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Financial Literacy and Management Practices, and Work-Life Balance of Public School Teachers

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Abstract

Financial literacy and financial management practices play important roles in supporting teachers' financial well-being and work-life balance. This study examined the financial literacy, financial management practices, and work-life balance of public elementary school teachers in selected schools in Bilar, Batuan, Carmen, and Sierra Bullones, Bohol, during School Year 2026–2027, as a basis for developing a Financial Literacy Action Plan. Guided by behavioral finance, financial literacy, human capital, planned behavior, and social cognitive theories, the study employed a quantitative descriptive-correlational and predictive research design. Data were collected from 253 teachers selected through proportionate stratified sampling using an adapted structured questionnaire. Descriptive statistics, t-tests, analysis of variance, and multiple linear regression were used to analyze the data. Results revealed high financial literacy (M = 3.54), moderately practiced financial management (M = 3.33), and satisfactory work-life balance (M = 3.21). Financial skills were weaker than financial knowledge and attitudes, while saving and investment were the least practiced financial management areas. Significant differences were identified in financial literacy by age, financial management by monthly income, and work-life balance by gender and monthly income. Financial management practices ($\beta = .374$, $p < .001$) and financial literacy ($\beta = .164$, $p = .040$) significantly and positively predicted work-life balance. The regression model explained 40.9% of its variance ($R^2 = .409$). The study recommends implementing a Financial Literacy Action Plan emphasizing practical financial skills and integrating financial education into teacher development and wellness programs. The findings support Sustainable Development Goals 4 (Quality Education), 3 (Good Health and Well-Being), and 8 (Decent Work and Economic Growth). The study contributes to educational and socioeconomic sustainability by providing evidence to guide institutional support for teachers' financial management and personal well-being.

Keywords: Educational Sustainability; Financial Literacy; Financial Management; Financial Well-Being; Public-School Teachers; Sustainable Development Goals; Work-Life Balance

1. Introduction

Financial literacy and financial management practices are important factors in maintaining the financial well-being and work-life balance of public-school teachers. Increasing household expenses, professional responsibilities, and financial obligations may contribute to stress, reduced job satisfaction, and difficulties in managing personal and professional life. Although financial literacy supports informed financial decisions, teachers may still experience challenges in budgeting, saving, investing, and managing debt. This study examines the financial literacy, financial management practices, and work-life balance of public-school teachers in Bilar District, Division of Bohol, during School Year 2026–2027, as a basis for developing a proposed action plan.

Work-life balance refers to an individual's ability to manage professional and personal responsibilities while maintaining satisfaction in both areas. Greenhaus and Allen (2011) emphasized that work-life balance involves effectiveness and satisfaction in work and family roles. However, teachers often experience difficulties maintaining this balance because of increasing workloads, household expenses, and financial responsibilities. Financial stress may contribute to anxiety, burnout, reduced productivity, and job dissatisfaction (Variacion et al., 2024). Financial literacy helps individuals make informed decisions about budgeting, saving, borrowing, and long-term planning (Lusardi and Mitchell (2014)). Nevertheless, financial knowledge does not always translate into responsible financial behavior, particularly when teachers rely on loans to meet their daily needs. Limited access to financial resources and services may further affect financial stability (World Bank in 2022).

Financial literacy includes the knowledge, skills, attitudes, and behaviors needed to make sound financial decisions. Lusardi and Mitchell (2014), Atkinson and Messy (2012), Huston (2010), and Remund (2010) emphasized that financial literacy involves both understanding financial concepts and applying them in everyday situations. Effective financial management involves budgeting, saving, expense control, investment, and debt management. These practices support financial security and help individuals manage their resources responsibly . Financial well-being is also associated with work-life balance, job satisfaction, and personal well-being . Financial pressures may affect both personal and professional responsibilities, as explained by Clark (2000). Access to appropriate financial services also contributes to financial stability and responsible financial management (World Bank, 2022).

