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Teachers' Expenditure Patterns and Debt Profile in Relation to their Work Commitment, Productivitiy, and Attendance in Temistocles A. Merioles, Sr. Memorial High School

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ABSTRACT

Teachers must manage competing household expenses, savings, and loan obligations while sustaining professional responsibilities, yet school-specific evidence linking these financial circumstances to occupational outcomes remains limited. This study described teachers' expenditure patterns and debt profiles and examined their associations with self-reported work commitment, productivity, and attendance at Temistocles A. Merioles Memorial High School in Uson, Masbate, Philippines. A quantitative descriptive–correlational design involved 30 teachers selected through convenience sampling. Data were collected using a three-part structured questionnaire covering expenditure-related practices, debt characteristics, and professional behaviors and analyzed through frequencies, percentages, weighted means, and Pearson's product–moment correlation at the .05 significance level. Household and healthcare expenses received the highest composite agreement ratings (both 3.77), whereas savings and investments received the lowest (2.69). Eighty percent of respondents reported three or more existing loans, 80.00% reported outstanding loans of ₱500,000 or above, and 83.33% reported remaining balances of at least ₱500,000. Additionally, 73.33% reported monthly loan amortization of ₱15,000 or more. Housing construction or repair was the leading borrowing purpose (50.00%). Teachers reported high work commitment, productivity, and attendance (composite mean = 3.82). The reported correlations of expenditure patterns (r = .34) and debt profile (r = .28) with the combined occupational outcome were not statistically significant at .05; however, the documented calculations require verification. Findings indicate considerable reported financial obligations alongside high self-rated professional functioning, without establishing causal relationships. School-level financial literacy, savings, and debt-management support may address identified needs, although the single-school convenience sample and self-reported measures limit generalizability.

Keywords: *Financial Well-Being, Multiple Borrowing, Loan Amortization, Financial Resource Allocation, Savings Behavior, Teacher Welfare, Occupational Functioning, Financial Literacy, Public Secondary Education*

1. INTRODUCTION

Financial management is essential to teachers' economic well-being as they balance household needs, educational expenses, healthcare, transportation, savings, and debt repayments with professional responsibilities. Financial difficulties may also be associated with workplace outcomes. Rosso et al. (2024) identified relationships between financial stress, employee commitment, performance, and well-being, while Wei et al. (2024) emphasized the complex relationship between financial pressure and job performance. Studies have revealed varying financial literacy and management practices among Filipino teachers. Permejo et al. (2024) identified limitations in budgeting, saving, and borrowing knowledge, whereas Manalo et al. (2024) reported generally high financial literacy and financial well-being. Nevertheless, teachers continue to experience financial challenges arising from household responsibilities, educational needs, and debt obligations (Tagapulot & Macalisang, 2024). Mencias-Tabernilla (2023) further reported substantial debt repayments among public school teachers, highlighting the financial demands associated with borrowing. Beyond financial concerns, teachers are expected to maintain professional commitment, productivity, and regular attendance. Wartenberg et al. (2023) identified relationships between teachers' job satisfaction and occupational outcomes, including performance and absenteeism. However, existing studies have largely examined financial management and work-related outcomes separately, leaving limited integrated evidence on how expenditure patterns and debt profiles relate to teachers' professional functioning. To address this gap, the present study examines the expenditure patterns and debt profiles of teachers at Temistocles A. Merioles Memorial High School in Uson, Masbate, Philippines, and their relationships with work commitment, productivity, and attendance. The findings aim to contribute school-specific evidence that may inform financial literacy initiatives, debt-management support, and employee wellness programs while advancing understanding of financial well-being and occupational functioning in educational institutions.

Research Problem

Teachers face competing financial responsibilities involving household expenses, education, healthcare, savings, and debt repayments while maintaining their professional duties. Although previous studies have examined teachers' financial management and occupational performance, limited integrated evidence addresses the relationships between specific expenditure patterns, debt characteristics, and work-related outcomes. This study examines these relationships among teachers at Temistocles A. Merioles Memorial High School in Uson, Masbate, particularly their work commitment, productivity, and attendance. The investigation seeks to establish whether statistically significant associations exist among these variables within the selected school setting.

