in Cebu, Philippines, evaluated themselves as being able to apply the standards and most appropriate teaching methodologies and strategies in the class from the planning, delivery, classroom management, assessment, and usage of adequate educational technology at all times. They also adhered to the policies and requirements set forth by their school heads and the Schools Division Office (SDO) of the Department of Education [DepEd].

Teachers play a crucial role in nation-building. Through quality teachers, the Philippines can develop holistic learners who are steeped in values, equipped with 21st-century skills, and propel the country toward development and progress. This aligns with the Department of Education's vision of producing Filipinos who passionately love their country and whose values and competencies enable them to realize their full potential and contribute meaningfully to nation-building (Department of Education [DepEd], 2013). Moreover, Manigbas II et al. (2024) reported that teachers were highly competent in content knowledge and pedagogy, except in the use and application of research-based knowledge and principles of teaching and learning. Additionally, teachers demonstrated high competence in content knowledge and pedagogy, except in the areas of utilizing and applying knowledge.

Table 11 presents the results of the test for a significant relationship between the respondents' profiles and their levels of financial management skills in the aspects of budgeting, saving, investing, and spending.

Table 11. Results on the Test of Significant Relationship Between the Respondents' Profile and Level of Financial Management Skills

Paired Variables	Computed Chi-square value	df	Critical value	Decision on Ho	Significance*
Profile & Financial Management Skills on:					
Budgeting					
• Age	0.585	4	9.488	Failed to Reject Ho	Not Significant
• Gender	0.336	2	5.991	Failed to Reject Ho	Not Significant
• Socio-economic status	5.811	2	5.991	Failed to Reject Ho	Not Significant
• Highest educational qualification	10.794	6	12.592	Failed to Reject Ho	Not Significant
• Length of teaching experience	10.465	6	12.592	Failed to Reject Ho	Not Significant
Saving					
• Age	2.375	6	12.592	Failed to Reject Ho	Not Significant
• Gender	0.398	3	7.815	Failed to Reject Ho	Not Significant
• Socio-economic status	15.639	3	7.815	Reject Ho	Significant (C=0.43; moderate)
• Highest educational qualification	5.899	9	16.919	Failed to Reject Ho	Not Significant
• Length of teaching experience	11.485	9	16.919	Failed to Reject Ho	Not Significant
Investing					
• Age	5.532	6	12.592	Failed to Reject Ho	Not Significant
• Gender	3.358	3	7.815	Failed to Reject Ho	Not Significant
• Socio-economic status	0.325	3	7.815	Failed to Reject Ho	Not Significant
• Highest educational qualification	9.71	9	16.919	Failed to Reject Ho	Not Significant
• Length of teaching experience	4.444	9	16.919	Failed to Reject Ho	Not Significant
Spending					
• Age	3.231	4	9.488	Failed to Reject Ho	Not Significant
• Gender	2.213	2	5.991	Failed to Reject Ho	Not Significant

• Socio-economic status	2.87	2	5.991	Failed to Reject Ho	Not Significant
• Highest educational qualification	5.534	6	12.592	Failed to Reject Ho	Not Significant
• Length of teaching experience	7.322	6	12.592	Failed to Reject Ho	Not Significant

*Alpha = 0.05 level of significance

There is a significant relationship between the respondents' socio-economic status profiles and their financial management skills in terms of savings, as indicated by a Chi-square value of 15.639, which exceeds the critical value of 12.838. This data suggests that a teacher's savings ability is influenced by their income level and current financial resources. Likewise, there were teachers whose spouses had high-income levels. Hence, their combined income was also high, which enabled them to purchase more items and save a portion of their combined monthly salaries.

Agabon and Bastida (2022) posit that financial management and saving behavior are important because they influence the impulse buying of Department of Education employees. This involves knowledge of managing finances, self-control, and giving high regard to promoting saving habits.

Table 12 presents the results of the test for a significant relationship between the respondents' profiles and their levels of teaching burnout in the aspects of career satisfaction, perceived administrative support, coping with job-related stress, and attitudes toward students.