Studies involving Filipino teachers reveal continuing difficulties in applying financial knowledge to daily financial decisions. Casingal and Ancho (2021, 2022) reported that teachers generally possess financial knowledge but experience challenges in budgeting, saving, and managing debt. Garcia (2025) similarly identified weaknesses in long-term financial planning, investment, and spending discipline. Financial literacy influences financial management practices, although demographic and economic conditions may affect financial behavior (Maribao & Narido, 2025). Financial stress may also affect job satisfaction, productivity, and personal well-being (Agyapong et al., 2022). Broader economic conditions, including increasing expenses and household indebtedness, may further affect financial stability (Asian Development Bank, 2021). Occupational stress, financial resilience, and financial socialization also influence financial behavior and well-being (Skaalvik and Skaalvik, 2017; Brüggen et al., 2017; Gudmunson and Danes, 2011).

The study is anchored in theories explaining financial knowledge, behavior, and well-being. Richard H. Thaler's Behavioral Finance Theory (2015) explains how emotions, cognitive biases, and social influences affect financial decisions. Lusardi and Mitchell's Financial Literacy Theory (2014) emphasizes the importance of financial knowledge in responsible financial management, while Human Capital Theory (HCT) introduced by Becker (1964) considers knowledge and skills as investments that improve individual capabilities and well-being. The Theory of Planned Behavior (Icek Ajzen,1991) explains how attitudes and behavioral intentions influence actions, while Social Cognitive Theory (Albert Bandura,1986) emphasizes the interaction of personal, behavioral, and environmental factors. These theories support the study's conceptual framework, which examines demographic characteristics, financial literacy, and financial management practices as potential predictors of teachers' work-life balance. Financial literacy includes financial knowledge, skills, and attitudes; financial management covers budgeting, saving, expense control, investment, and debt management; and work-life balance involves time management, stress level, personal well-being, and job satisfaction.

Previous studies have examined financial literacy, financial behavior, and financial stress among teachers. However, the reviewed literature provides limited evidence on how demographic characteristics, financial literacy, and financial management practices collectively predict work-life balance among public-school teachers in Bilar District, Division of Bohol. This study aims to assess teachers' demographic profiles, financial literacy levels, financial management practices, and work-life balance during School Year 2026–2027. Specifically, it examines differences in these variables when teachers are grouped according to age, gender, civil status, monthly income, years in service, and educational attainment. It also determines whether demographic characteristics, financial literacy, and financial management practices significantly predict work-life balance. The findings will

serve as the basis for a proposed action plan to address identified financial management concerns and support teachers' personal and professional well-being.

The study primarily supports SDG 4, Quality Education, which promotes inclusive, equitable education and lifelong learning opportunities (United Nations, 2015). Teachers' financial well-being and work-life balance are relevant to their capacity to fulfill professional responsibilities and contribute to educational quality. The study also relates to SDG 3, Good Health and Well-Being, through its examination of financial stress and personal well-being, and SDG 8, Decent Work and Economic Growth, through its focus on financial security, responsible financial management, and satisfactory working conditions.

The study contributes to educational sustainability by examining financial conditions that may influence teachers' professional responsibilities and work-life balance. It supports socioeconomic sustainability by identifying financial literacy and management practices that may help teachers improve budgeting, saving, and debt management. The findings may also assist school administrators, education officials, and financial institutions in identifying appropriate financial education initiatives and support services. Through the proposed action plan, the study seeks to promote responsible financial behavior, teacher welfare, and institutional support for sustainable.

2. Material and methods

2.1 Research Design

The study utilized a quantitative descriptive-correlational and predictive research design. The descriptive component examined the respondents' demographic characteristics, financial literacy, financial management practices, and work-life balance. The correlational and predictive components employed multiple linear regression to determine whether demographic characteristics, financial literacy, and financial management practices significantly predicted teachers' work-life balance. This design was appropriate because it examined naturally occurring variables without manipulating respondents' conditions.

2.2 Locale of the Study

The study was conducted in selected public elementary schools in Bilar, Batuan, Carmen, and Sierra Bullones within the Third Sub-Congressional District of Bohol during School Year 2026–2027. These municipalities represented educational settings with teachers of varying demographic and socioeconomic backgrounds. The research locale provided an appropriate setting for examining financial literacy, financial management practices, and work-life balance among public-school teachers in rural communities.

