

# The Relationship of Financial Worries and Psychological Distress among Psychology Students

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## ABSTRACT

This study focuses on the relationship between psychological suffering and psychological distress among National University – Baliwag psychology students. In this study, 78 college students who are enrolled in psychology programs were used as a sample, and the potential relationship between financial concerns and psychological distress was investigated. The Kessler Psychological Suffering Scale (K10) is used to measure psychological distress, whereas the APR Financial Distress Scale is used to quantify financial worries. Regression analysis and correlation were employed to interpret the collected data. The findings indicated a strong correlation between psychological distress and financial concerns, particularly for female and third-year psychology students. This study also discovered that students' psychological suffering is influenced by financial concerns, particularly those who experience depression. The results imply that in order to lessen financial worries and its detrimental effects on general psychological well-being, publicly-supported financial counseling services and public health intervention initiatives are required, with special emphasis paid to students in universities.

## INTRODUCTION

Financial worries are one of the issues that many people face today. These worries can cause despair, anxiety, and even physical troubles. Given the rise in household financial difficulties and mental health issues brought on by the extended COVID-19 epidemic, it is urgent and crucial to understand the relationship between financial worries and psychological distress (Li & Mutchler, 2020). Furthermore, Financial Worries may lead to very critical health problems, not only about Psychological Distress but also the way people think along with socializing. Financial Worries have become the most common problem nowadays for students because they are the ones who are more engaged in situations such as financial instability, difficulty in budgeting, etc. (Ryu & Fan, 2022).

The Philippines is the “most stressed” nation in the Asia-Pacific (APAC) in terms of managing household finances, especially amid this protracted COVID-19 pandemic. Financial difficulty is a factor that higher education systems have identified as it causes stress to students. Studies indicate that the students' inability to maintain the high standards of their studies is a result of their financial worries (Shange, 2018). Filipino psychologists have explored the most in-depth stress and coping. However, there weren't many studies that focused on the stress experienced by Filipino students in that aspect, but this has partly changed in the past years with the publishing of various studies on Filipino students' experiences with stress. As for university students, psychological distress is probably the most common mental health issue (Gibbons et al., 2019). In the Philippines, late adolescence years are the common age for college students. They are most likely to deal with a particular set of pressures while they are still students, which could significantly affect their capacity

to handle college life (Dy et al., 2018). It should come as no surprise that stress caused by financial hardship and uncertainty has a detrimental effect on a student's well-being wherein financial stress amongst students are linked to higher levels of self-reported mental health requirements (Bernardo et al., 2018).

Financial instability is a widespread issue nowadays that probably affects the majority of people and can result in psychological suffering. The purpose of the study is to raise awareness among people about the harm financial worries may do to others—or even to oneself in terms of psychological well-being. The study's goal is to help students identify the possible steps they may take to prevent, or at the very least, decrease the effects of financial difficulties on their well-being. Additionally, it can make the students aware of their peers' circumstances and perhaps even enable them to help them.

This research study aims to contribute to understanding the relationship between financial worries and psychological distress in psychology students. It aims to help students understand how financial issues affect their psychological distress and develop financial literacy and decision-making abilities. Parents can also benefit from this study, as they can better understand their children's well-being and show support. Financial planners and advisors can benefit from this research, as it can provide holistic financial guidance. Mental health professionals and advocates can benefit from this research, as it can raise public awareness and reduce stigma. The study will also contribute to socioeconomic status and psychological well-being studies in the Philippines.

### **Financial Worries**

Financial worries are not only evident in adults, some studies have already conducted studies about financial worries and their effect on students, especially in higher education. According to studies, financial difficulties are one of the things that higher education systems around the world have noticed as a source of stress for students. Due to their limited resources and high cost of living, many students have financial hardships, which might include running a deficit budget, failing to define spending priorities, failing to keep track of expenses, failing in planning, and failing to pay debts (Norwani et al., 2018). Money worries contribute to continuing tension, worry, and even despair. They can prevent the brain from concentrating on longer-term goals and even encourage riskier decision-making with potentially disastrous results (Scholarship America, 2019).