Table 12. Results on the Test of Significant Relationship Between the Respondents' Profile and Their Level of Teaching Burnout

Paired Variables	Computed Chi-square value	df	Critical value	Decision on Ho	Significance*
Profile & Teaching Burnout on:					
Career Satisfaction					
• Age	2.757	4	9.488	Failed to Reject Ho	Not Significant
• Gender	0.814	2	5.991	Failed to Reject Ho	Not Significant
• Socio-economic status	1.137	2	5.991	Failed to Reject Ho	Not Significant
• Highest educational qualification	2.514	6	12.592	Failed to Reject Ho	Not Significant
• Length of teaching experience	4.108	6	12.592	Failed to Reject Ho	Not Significant
Perceived Administrative Support					
• Age	0.982	4	9.488	Failed to Reject Ho	Not Significant
• Gender	4.425	2	5.991	Failed to Reject Ho	Not Significant



• Socio-economic status	1.834	2	5.991	Failed to Reject Ho	Not Significant
• Highest educational qualification	4.516	6	12.592	Failed to Reject Ho	Not Significant
• Length of teaching experience	6.648	6	12.592	Failed to Reject Ho	Not Significant
Coping with Job-related Stress					
• Age	4.25	6	12.592	Failed to Reject Ho	Not Significant
• Gender	9.226	3	7.815	Reject Ho	Significant (C=0.34; slight)
• Socio-economic status	6.347	3	7.815	Failed to Reject Ho	Not Significant
• Highest educational qualification	3.17	9	16.919	Failed to Reject Ho	Not Significant
• Length of teaching experience	7.373	9	16.919	Failed to Reject Ho	Not Significant
Attitudes towards Students					
• Age	7.966	4	9.488	Failed to Reject Ho	Not Significant
• Gender	0.385	2	5.991	Failed to Reject Ho	Not Significant
• Socio-economic status	2.379	2	5.991	Failed to Reject Ho	Not Significant
• Highest educational qualification	9.022	6	12.592	Failed to Reject Ho	Not Significant
• Length of teaching experience	1.552	6	12.592	Failed to Reject Ho	Not Significant

*Alpha = 0.05 level of significance

The results show a significant relationship between the respondents' profiles in terms of gender and their mechanisms for coping with job-related stress, based on a Chi-square value of 9.226, which is greater than the critical value of 7.815. Hence, the null hypothesis is rejected. It can be inferred from these results that the variation in sex among public elementary school teachers assigned to the South District of Mandaue City, Cebu, Philippines, influences their experiences with teaching challenges and other job-related matters. Moreover, it is worth noting that this group of public elementary school teachers reported minimal levels of work-related burnout. Hence, male and female teachers manifested differences in their approaches to managing challenges and teaching-related stress and challenges.

Hidalgo-Andrade et al. (2021) revealed that seeking social support, exercising, and engaging in leisure activities were the most often employed coping mechanisms. Passive entertainment and window shopping are the most prevalent coping techniques among teachers (Rabago-Mingoa, 2017).

Table 13 presents the results of the test for a significant relationship between the respondents' profiles and their levels of teaching competencies.

Table 13. Results on the Test of Significant Relationship Between the Respondents' Profile and their Level of Teaching Competency

Paired Variables	Computed Chi-square value	df	Critical value	Decision on Ho	Significance*
Teaching Competencies & Profile on:					
• Age	2.094	4	9.488	Failed to Reject Ho	Not Significant
• Gender	0.296	2	5.991	Failed to Reject Ho	Not Significant
• Socio-economic Status	2.111	2	5.991	Failed to Reject Ho	Not Significant
• Highest Educational Qualification	4.15	6	12.592	Failed to Reject Ho	Not Significant
• Length of Teaching Experience	5.744	6	12.592	Failed to Reject Ho	Not Significant

*Alpha = 0.05 level of significance

There is no significant relationship between the profile of the respondents and their level of teaching competency, based on the Chi-square values, which are less than the critical values. So the null hypotheses are accepted. These results explain that the personal and professional background of the selected public elementary school teachers in the South District of Mandaue City, Cebu, does not influence their self-assessment of their ability to perform their job or exercise their teaching profession in the public school system. Their experience and exposure to the actual tenets of teaching, as well as the training they had undergone, contributed to their professional development and improvement in delivering lessons to the pupils and in compliance with the policies and requirements set forth by the Department of Education [DepEd]. This result aligns with the common observation in the teaching profession that nothing can replace the long years of experience that teachers have and the mastery of the craft they have developed over the years.