2.3 Respondents of the Study

The respondents consisted of 253 public elementary school teachers selected from a total population of 734 teachers across the participating municipalities. The respondents represented different age groups, genders, civil statuses, monthly income levels, years in service, and educational attainments. These characteristics were considered in examining differences in financial literacy, financial management practices, and work-life balance.

2.4 Sample and Sampling Procedure

The study employed proportionate stratified sampling to ensure representation from the participating municipalities. The sample size of 253 respondents was determined from a population of 734 teachers using a 95% confidence level and a 5% margin of error. The allocation followed the population proportions of the identified groups. Bilar contributed 41 respondents from 120 teachers (16.3%), while Batuan contributed 35 from 102 (13.9%). Carmen was divided into three groups: Carmen 1 contributed 41 respondents from 119 teachers (16.2%), Carmen 2 contributed 42 from 122 (16.6%), and Carmen 3 contributed 35 from 101 (13.8%). Sierra Bullones had the largest allocation, with 59 respondents from 170 teachers (23.2%). This distribution maintained proportional representation across the six sampling groups and resulted in a total of 253 respondents.

2.5 Research Instrument

The study used an adapted structured questionnaire based on established financial literacy and work-life balance measurement frameworks. The instrument consisted of components assessing financial literacy, financial management practices, and work-life balance. The financial literacy component measured financial knowledge, financial skills, and financial attitudes, guided by Lusardi and Mitchell (2014) and the OECD/INFE Financial Literacy Measurement Toolkit (2018). The financial management component assessed budgeting, saving, expense control, investment, and debt management, drawing from the OECD/INFE (2018) framework and the financial literacy concepts of Lusardi and Mitchell (2014). The work-life balance component was based on the framework discussed by Greenhaus and Allen (2011), covering time management, stress level, personal well-being, and job satisfaction. The questionnaire was adapted to reflect the professional circumstances of public elementary school teachers in the Philippines while maintaining the essential concepts of the original instruments. The instrument used a four-point Likert scale to assess respondents' perceptions and practices, with higher scores generally

indicating stronger financial literacy, more frequent financial management practices, and better work-life balance, subject to the interpretation of individual indicators.

2.6 Data Gathering Procedure

Data collection began with securing the necessary permissions and endorsements from the Office of the Schools Division Superintendent of Bohol and the school principals of selected schools in Bilar, Batuan, Carmen, and Sierra Bullones. Official request letters explained the study's objectives, significance, and methodology. Following approval, the adapted questionnaires were finalized and prepared for distribution. The researcher distributed the questionnaires to the selected teacher-respondents to gather information on financial literacy, financial management practices, and work-life balance. Ethical research practices were observed, and respondents were treated respectfully without coercion or unnecessary interference. After collection, the completed questionnaires were checked, coded, tabulated, and prepared for statistical analysis. The findings were interpreted according to the research objectives and used as the basis for developing a proposed Financial Literacy Action Plan for Teachers.

2.7 Data Analysis Techniques

The data collected from 253 respondents were analyzed using descriptive and inferential statistics. Frequency counts and percentages described the demographic characteristics, while weighted means and standard deviations assessed financial literacy, financial management practices, and work-life balance. The four-point scale used the following mean ranges: 3.50–4.00, 2.50–3.49, 1.50–2.49, and 1.00–1.49. For financial literacy, these represented high, moderate, fair, and low levels, respectively. For financial management practices, the corresponding interpretations were highly practiced, moderately practiced, rarely practiced, and not practiced at all. For work-life balance, the categories were high, satisfactory, fair, and poor work-life balance. An independent-samples t-test was used to examine differences between gender groups, while one-way analysis of variance (ANOVA) assessed differences according to age, civil status, monthly income, years in service, and educational attainment. Tukey's Honestly Significant Difference (HSD) test was specified for significant ANOVA results, while Welch's ANOVA was identified as an alternative when the homogeneity of variance assumption was not satisfied. Eta squared (η^2) was used to indicate effect size. Multiple linear regression analysis determined whether demographic characteristics, financial literacy, and financial management practices significantly predicted work-life balance. The model included age, gender, civil status, monthly income, years in service, educational attainment, financial literacy, and financial management practices as predictors, with overall work-life balance as the dependent variable. Categorical demographic variables were dummy-coded using the following reference categories: age 26–30 years, female, married, monthly income of ₱25,999 and below, 0–5 years in service, and bachelor's degree. Financial literacy and financial management practices were entered as composite scores. Regression results were evaluated using unstandardized coefficients (B), standard errors (SE), standardized beta coefficients (β), t-statistics, p-values, coefficient of determination (R^2), adjusted R^2, and the overall F-statistic. All inferential analyses used a significance level of $\alpha = .05$.