College students may experience financial hardship from a variety of causes. Many students express worry about their capacity to repay their student debts after graduation and the total amount of loans they have taken out. Many students need cost-of-living loans in addition to loans for tuition and textbooks since they are unable to work full-time jobs while completing their education. Additionally, many students are experiencing financial independence for the first time, which makes this a very difficult time for them. In fact, a lot of university students find it challenging to take care of their fundamental necessities while attending classes (Moore et al., 2021).

### **Financial Worries and Psychological Distress**

Financial strains are one of the sources of stress that students have been reported to experience in higher education systems across the globe. Unsurprisingly, anxiety connected to uncertainty and financial strain has a detrimental effect on students' wellbeing. Financial stress among students is linked to a variety of negative behaviors, increased self-reported mental health requirements, and challenges in adjusting to college, academic results, and social relationships (Bernardo & Resurreccion, 2018).

Higher financial hardships were associated with higher levels of stress and depression across-sectionally as well as lower levels of anxiety, overall mental health, and alcoholism over time. For those who had thought about quitting school or not attending college due to financial constraints, depression grew worse over time,

and there were consequences for how students saw their student loans. A bidirectional association was suggested by the fact that alcoholism and anxiety were also associated with worsened financial situations. Students who are struggling financially often have poor mental health, which can create a vicious cycle (Richardson et al., 2018).

Financial worries can be caused by the person itself if that person has no financial literacy. It can also be long term if the problem is not addressed immediately. However, not only the person itself, financial worries can also be caused by external forces including sudden job loss, family problems, inflation. On the other hand, psychological distress is also regarded as a temporary (not permanent) phenomenon that is linked to particular stressors and manifested as sleep disturbances, irregular eating patterns, headaches, constipation, diarrhea, chronic pain, frequent agitation, excessive fatigue, memory loss, and loss of pleasure in sexual activity. It usually lessens or disappears as the stressor is removed and the person learns to cope with it (Belay et al., 2021). It means financial worries can be controlled and solved within the person itself, while the psychological distress can not always be controlled and solved.

### **Online Cognitive Behavioral Therapy Intervention**

Prior studies have demonstrated a robust correlation between financial hardships and psychological issues. It seems that psychological elements like hope and financial anxiety play a significant role in this association. The results of the analysis indicated that there were statistically significant improvements in the anxiety and depressive symptoms, as well as in the perceived financial well-being and the money and mental health scale scores. Every module was rated favorably by the great majority of participants. It seems reasonable to take a break from money worries, as this could improve mental health, and perceptions of financial well-being, and lessen the link between bad financial decisions and mental health issues. To verify that these alterations are the result of the intervention, more studies with a bigger sample size and a control group are required (Richardson et al., 2022).

### **Mental health of Filipino university students during the COVID-19 pandemic**

The study looked at how dread of COVID-19 and family financial struggles affected the positive (life satisfaction and thriving) and negative (stress, anxiety, and depression) aspects of mental health in a sample of university students from the Philippines during the COVID-19 pandemic. According to the results of structural equation modeling, fear of contracting COVID-19 infection was able to predict not only the positive mental health indicators (living and happiness with life), but also all three of the negative mental health indicators (stress, anxiety, and depression). Including the exception of stress, financial issues, on the other hand, predicted all indicators of both positive and bad mental health. Although students' anxiety of COVID-19 is linked to poor mental health, there is a more extensive correlation between their financial worries and both positive and negative mental health (Galanza et al., 2021).