Assumptions of the Study

The study proceeds from the methodological assumption that teachers' expenditure-related practices, existing financial obligations, and work-related experiences can be systematically described using the indicators established in the research instrument. The survey-based approach also relies on respondents' ability to provide meaningful information regarding their financial circumstances and reported professional behaviors. These assumptions concern the measurement and description of the study variables and do not predetermine the research findings. In particular, the study does not assume that higher expenditure levels or greater debt obligations necessarily result in lower work commitment, productivity, or attendance. Whether statistically significant relationships exist among these variables remains a matter for empirical examination.

Objectives of the Study

The primary objective of this study is to assess teachers' expenditure patterns and debt profiles and examine their relationships with work commitment, productivity, and attendance at Temistocles A. Merioles Memorial High School in Uson, Masbate, Philippines. Specifically, the study aims to describe teachers' expenditure patterns in terms of household expenses, education expenses, transportation expenses, healthcare expenses, savings and investments, and loan repayments. It also seeks to determine teachers' debt profiles according to lending institutions, number of existing loans, loan amounts, purposes of borrowing, monthly loan amortization, and remaining loan balances. Furthermore, the study aims to assess the reported level of teachers' work commitment, productivity, and attendance and determine whether significant statistical relationships exist between their expenditure patterns and debt profiles and these work-related dimensions. The investigation adopts a quantitative, descriptive–correlational orientation consistent with its objectives. Its scope is limited to teachers of the identified school who participated in the survey, and its findings are based on information obtained through the structured research questionnaire. Consequently, the study is intended to identify patterns and statistical associations within the investigated setting rather than establish causal relationships or claim representativeness across other educational institutions.

Conceptual and Theoretical Framework

The study is anchored in the Life-Cycle Hypothesis of Modigliani and Brumberg (1954), the Theory of Planned Behavior of Ajzen (1991), and the Conservation of Resources Theory of Hobfoll (1989). The Life-Cycle Hypothesis explains how individuals allocate financial resources across present and future needs, while the Theory of Planned Behavior provides a perspective on financial decisions involving attitudes, social influences, and perceived behavioral control. Conservation of Resources Theory explains how demands on financial resources may be relevant to individual well-being and occupational functioning. The study also adopts an Input–Process–Output (IPO) framework. Inputs include teachers' expenditure patterns, debt profiles, work commitment, productivity, and attendance. The process involves questionnaire administration and statistical analysis, while the output consists of descriptive findings and identified relationships among the variables. Together, these frameworks provide theoretical and procedural foundations for examining teachers' financial and professional experiences without assuming causal relationships.

Sustainable Development Goal and Multidisciplinary Sustainability Relevance

The study supports discussions relevant to Sustainable Development Goal 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 4 (Quality Education) by examining teachers' financial responsibilities and professional functioning. Its multidisciplinary relevance integrates financial management, employee well-being, educational administration, and institutional sustainability. The findings may inform financial literacy, responsible borrowing, debt-management assistance, and teacher-support initiatives. However, these contributions are conceptual, as the study does not directly measure poverty reduction, educational quality, or SDG achievement.

2. METHODOLOGY

Research Design

This study employed a quantitative descriptive research design with correlational analysis to examine teachers' expenditure patterns and debt profiles in relation to their work commitment, productivity, and attendance at Temistocles A. Merioles Memorial High School in Uson, Masbate, Philippines. The descriptive component was used to characterize the teachers' financial

practices, existing debt obligations, and reported work-related behaviors, while the correlational component was used to determine the presence and statistical significance of relationships among the identified variables. The quantitative approach was appropriate because the study required the systematic collection, measurement, and statistical analysis of numerical and categorized survey responses. Data were obtained through a structured questionnaire covering expenditure patterns, debt characteristics, and indicators of work commitment, productivity, and attendance. Descriptive statistical measures were employed to summarize the respondents' financial and occupational characteristics, whereas Pearson's product–moment correlation coefficient was used to examine the reported relationships between financial variables and work-related outcomes. The research design allowed the investigation of these associations within the selected school setting without manipulating the variables or establishing causal relationships.