3. Results and Discussion

3.1 Demographic Profile of Public-School Teachers

3.1.1 Age, Gender, and Civil Status

The largest proportion of respondents were aged 31–35 years (28.9%), followed by 41–45 years (18.2%) and 36–40 years (14.2%). Most were female (91.7%) and married (84.6%), while 8.3% were male and 13.4% were single. Widowed and separated respondents accounted for 1.6% and 0.4%, respectively. These findings indicate that the respondents were predominantly female and married, with the largest age group belonging to early adulthood. Their demographic characteristics provide context for understanding financial responsibilities, household obligations, and the management of professional and personal roles.

3.1.2 Monthly Income, Years in Service, and Educational Attainment

Most respondents earned ₱31,000–₱35,999 monthly (37.2%), followed by ₱36,000–₱40,999 (28.9%). The largest group had 6–10 years of teaching experience (29.6%). Regarding educational attainment, 47.0% had master's degree units, 25.3% held bachelor's degrees, 17.4% had master's degrees, 5.9% had doctorate units, and 4.3% held doctorate degrees. The findings reflect differences in income, professional experience, and educational qualifications. These characteristics provide a basis for examining variations in financial literacy, financial management practices, and work-life balance, although demographic distributions alone do not establish significant relationships.

3.2 Financial Literacy Among Public-School Teachers

3.2.1 Financial Knowledge and Attitudes

Financial knowledge and financial attitudes both obtained high mean scores (M = 3.60). Understanding the importance of saving received the highest financial knowledge rating (M = 3.66), while understanding interest rates received the lowest (M = 3.54). For financial attitudes, believing in regular saving obtained the highest mean

(M = 3.80), while confidence in managing personal finances received the lowest (M = 3.47). These findings indicate that teachers generally possess strong financial knowledge and positive attitudes toward saving and financial planning. However, confidence in financial management remains comparatively lower. Similar findings were reported by Am-una (2025), Garcia (2025), and Permejo et al. (2024), who identified strengths in teachers' financial knowledge and attitudes alongside areas requiring improvement.

3.2.2 Financial Skills

Financial skills obtained a moderate mean (M = 3.41). Prioritizing essential expenses received the highest rating (M = 3.57), followed by preparing and following a personal budget (M = 3.54). Consistent monitoring of income and expenses received the lowest mean (M = 3.33). The findings suggest that teachers understand financial priorities but experience difficulties consistently applying financial management skills. This supports Vidal-Sarahina (2025), who identified gaps between financial knowledge and its practical application among teachers.

3.2.3 Overall Financial Literacy

The respondents demonstrated high overall financial literacy (M = 3.54). Financial knowledge and attitudes obtained the highest dimension means (M = 3.60), while financial skills recorded the lowest (M = 3.41). These findings indicate that financial knowledge and favorable attitudes do not always translate into equally strong financial practices. Practical financial education focusing on expense monitoring, budgeting, and debt management may therefore help address the identified gaps.

3.3 Financial Management Practices Among Public-School Teachers

3.3.1 Debt Management, Budgeting, and Expense Control

Debt management obtained the highest mean (M = 3.41), followed by budgeting (M = 3.38) and expense control (M = 3.37), all interpreted as moderately practiced. Paying loans on time received a high rating (M = 3.56), while monitoring expenses and avoiding multiple lending sources obtained comparatively lower scores. These findings suggest that teachers prioritize financial obligations and budgeting but demonstrate less consistent expense monitoring. Robles and Polinar (2024) emphasized budgeting, debt repayment, and financial responsibility as important aspects of teachers' financial management.