### **College Students' Reported Financial Stress and Its Relationship to Psychological Distress**

This research investigated the relationship between psychological distress as determined by the Counseling Center Assessment of Psychological Symptoms–62, and financial stress (Locke et al., 2011). Students at a sizable institution in the Midwest who needed psychiatric services provided the data. The findings showed that a higher grade point average, and more familial, academic, and general hardship are correlated with higher levels of financial stress. Group disparities are highlighted and talked about. There are recommendations about how to handle financial stress in therapy (Cadaret & Bennette, 2018).

### **Psychological Distress during Covid-19 Pandemic**

According to studies, those who are struggling financially are more prone to feel psychological distress.

Additionally, studies have demonstrated a link between high levels of financial concern and an increased risk of binge drinking, anxiety, and depression. Additionally, during the COVID-19 pandemic, respondents frequently expressed financial concerns, and rates of psychological suffering were higher than anticipated, with elevated levels of reported stress, worry, and depression (Mougharbel et al., 2021; Newbey et al., 2020)

### **Financial stress and mental health among higher education students**

Debt incurred during higher education has significantly increased in recent decades in the UK and many other nations. Alongside these developments, there has been a rise in the prevalence of prevalent mental health issues. Nevertheless, whether financial stress and mental health are related to college students is still up for debate. There isn't much data correlating student debt levels to mental health among UK higher education students. On the other hand, poorer mental health outcomes were more consistently linked to subjective ratings of elevated financial stress. However, the data that was found was deemed insufficient, and more investigation is needed to determine whether there are real and causal connections between financial stress and outcomes related to mental health (McCloud & Bann, 2019).

Studies conducted by these authors Richardson et al., Mougharbel et al., Newbey et al., Cadaret and Bennette, and Galanza et al., have highlighted the impact of financial worries on psychological distress. In contradiction, as conducted by McCloud and Bann they found that the amount of debt has no something to do with the psychological well-being of a person. However, this study was done with British samples therefore, it is not reasonable to assume that similar associations might be found with Filipino samples.

A contradictory evidence gap is present within the study with the reason that there are no previous studies that totally proved that there is no relationship between financial worries and psychological distress. The population gap is also one of the evident gaps in this research. As stated, only psychology students in the premedical program are the respondents of this study, and will not include any other respondents within the university.

### **Statement of the Problem**

Financial worries and psychological distress are evident in the majority of people in the world. Both are problems faced by people in the society that raise concerns which should be addressed. Some studies have shown the relevance of financial worries with psychological distress which are common to people, as well as in the Philippines. This study sought to identify the relationship between financial worries and psychological distress of the Psychology students under SEAS (School of Education, Arts and Science) at National University – Baliwag. Moreover, university or college students are deemed to be one of the groups in society that experience psychological distress from what they experience from time to time. This study will apply a quantitative approach to accumulate data which will answer the following questions:

1. What is the level of financial worries among psychology students?
2. What is the level of psychological distress among Psychology students?
3. Is Financial worries related to psychological distress of Psychology students?
4. What are the implications that can be drawn from the results of the study?

### **Hypotheses**

In accordance to the main goal of the study, the research suggested a null hypotheses:

$H_0$ 1: There is no relationship between financial worries and psychological distress among psychology students.

H<sub>0</sub>2: Financial worries are not a predictor of Psychological distress among psychology students.

## METHODS

### Research Design

This study sought to find out the relationship between financial worries and psychological distress of psychology students at the National University – Baliwag. To measure and assess the objectivity of the participant's responses, the researchers used a quantitative method of research. It used inferential statistics to measure and predict the results from the data gathered from first to fourth-year psychology students with their financial worries and psychological distress. This quantitative study used numerical data collection and statistical methods to quantify the relationship between the research variables. This enables the researchers to gauge the participants' attitudes and actions to generalize the sample size to the total population.

This study used correlation analysis and explored the variables using multiple regression analysis. Correlation analysis in the sense that this research described the relationship between financial worries and psychological distress. Multiple regression analysis identified that financial worries are a predictor of psychological distress. Additionally, it involved developing and evaluating hypotheses as well as applying deductive and inductive logic to reach generalizations.