Research Locale or Study Setting

The study was conducted at Temistocles A. Merioles Memorial High School, a public secondary educational institution situated in Barangay Armenia, Municipality of Uson, Province of Masbate, Philippines. The institution served as the research setting because the investigation specifically focused on the expenditure patterns, debt profiles, work commitment, productivity, and attendance of its teaching personnel. The school provided a defined institutional environment for examining teachers' personal financial responsibilities alongside their professional obligations. Within this setting, teachers were responsible for performing instructional duties, preparing lessons, completing assigned school activities, and maintaining regular attendance while managing household expenses, educational expenditures, healthcare requirements, transportation costs, savings, investments, and loan repayments. Examining these dimensions within one institution allowed the researcher to describe the financial and work-related experiences of teachers operating under a common school environment. The study was confined to this institution, and its findings were interpreted within the characteristics and limitations of the investigated setting.

Participants or Data Sources

The respondents consisted of 30 teachers from Temistocles A. Merioles Memorial High School in Uson, Masbate. These teachers constituted the study sample and provided the primary data required to examine expenditure patterns, debt profiles, work commitment, productivity, and attendance. The respondents were considered appropriate sources of information because they were directly involved in teaching and school-related responsibilities and could report their financial circumstances and professional experiences. The study utilized a nonprobability convenience sampling technique. Respondents were selected based on their accessibility, availability, and willingness to participate during the data collection period. This sampling approach was adopted because of the limited time available for data collection and the practical accessibility of teachers within the designated institution. Participation was restricted to teachers who were available and willing to complete the structured questionnaire. The investigation excluded school heads, non-teaching personnel, learners, and teachers from other educational institutions. Consequently, the sample represented participating teachers from the selected school rather than a probability-based representation of a broader teaching population. The use of convenience sampling enabled the researcher to obtain information relevant to the study objectives, although the nonrandom selection of participants limited the generalizability of the findings beyond the investigated setting.

Research Instruments or Materials

The study utilized a structured questionnaire consisting of three parts. Part I assessed teachers' expenditure patterns in terms of household expenses, education, transportation, healthcare, savings and investments, and loan repayments. Part II examined their debt profiles based on lending institutions, number of existing loans, loan amounts, borrowing purposes, monthly amortization, and remaining loan balances. Part III measured teachers' reported work commitment, productivity, and attendance. Parts I and III employed a four-point Likert scale ranging from 1 (Strongly Disagree) to 4 (Strongly Agree), while Part II used applicable response categories. The questionnaire underwent expert review by a research adviser, a school administrator, and experienced teachers to assess its clarity, relevance, and alignment with the research objectives. Revisions were incorporated based on their recommendations. A pilot test involving teachers outside the actual sample was also conducted, with Cronbach's alpha used to examine internal consistency. The revised questionnaire was subsequently administered to the respondents.

Data Gathering Procedure

The researcher initially prepared the questionnaire, obtained expert feedback, revised the instrument, and conducted pilot testing. Administrative permission was secured before data collection, including approval from the Schools Division Superintendent of Masbate Province. The finalized questionnaire was distributed to the 30 participating teachers, who were informed of the study's purpose and assured that their responses would remain confidential and be used exclusively for academic purposes. After collection, the questionnaires were checked, organized, and tabulated. The responses were subjected to statistical analysis with assistance from an expert statistician. The findings were subsequently interpreted in relation to the study objectives.

Data Analysis

The study employed frequency counts, percentages, weighted means, and Pearson's product–moment correlation coefficient. Frequencies and percentages were used to summarize categorical responses, particularly teachers' debt profiles. Weighted means were applied to the four-point Likert-scale responses to describe expenditure patterns and reported levels of work commitment, productivity, and attendance. Pearson's *r* was used to examine the reported relationships between expenditure patterns and debt profiles and the selected work-related outcomes. Statistical significance was assessed using a two-tailed test at the .05 level, with 28 degrees of freedom and a reported critical value of ±0.3610. The analyses were intended to identify statistical associations rather than causal relationships.