Teaching experience is positively associated with student achievement gains throughout a teacher's career. Gains in teacher effectiveness associated with experience are most steep in teachers' initial years but continue to be significant as teachers reach the second, and often third, decades of their careers (Kini & Podolsky, 2016).

Table 14 shows the results of the test of the significant relationship between the respondents' level of financial management skills and level of teaching burnout.

Table 14. Results on the Test Relationship Between the Respondents' Level of Financial Management Skills and Level of Teaching Burnout

Paired Variables	Computed Chi-square value	df	Critical value	Decision on Ho	Significance*
Teaching Burnout & Financial					

 Management Skills

on:

Career Satisfaction

• Budgeting	9.228	4	9.488	Failed to Reject Ho	Not Significant
• Saving	13.636	6	12.592	Reject Ho	Significant (C=0.40; slight)
• Investing	9.524	6	12.592	Failed to Reject Ho	Not Significant
• Spending	11.597	4	9.488	Reject Ho	Significant (C=0.38; slight)

Perceived Administrative Support

• Budgeting	4.966	4	9.488	Failed to Reject Ho	Not Significant
• Saving	8.192	6	12.592	Failed to Reject Ho	Not Significant
• Investing	16.452	6	12.592	Reject Ho	Significant (C=0.44; moderate)
• Spending	1.799	4	9.488	Failed to Reject Ho	Not Significant

Coping with Job-related Stress

• Budgeting	5.526	6	12.592	Failed to Reject Ho	Not Significant
• Saving	6.690	9	16.919	Failed to Reject Ho	Not Significant
• Investing	16.459	9	16.919	Failed to Reject Ho	Not Significant
• Spending	6.200	6	12.592	Failed to Reject Ho	Not Significant

Attitudes towards Students

• Budgeting	3.675	4	9.488	Failed to Reject Ho	Not Significant
• Saving	4.284	6	12.592	Failed to Reject Ho	Not Significant
• Investing	7.180	6	12.592	Failed to Reject Ho	Not Significant
• Spending	1.321	4	9.488	Failed to Reject Ho	Not Significant

*Alpha = 0.05 level of significance

There is a significant relationship between the level of respondents' financial management skills in the aspect of saving and the aspect of burnout in career satisfaction, based on a Chi-square value of 13.636, which is greater than the critical value of 12.592. Thereby, the null hypothesis is rejected. It can be deduced from the foregoing result that the public elementary school teachers' ability to retain a portion of their salaries and other income enabled them to accumulate cash assets, which afforded them personal and professional confidence, and to face work-induced challenges.

Moreover, a significant relationship between the level of respondents' financial management skills in the aspect of spending and teaching burnout in the aspect of career satisfaction, based on the Chi-square value of 11.597, which is greater than the critical value of 9.488. Also, the null hypothesis is rejected. It can be inferred from these results that the public elementary school teachers' ability to allocate their income properly to different household expenses is connected to their capacity to manage job stress in relation to achieving job fulfillment. This result suggests that if a teacher is responsible for managing their own finances, then they have a lower probability of experiencing work stress and being content with their job.

There is another significant relationship that exists between the level of financial management skills in the aspect of investing among the respondents and their teaching burnout in the area of perceived administrative support, based on a Chi-square value of 16.452, which is greater than the critical value of 12.592. This result suggests that the ability of public elementary school teachers in the South District of Mandaue City to utilize their savings to earn additional income through investing a portion of their salaries is correlated with their capacity to address work-related issues and experience a sense of work fulfillment. This result aligns with the common experience of teachers who possess buffer funds, as they are more likely to experience high levels of work happiness and contentment, despite the odds, considering that having financial resources can boost confidence.

In today's dynamic economic landscape, the significance of effective financial management cannot be overstated (Adiputra, 2021). The intricate interplay between financial management skills, financial satisfaction, and future planning plays a pivotal role in shaping individuals' savings levels. As individuals navigate through the complexities of personal finance, their ability to manage resources, derive satisfaction from financial decisions, and plan for the future collectively contributes to the strength and stability of their savings (Fazli et al., 2020).