### Respondents

The respondents of this study are Psychology students from the School of Education, Arts and Science (SEAS). It only targets respondents from first to fourth-year psychology students at the National University – Baliwag during the academic year 2023-2024. Students who are taking a different program are excluded from this study. Furthermore, demographic profiles are presented including their age ranging from 18 to 24 years old, and female & male as the gender. The survey was conducted inside National University in Baliwag, Bulacan, and it targeted students who are currently enrolled in the said university.

Due to various causes, medical students frequently endure anxiety and financial difficulties which eventually become their main stressors. Medical students have been found to experience stress from social problems and financial strain, with the bulk of stressful events having more to do with medical training than with personal matters (Bala et al., 2018; Salam et al. 2018).

Since previous studies clearly showed the presence of medical students, the researchers investigated pre-medical programs with a focus on psychology students. It is to determine whether the association of financial worries and psychological distress is also present even in pre-medical programs. In order to determine the respondents for this study, cluster sampling was used.

### Instruments

#### Kessler Psychological Distress Scale (K10)

*Kessler Psychological Distress Scale (K10)* (Kessler, 1996) is a simple self-report instrument that was made by Professors Ron Kessler and Dan Mroczek to measure the psychological distress that is present. This questionnaire consists of ten (10) questions, each with a five-level Likert scale (where 5 = all of the time, 4 = most of the time, 3 = some of the time, 2 = a little of the time, and 1 = none of the time) about emotional states. The respondents indicated a check-in-the-blank space in the response that best describes them over the last four weeks for each question. Following that, scores are added, with a maximum score of 50 signifying severe distress and a minimum score of 10 signifying no distress. The researchers removed the

‘some of the time’ in the Likert scale to avoid confusion on the results and to acquire more accurate and defined results.

Multiple studies have already used and tested the reliability and validity of the K-10 Scale. A Brazilian research made by Gabriella Oliveria de Albuquerque Lins et al. adopted the Kessler Psychological Distress scale on elderly people with a population of (N=320), which presents high reliability that is said to be similar to a study conducted on the Portuguese elderly (Lins et al., 2021).

### **APR Financial Distress Scale**

*APR Financial Distress Scale* is a scale to comprehend the complicated nature of financial stress and correspondingly develop intervention strategies. The scale was developed by Wookjae Heo et al., (2020) wherein it aims to represent the (A) Affective, (P) Physiological, and (R) Relational categories of financial stress. It consists of 24 items that were designed to be asked on a five-point Likert scale, where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree. The respondents indicated a check in the blank space in the response that best describes them for each question. The researchers removed the ‘neutral’ in the Likert scale to avoid confusion on the results and to acquire more accurate and defined results.

However, in this study, only (A) Affective category with the three domains of Depression, Anxiety, and Emotional exhaustion which only comprises eight (8) items are used in gathering the data of this study. As other categories are not related to the variables of the study, Physiological Responses (P) and Relational Behavior (R) are not answered by the respondents. In terms of scoring, a total sum (or average) of 8 items was recommended, with a maximum score of 40 signifying the highest financial stress and a minimum score of 8 signifying the lowest financial stress.

The APR Financial Distress Scale by Wookjae Heo et al., (2020) was evaluated concluding that the scale showed high reliability due to Cronbach’s Alpha values for Affective Reaction(A), Physiological Responses(P), and Relational Behavior (R) (Heo et al., 2020).

### **Procedure**

Informed consent or the Data Privacy Act is provided to all the participants who answered the survey to protect their private information as well as a high enough level of privacy for the data collected from them. Participants are also required to sign a consent form in compliance with Republic Act No. 10173, also known as the Data Privacy Act of the Philippines. Informed consent letters that outline the study’s objectives are given to participants and they are asked if they will participate or not in responding to the online survey (conducted using Google Forms). The study’s researchers are going to maintain participants’ privacy and ensure that no respondents are forced to participate. The questionnaire cannot be completed by participants who did not want to take part in the study. The researchers conducted survey questionnaires using Google Forms, which are distributed to respondents through Microsoft Teams.