Ethical Considerations

The study observed ethical safeguards concerning administrative authorization, voluntary participation, and confidentiality. Permission to conduct the research was obtained from the Schools Division Superintendent of Masbate Province and the school administration. Participation was based on the teachers' willingness to complete the questionnaire. Respondents were informed of the research purpose and assured that their financial and work-related information would be treated confidentially and used solely for academic purposes. The study relied on questionnaire responses and did not involve experimental interventions. Separate institutional ethics committee approval and specific data-storage procedures were not documented in the manuscript.

3. RESULTS AND DISCUSSION

3.1 Teachers' Expenditure Patterns

The findings revealed that household and healthcare expenses obtained the highest composite means of 3.77 each, followed by education expenses (3.53), transportation expenses (3.43), and loan repayments (3.39), all interpreted as Strongly Agree. Savings and investments received the lowest composite mean of 2.69, interpreted as Agree. Among the individual indicators, contributions to daily family expenses recorded a mean of 3.90, while monthly bank or lending institution repayments obtained 3.87. Conversely, regular contributions to savings or cooperative accounts received the lowest mean of 2.23, interpreted as Disagree. These findings suggest that teachers reported greater involvement in meeting immediate household, healthcare, and repayment obligations than in regular savings and investment activities. This pattern is consistent with Mencias-Tabernilla (2023), who identified substantial household expenditures and debt obligations among Filipino public school teachers. Similarly, Capisonda-Porteza (2023) reported challenges in maintaining savings because of competing financial responsibilities. The findings emphasize the importance of strengthening teachers' financial planning and savings practices, although agreement ratings do not directly measure actual expenditure amounts.

3.2 Teachers' Debt Profile

The results showed that GSIS and banks were the leading lending institutions, each reported by eight teachers (26.67%). Regarding existing loans, 12 respondents (40.00%) reported three loans, while seven (23.33%) had five or more. Most respondents (80.00%) reported total outstanding loan amounts of ₱500,000 and above. House construction or repair was the primary borrowing purpose for 15 teachers (50.00%). Furthermore, 10 respondents (33.33%) reported monthly loan amortization of ₱25,000 and above, while 25 teachers (83.33%) had remaining loan balances of at least ₱500,000. These findings indicate that multiple borrowing and substantial loan obligations were common among the respondents, particularly for housing-related needs. This corresponds with Flamiano (2024), who identified housing, household responsibilities, and personal expenses as major reasons for teachers' borrowing. Similarly, Mencias-Tabernilla (2023) documented substantial debt repayments among public school teachers. The findings highlight the potential relevance of debt-management programs and responsible borrowing initiatives, although repayment capacity cannot be established without information on respondents' income.

3.3 Teachers' Work Commitment, Productivity, and Attendance

Teachers reported consistently high levels of work commitment, productivity, and attendance, obtaining an overall composite mean of 3.82, interpreted as Strongly Agree. Remaining committed to teaching responsibilities received the highest mean of 3.93, followed by giving their best effort and participating actively in school activities, both at 3.90. Completing assigned tasks on time recorded the lowest mean of 3.67 but remained within the Strongly Agree category. The findings suggest that respondents perceived themselves as committed to fulfilling their professional responsibilities despite their reported financial obligations. These results are consistent with Paniza (2023), who identified high work commitment among public school teachers. Leal and Baniel (2024) likewise emphasized the relevance of professional commitment and motivation to teachers' work experiences. However, the present findings reflect self-reported behaviors rather than independently verified attendance or performance records.