3.3.2 Investment and Saving Practices

Investment obtained a mean of 3.30, while saving received the lowest mean of 3.19, both interpreted as moderately practiced. Recognizing the importance of investment for long-term security received a mean of 3.40, but actual salary allocation for investments obtained 3.22. Prioritizing savings despite financial obligations recorded the lowest saving mean (M = 3.16). These results indicate that teachers recognize the importance of investment and saving but experience difficulties practicing them consistently. Capisonda-Porteza (2023) associated limited savings with financial obligations and unexpected expenses, while Dimapinto and Apas (2025) identified variations in teachers' financial management practices across different dimensions.

3.3.3 Overall Financial Management Practices

The overall financial management mean was 3.33, interpreted as moderately practiced. Debt management ranked highest (M = 3.41), followed by budgeting (M = 3.38), expense control (M = 3.37), investment (M = 3.30), and saving (M = 3.19). The findings suggest that teachers practice financial management at a moderate level, with saving and investment requiring comparatively greater attention. Strengthening these practices may support more consistent financial planning and responsible management of available resources.

3.4 Work-Life Balance Among Public-School Teachers

3.4.1 Time Management and Job Satisfaction

Time management obtained the highest mean (M = 3.41), followed by job satisfaction (M = 3.37), both interpreted as satisfactory. Balancing teaching duties and family responsibilities received the highest time-management rating (M = 3.50), while having sufficient family time despite school-related tasks received the lowest (M = 3.34). The findings indicate that teachers generally manage professional and personal responsibilities satisfactorily despite workload and financial challenges. However, lesson preparation, paperwork, and other responsibilities may limit time for family and personal activities.

3.4.2 Personal Well-Being and Stress

Personal well-being obtained a satisfactory mean (M = 3.27), while the original stress indicators recorded a mean of 2.77. Financial pressure due to insufficient salary received the highest stress response (M = 2.91), followed by stress from managing financial and teaching responsibilities (M = 2.73). These findings indicate that financial and professional demands remain sources of stress despite satisfactory personal well-being. The negatively worded stress indicators were reverse-scored when computing overall work-life balance. Llemit et al. (2026) similarly identified workload and limited institutional support as contributors to teachers' stress.

3.4.3 Overall Work-Life Balance

The respondents demonstrated satisfactory overall work-life balance (M = 3.21). Time management obtained the highest mean (M = 3.41), followed by job satisfaction (M = 3.37) and personal well-being (M = 3.27). The findings suggest that teachers generally maintain satisfactory personal and professional balance, although financial pressures and workload remain concerns. Llemit et al. (2026) emphasized the importance of coping strategies and institutional support in maintaining teachers' well-being.

3.5 Significant Differences According to Demographic Profile

3.5.1 Financial Literacy According to Age

Financial literacy differed significantly according to age, $F(7, 245) = 2.05$, $p = .049$, $\eta^2 = .055$. Significant pairwise differences were identified between teachers aged 56–60 and those aged 26–30 ($p = .049$), 31–35 ($p = .029$), and 46–50 ($p = .010$). No significant differences were found according to the other demographic characteristics. These findings indicate that financial literacy varies across age groups, potentially reflecting differences in financial experiences and responsibilities. However, the results do not establish which age groups demonstrated higher financial literacy.

3.5.2 Financial Management According to Monthly Income

Financial management practices differed significantly according to monthly income, $F(5, 245) = 3.39$, $p = .006$, $\eta^2 = .065$. A significant difference was identified between teachers earning ₱31,000–₱35,999 and ₱36,000–₱40,999 ($p = .003$). Other demographic comparisons were not statistically significant. These findings suggest that financial management practices vary across income groups, possibly because of differences in available resources and financial obligations. However, the results do not identify which income group demonstrated stronger financial management practices.

3.5.3 Work-Life Balance According to Gender and Monthly Income

Work-life balance differed significantly according to gender, $t(250) = -2.09$, $p = .037$, Cohen's $d = 0.47$, and monthly income, $F(5, 245) = 3.28$, $p = .007$, $\eta^2 = .063$. Significant income-group differences were observed between teachers earning ₱25,999 and below and ₱31,000–₱35,999 ($p = .041$), and between ₱26,000–₱30,999 and ₱31,000–₱35,999 ($p = .032$). Other demographic comparisons were not significant. The findings indicate that gender and monthly income are associated with differences in work-life balance. These variations may reflect differences in personal responsibilities and financial circumstances, although the results do not establish which groups reported better work-life balance.