To attain the intended data from the respondents, the researchers invested time and effort in finding the most suitable research instrument for the study. Afterward, the researchers created the Google form containing the survey instruments that the researchers used. The survey is distributed to the respondents using Microsoft Teams. The researchers gave the participants enough time to respond and waited patiently before gathering the data from their completed questionnaire responses. Then, the researchers took the opportunity to sincerely thank the respondents who voluntarily participated in the survey research. The researchers made sure that the data they collected from them would be kept totally private and utilized solely for school purposes. The data gathered from this study instrument are carefully summed up and tallied for

interpretation based on the number of times each participant responded to each item in each question.

## Data Analysis

To fulfill the objectives of the study, the participants' responses are obtained quantitatively. In terms of statistical treatment of the data, to display the data, the researchers used descriptive statistics, including the mean, standard deviation, frequency, and percentage to interpret the findings. In the matter of Inferential Statistics, Correlation, and Multiple Regression analyses are used in determining the relationship of the said variables. The further data is analyzed using Google Sheets and Jamovi.

## Ethical Considerations

Before conducting the investigation, the researchers first obtained the respondents' permission to participate in the study voluntarily. The respondents won't be coerced into answering the questionnaire by the researchers. The informed consent or the Data Privacy Act is provided to all the participants that are selected during the survey. The researchers took precautions to ensure that no data or identities were made public and will maintain their anonymity during the whole investigation. The researchers ensured confidentiality and individuality as well as an appropriate level of privacy of the information gathered about the participants and the gathered data is used for research purposes only. Minimal psychological harm might also occur when they answer the survey, with the reason that the survey questionnaires that are employed involve questions related to depression, anxiety, and emotional exhaustion. The researchers also made sure that transparency and truthfulness will be present in presenting the results.

## RESULTS

### Tables of Results

The descriptive analysis of this study presents the frequency and percentage of the participants in the psychology program. It also analyzed the results of each variable and by socio-demographic profile which includes the gender and year-level of the respondents. The inferential analysis which includes multiple regression and correlation analysis are also presented on the tables below.

**Table 1. Profile of Respondents**

Demographic Profile		Frequency	Percentage
<b>Year Level</b>			
	1st year	34	43.59%
	2nd year	19	24.36%
	3rd year	21	26.92%
	4th year	4	5.13%
	Total	78	100%
<b>Sex</b>			
	Male	17	21.80%
	Female	61	78.21%
	Total	78	100%

Table 1 shows the demographic profile of the psychology students in National University – Baliwag. Based on the frequency, 34 (43.59%) of the respondents came from 1st year psychology students. While 21

(24.36%) came from the 3rd year level of psychology students. The respondents from 2nd year level got a 19 (24.36%). Lastly, with the least number of respondents of 4 (5.13%) that came from the 4th year psychology students. It shows that most of the data that are gathered are from the respondents from 1st year psychology students of National University – Baliwag.

The table shows the gender of the psychology students in National university and based on the frequency 61 (78.21%) of the respondents are female. While male got a 17 (21.80%) with a total frequency of 78 (100%). It means that most of the psychology students in National university are female.

**Table 2. Overall Financial Worries**

		Mean	SD	Verbal Interpretation
<b>Financial Worries</b>		2.85	0.35	High
<b>Categories</b>	<b>Overall</b>	2.95	0.29	High
	<b>Depression</b>	2.94	0.5	High
	<b>Anxiety</b>	2.67	0.26	High
	<b>EmoEx</b>			

As shown in table 2, it depicts the average scores of Financial Worries and its sub categories which are Depression, Anxiety, and Emotional exhaustion. It indicates that Depression has the highest average of (M = 2.95; SD = 0.29) of all the categories of financial worries followed by Anxiety with the mean score of (M = 2.94; SD = 0.50). Comparing Emotional Exhaustion to Depression and Anxiety, Emotional Exhaustion has the lowest average score of (M = 2.67; SD = 0.26) between the three categories of financial worries. The mean of all categories of financial worries are considered as “High”. This can be interpreted that all the psychology students have a high level of financial worries and are affected by their financial worries. It also shows that when they are worried about their finances, they are more likely to have depression than to have anxiety and emotional exhaustion.