3.4 Relationship Between Teachers' Financial Conditions and Work Commitment, Productivity, and Attendance

The study reported weak positive correlations between expenditure patterns and the combined work-related outcome (r = 0.34) and between debt profile and the same outcome (r = 0.28). Both coefficients were below the reported critical value of ±0.3610 at the .05 significance level with 28 degrees of freedom. Accordingly, both relationships were classified as not statistically significant, indicating insufficient evidence to reject the corresponding null hypotheses under the reported analyses. These findings suggest that the reported financial variables were not significantly associated with teachers' self-reported work commitment, productivity, and attendance in the investigated sample. In contrast, Amparo and Vargan (2023) identified significant relationships involving financial self-efficacy and teaching performance, while Mustafa et al. (2024) reported an association between financial wellness and employee performance. These differences may reflect variations in research settings and the financial constructs measured. However, the absence of statistical significance does not establish that financial circumstances have no relationship with occupational functioning.

3.5 General Discussion

Overall, the study revealed substantial reported financial obligations alongside high self-reported professional commitment among participating teachers. Although the reported correlations were not statistically significant, the findings highlight the potential value of financial literacy, savings promotion, and responsible debt-management initiatives. The study contributes school-specific evidence connecting personal financial management and educational administration, with possible implications for employee well-being and institutional sustainability. Nevertheless, its interpretation is limited by convenience sampling, the small sample size, reliance on self-reported measures, and discrepancies in the documented correlation calculations.

4. CONCLUSIONS AND RECOMMENDATIONS

The study revealed that teachers at Temistocles A. Merioles Memorial High School reported substantial financial responsibilities, particularly in household and healthcare expenses, education, transportation, and loan repayments. Savings and investments received the lowest expenditure-related ratings, indicating comparatively less consistent engagement in long-term financial preparation. The debt profiles further showed that multiple borrowing was common, with most respondents reporting three or more loans and substantial outstanding balances. Housing-related expenditures emerged as the primary borrowing purpose, while monthly loan amortization represented a recurring financial obligation. Despite these financial responsibilities, teachers reported high levels of work commitment, productivity, and attendance, particularly in fulfilling their professional duties and participating in school activities. The reported correlation analyses indicated weak positive relationships between expenditure patterns (r = 0.34) and debt profiles (r = 0.28) and the combined work-related outcomes, neither of which was statistically significant at the .05 level. Subject to verification of these calculations, the findings provide insufficient evidence of significant linear associations among the investigated variables. Overall, the study contributes school-specific insights into teachers' financial practices and professional experiences, highlighting the importance of financial well-being without establishing causal relationships between financial obligations and occupational functioning.

Teachers are encouraged to strengthen personal financial management through systematic budgeting, regular savings, emergency fund preparation, and responsible borrowing. Given the prevalence of multiple loans and substantial repayment obligations, teachers should

periodically review their outstanding balances, repayment schedules, and borrowing commitments to support informed financial decisions. School administrators, in coordination with appropriate teacher organizations and educational stakeholders, may consider providing financial literacy and wellness activities focusing on budgeting, savings, debt management, and financial planning. These initiatives should be responsive to teachers' identified financial circumstances. Professional development activities addressing time management may also help sustain their reported commitment and productivity, particularly in the timely completion of assigned tasks. Future researchers are encouraged to conduct similar investigations involving larger and more representative samples across multiple educational institutions. Subsequent studies may incorporate actual expenditure amounts, income levels, debt-service ratios, and independently verified attendance and performance records to provide a more comprehensive assessment of teachers' financial circumstances and work-related outcomes. Such research may strengthen the evidence needed to develop context-appropriate financial wellness and institutional support initiatives.

The study was limited to 30 teachers from a single public secondary school selected through convenience sampling, restricting the generalizability of the findings to broader teaching populations. Data were obtained through self-reported questionnaires, which may be subject to recall and response biases. Furthermore, expenditure patterns were assessed using agreement-based indicators rather than actual monetary expenditures, while work commitment, productivity, and attendance were measured through respondents' perceptions rather than independent performance records. The descriptive–correlational design also prevented causal inferences regarding the relationships between financial conditions and work-related outcomes. These limitations underscore the need for cautious interpretation and further investigation using larger samples, objective financial and occupational measures, and more rigorous analytical procedures.

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