3.6 Predictors of Work-Life Balance

3.6.1 Financial Literacy, Financial Management, and Educational Attainment

Multiple regression analysis identified financial management practices ($\beta = .374$, $p < .001$) and financial literacy ($\beta = .164$, $p = .040$) as significant positive predictors of work-life balance. Educational attainment was also significant for respondents with MA units ($\beta = .099$, $p = .046$) and doctorate degrees ($\beta = .125$, $p = .015$), compared with bachelor's degree holders. Age, gender, civil status, monthly income, and years in service were not significant predictors. These findings indicate that stronger financial management practices and financial literacy are associated with better work-life balance. The results are consistent with Casingal and Ancho (2022), Capisonda-Porteza (2023), and Maribao and Narido (2025) , which emphasized the relevance of financial knowledge and management practices to teachers' financial and personal well-being.

3.6.2 Overall Predictive Model

The regression model was statistically significant, $F(26, 226) = 6.010$, $p < .001$, with $R = .640$, $R^2 = .409$, and adjusted $R^2 = .341$. The predictors collectively explained 40.9% of the variance in work-life balance, while the adjusted model accounted for 34.1%. These findings indicate that financial literacy, financial management practices, and selected educational attainment categories contribute significantly to predicting teachers' work-life balance. Financial management practices demonstrated the strongest standardized coefficient among the significant predictors, highlighting the importance of practical financial behavior alongside financial knowledge.

4. Conclusion & Recommendations

The study concluded that the 253 public-school teachers demonstrated high financial literacy (M = 3.54), moderately practiced financial management (M = 3.33), and satisfactory work-life balance (M = 3.21). Financial knowledge and attitudes were stronger than practical financial skills, while saving and investment were the least practiced financial management areas. Significant differences were found in financial literacy according to age, financial management practices according to monthly income, and work-life balance according to gender and monthly income. Multiple regression analysis revealed that financial management practices ($\beta = .374$, $p < .001$) and financial literacy ($\beta = .164$, $p = .040$) were significant positive predictors of work-life balance, with financial management showing the stronger contribution. Selected educational attainment categories were also significant predictors. The regression model explained 40.9% of the variance in work-life balance ($R^2 = .409$). Overall, the

findings highlight the importance of financial literacy and responsible financial management practices in supporting teachers' work-life balance.

The study recommends implementing a Financial Literacy Action Plan focusing on budgeting, saving, expense monitoring, responsible borrowing, debt management, and investment. Teachers are encouraged to strengthen their financial management practices, while school administrators and the Department of Education may integrate financial literacy seminars, workshops, and related activities into professional development and wellness programs. Financial education initiatives should consider teachers' age, financial experiences, income levels, and individual needs. School wellness programs may also address financial stress, workload, family responsibilities, and personal well-being. The proposed action plan may be evaluated through pre-implementation and post-implementation assessments of financial practices and work-life balance. Future researchers may examine other factors influencing teachers' work-life balance and assess the effectiveness of financial literacy programs in other schools or school divisions.

The study was limited to 253 public-school teachers and focused on their demographic characteristics, financial literacy, financial management practices, and work-life balance. Its analysis covered selected financial and work-life balance dimensions and examined differences and predictors using descriptive and inferential statistics. Other possible influences on work-life balance, including workload, family obligations, financial stress, and organizational support, were not independently examined as additional predictors. The proposed Financial Literacy Action Plan was developed from the findings, but its effectiveness was not evaluated in the study.

5. Compliance with ethical standards

The authors affirm that no conflicts of interest exist in relation to this study. The research involved 253 public-school teachers from selected schools in Bilar, Batuan, Carmen, and Sierra Bullones, Bohol, with the necessary permissions sought from the Schools Division Superintendent and school principals. Participation was voluntary, and data were collected through non-invasive questionnaires, with confidentiality maintained and no identifying information disclosed. The researchers acknowledge the participating teachers and school administrators for their cooperation and support throughout the study.

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