**Table 3. Overall Psychological Distress**

	Mean	SD	Verbal Interpretation
<b>Psychological Distress</b>	2.97	0.79	High
<b>Overall</b>			

This table showed the psychological distress among psychology students with the mean of 2.97 (SD = 0.79). It can be implied that the mean score is considerably “High”. This indicates that all of the psychology students from 1st year to 2nd year show that their psychological well being is not well and the distress is evident in the past 4 weeks.

**Table 4. Financial Worries by Socio-demographic profile**

Sex				
	Male	2.17	0.49	High
	Female	2.76	0.35	High
Year Level				
	1st year	2.22	0.3	High
	2nd year	2.65	0.45	High
	3rd year	3.02	0.5	Very High
	4th year	3.5	0.14	Very High



<b>Categories per Sex</b>				
<b>Depression</b>				
	Male	2.41	0.5	High
	Female	2.88	0.24	High
<b>Anxiety</b>				
	Male	2.19	0.6	High
	Female	2.76	0.53	High
<b>EmoEx</b>				
	Male	1.91	0.37	Low
	Female	2.65	0.27	High
<b>Categories per Year level</b>				
<b>Depression</b>				
	1st year	2.33	0.26	High
	2nd year	2.86	0.35	High
	3rd year	3.21	0.37	Very High
	4th year	3.33	0.18	Very High
<b>Anxiety</b>				
	1st year	2.2	0.47	High
	2nd year	2.68	0.56	High
	3rd year	2.97	0.7	High
	4th year	3.88	0.25	Very High
<b>EmoEx</b>				
	1st year	2.12	0.17	High
	2nd year	2.42	0.43	High
	3rd year	2.88	0.44	High
	4th year	3.25		Very High

Table 4 shows that most of the respondents from psychology are female with the mean level of 2.76 with the standard deviation of 0.35 with the verbal interpretation of “High”. While the male respondents with the mean average of 2.17 (SD = 0.49) with the same interpretation of “High” in Financial worries. It can be interpreted that females are more worried about their financial state than male.

The results show that the 4th year psychology students have the highest mean average of 3.50 (SD= 0.14) with the verbal interpretation of “Very High” psychological distress. It is followed by the 3rd year respondents with an average of 3.02 (SD = 0.50). Their psychological distress is also considered as “Very High” the same with 4th year. The 2nd year has an average of 2.65 (SD = 0.45) with the verbal interpretation of “High”. The same with the 1st year psychology students who have the lowest mean level of 2.22 (SD= 0.3) among all the year-level and verbal interpretation of “High”.

Meanwhile, the results for the category per sex in terms of depression show that female psychology students have the highest mean average of 2.88 (SD= 0.24) with the verbal interpretation of “High”. The male population which average ranges 2.41 (SD= 0.5) can be interpreted as well as “High” for depression. It indicates that female psychology students are more depressed when it comes to their financial worries than male psychology students.

For the category of anxiety, female respondents got the mean level of 2.76 with the standard deviation of 0.53 and it is considered as “High”. While for the male respondents with the mean of 2.19 (SD = 0.6) can be interpreted also as “High”. For this category of anxiety, it can be concluded that female psychology students

are more likely to have anxiety because of their financial worries than the male.