Table 15 presents the results of the test for a significant relationship between the respondents' level of financial management and their level of teaching competency.

Table 15. Results on the Test of Significant Relationship Between the Participants' Level of Financial Management and Level of Teaching Competency

Paired Variables	Computed Chi-square value	df	Critical value	Decision on Ho	Significance
Teaching Competencies & Financial Management Skills on:					
• Budgeting	18.794	4	9.488	Reject Ho	Significant (C=0.46; moderate)
• Saving	20.711	6	12.592	Reject Ho	Significant



					(C=0.48; moderate)
• Investing	3.194	6	12.592	Failed to Reject Ho	Not Significant
• Spending	70.795	4	9.488	Reject Ho	Significant (C=0.71; moderate)

*Alpha = 0.05 level of significance

There is a significant relationship between the respondents' level of financial management in the aspect of budgeting and their level of teaching competency, based on the Chi-square value of 18.794, which is greater than the critical value of 9.488. The null hypothesis is rejected. This means that if the teacher knows how to practice proper financial planning and avoid borrowing, which can cause financial stress, then they can focus on their job and achieve high teaching performance.

Likewise, there is another significant relationship between the respondents' level of financial management in the aspect of saving and their level of teaching competencies, based on a Chi-square value of 20.711, which is more significant than the critical value of 12.592. Also, the null hypothesis is rejected. This data suggests that if the teachers can set aside some amount of money, it will enable them to be financially independent and that they will be less distracted from their teaching job. Hence, high teaching performance will be attained.

Furthermore, a significant relationship exists between the respondents' level of financial management in the aspect of spending and their level of teaching competencies, as indicated by a Chi-square value of 70.795, which is more significant than the critical value of 9.488. Hence, the null hypothesis is also rejected. This result implies that knowing how to use hard-earned money for teaching will lead them to focus on mastering their job as public school teachers, which is both challenging and fulfilling. In this way, a high level of job satisfaction will be achieved.

Table 16 shows the results of the test of a significant relationship between the respondents' level of teaching burnout and their level of teaching competencies.

Table 16. Results on the Test of Significant Relationship Between the Level of Teaching Burnout and Level of Teaching Competency

Paired Variables	Computed Chi-square value	df	Critical value	Decision on Ho	Significance*
Teaching Competence and Teaching Burnout on:					
• Career Satisfaction	13.477	4	9.488	Reject Ho	Significant (C=0.40; slight)
• Perceived Administrative Support	2.165	4	9.488	Failed to Reject Ho	Not Significant



• Coping with Job-related Stress	2.052	6	12.592	Failed to Reject Ho	Not Significant
• Attitudes towards Students	2.604	4	9.488	Failed to Reject Ho	Not Significant

*Alpha = 0.05 level of significance)

A significant relationship exists between the participants' level of teaching burnout and their career satisfaction, as well as their teaching competency, based on a Chi-square value of 13.477, which is more significant than the critical value of 9.488. Therefore, the null hypothesis is rejected. This result indicates that the teachers' work-related stress related to their motivation to achieve career success is correlated with their work fulfillment.

Burnout causes physical and emotional exhaustion, as well as job dissatisfaction, resulting in reduced efficiency and a sense of alienation from colleagues. Additionally, job satisfaction has a significant impact on job-related behaviors, including turnover intention, absenteeism, and job performance (Kabir et al., 2016).

CONCLUSIONS

Based on the significant results of this investigation, it can be deduced that the current public elementary school teachers at the South District of Mandaue City Division exhibited abilities to manage their financial resources in terms of allocating to the essential expense items in the household, keeping a portion for future expenses, but cannot place them other forms of income-generating activities that will give them an alternative source of income. Likewise, their personal finances, in terms of savings, are based on their current income level and the assets they own. Moreover, the requirements of the current K to 12 curricula of the Department of Education, as well as dealing with the undesirable behavioral manifestations of learners at the moment, have caused them to experience work-related burnout. Nevertheless, their views on stress are influenced by their experiences, maturity, and how they manage challenging situations in both their personal and professional lives. However, despite these challenges, the teaching competencies of this group of educators were high.

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