Lastly, The female population still holds the highest mean average of 2.65 (SD=0.27) for emotional exhaustion having a verbal interpretation of “High” psychological distress. While the male population got the least mean average (M=1.91; SD=0.37) and interpreted as “Low” in terms of emotional exhaustion. Female respondents are the ones to have emotional exhaustion compared to male because of financial worries.

The category of depression per year level indicates that among the psychology students, 4th year respondents are the ones who have the highest average of 3.33 (SD = 0.18) with the verbal interpretation of “Very High” psychological distress. It is followed by the 3rd year students with an average of 3.21 (SD=0.37), this level of psychological distress in terms of depression is considerably “Very High”. Then, it is followed by the 2nd year students with an average of 2.86 (S=0.35) with the verbal interpretation of “High”, the same with the 1st year who got the lowest mean level of 2.33 with the standard deviation of 0.26. It means that the financial worries affect the psychological well-being of the students in 4th and 3rd year. It can be concluded that 4th and 3rd year psychology students are the most depressed when it comes to their financial worries.

The result of the category of anxiety for the 4th year-level shows that among the other year-levels in psychology it got the highest mean level of 3.88 (SD = 0.25) with the verbal interpretation of “Very High” in psychological distress. Then followed by the 3rd year with the average of 2.97 (SD = 0.7) as well as the 2nd year with an average of 2.68 (SD = 0.56), then the lowest of them was the 1st year which had an average of 2.2 (SD = 0.47). This implies that these results can be interpreted as “High”. This indicates that the 4th year psychology students are the ones who are having anxiety due to their financial worries.

The last category is Emotional exhaustion, results showed the 4th year psychology students had the highest mean level of 3.25 with the standard deviation of 0, indicating the verbal interpretation of “Very high” psychological distress among the other psychology students. It is followed by the 3rd year with the average of 2.88 (SD = 0.44), the second year has an average of 2.42 (SD = 0.43) and the lowest mean level of 2.12 with the standard deviation of 0.44 is the 1st year psychology students which are all considered in the verbal interpretation as “High”. It can be interpreted that the 4th year-level got the highest mean among the other-year levels, which means that they are more likely to experience emotional exhaustion when it comes to their financial worries.

**Table 5. Psychological Distress by Socio-demographic profile**

Overall Psychological Distress		Mean	SD	Verbal Interpretation
Sex	Male	2.45	0.84	High
	Female	2.96	0.75	High
Year Level	1st year	2.71	0.74	High
	2nd year	2.86	0.74	High
	3rd year	2.91	0.85	High
	4th year	3.38	0.83	Very High

Table 5 shows the computed mean of the psychological distress of the psychology students. The respondents’ were categorized based on their sex and their respective year levels. The male respondents resulted in a mean of 2.45 (SD = 0.84). This score is considerably “High.” On the other hand, the female respondents resulted in a mean average of 2.96 (SD = 0.75) that falls under the “High” verbal interpretation.

The result indicates that female respondents were more psychologically unwell and the distress in them is present compared to male.

Based on the table, it presents the data gathered among 78 students under the program of psychology. The 4th year psychology students got the highest mean score of 3.38 (SD= 0.83) in their psychological distress. It is considerably “High” in verbal interpretation. It is followed by the 3rd year students with the mean level of 2.91 (SD= 0.85), with a verbal interpretation of “High” as well. The 2nd-year students received a mean score of 2.86 with a standard deviation of 0.74, which also falls under the verbal interpretation “High”. Lastly, 1st-year students got the lowest mean average of 2.71 (SD= 0.74), which can be interpreted as “High” in terms of their psychological distress. Therefore, the 4th-year students were psychologically distressed in the past four weeks compared to the other year level of the psychology program.

**Table 6. Pearson-r Results between Financial Worries and Psychological Distress**

		PsychoDis	Fin Worr
<b>PsychoDis</b>	Pearson’s r	---	---
	df	---	---
	p-value	---	---
<b>FinWorr</b>	Pearson’s r	0.401***	---
	df	76	---
	p-value	< .001	---

Note. \* $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

The table 6 shows that there is a significant moderate positive relationship between the Financial worries and Psychological Distress of the students of the psychology program. The yielded coefficient on the Pearson correlation analysis was 0.401\*\*\*, and the relationship was deemed significant since the gathered probability value ( $p = 0.001$ ) is below the 0.05 standard of significance.

It indicates that as the Financial Worries of the students increase, the Psychological Distress of the students tends to increase as well. Therefore, it signifies that the hypothesis (H01) should be rejected since the result shows there is a significant relationship between Financial worries and Psychological distress.

**Table 7. The Relationship of Psychological Distress and Financial Worries by Socio-demographic Profile (Sex)**

		Pearson’s r	df	p-value
<b>Female – Overall</b>		0.385 **	59	0.002
	<b>Depression</b>	0.423 ***	59	<.001
	<b>Anxiety</b>	0.357 **	59	0.005
	<b>EmoEx</b>	0.293 *	59	0.022
<b>Male – Overall</b>		0.173	15	0.506
	<b>Depression</b>	0.108	15	0.68
	<b>Anxiety</b>	0.205	15	0.431
	<b>EmoEx</b>	0.019	15	0.944

Note. \* $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

Table 7 shows the results of the correlation analysis between Financial worries and psychological distress in female and male respondents. In female respondents, it indicates that there is a significant relationship

between their financial worries and psychological distress. It is proven by the coefficient of 0.385\*\*\* and the yielded probability value of 0.002. Therefore, it can be interpreted that when the financial worries of females increase, they are also becoming more psychologically distressed. On the other hand, in terms of categories, females are more likely to be depressed when they are financially worried. It is proved by the results of correlation analysis of 0.423\*\*\* and p-value of .001. The category of depression is higher compared to the other two categories which are anxiety ( $r = 0.357^{**}$ ;  $p = 0.005$ ) and emotional exhaustion ( $r = 0.293^*$ ;  $p = 0.022$ ).

The male psychology students revealed that there are no significant relationships between their financial worries and psychological distress overall. The table indicates the correlation coefficient of 0.173, which signifies that the relationship is weak, but positive. It also shows that the relationship was not significant ( $p = 0.506$ ). In terms of the categories of financial worries, namely depression, anxiety, and emotional exhaustion, it reveals that there are no significant relationships among them. It is tested through Pearson's  $r$  wherein depression ( $r = 0.108$ ;  $p = 0.680$ ), anxiety ( $r = 0.205$ ;  $p = 0.431$ ), and emotional exhaustion ( $r = 0.019$ ;  $p = 0.944$ ) signifies no relationship.

**Table 8. The Relationship of Psychological Distress and Financial Worries by Socio-demographic Profile (Year – Level)**

		Pearson's r	df	p-value
<b>Year Level</b>				
<b>1st year</b>	Depression	0.367*	31	0.036
	Anxiety	0.177	31	0.323
	EmoEx	0.084	31	0.642
<b>2nd year</b>	Depression	0.025	16	0.922
	Anxiety	0.118	16	0.64
	EmoEx	0.094	16	0.711
<b>3rd year</b>	Depression	0.662 **	19	0.001
	Anxiety	0.639 **	19	0.002
	EmoEx	0.701 **	19	< .001
<b>4th year</b>	Depression	0.109	2	0.891
	Anxiety	-0.063	2	0.937
	EmoEx	0.109	2	0.891

Note. \* $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

In table 8, it is stated there the relationship of financial worries and psychological distress per year-level of the students in the psychology program. In 1st year respondents, the correlation coefficient states that there is a significant moderate positive relationship ( $r = 0.367^*$ ;  $p = 0.036$ ) between their financial worries in the category of depression and psychological distress. It means that when 1st year students become depressed because of their financial worries, their psychological well being also worsen. While, the categories of anxiety ( $r = 0.177$ ;  $p = 0.323$ ) shows that there is a weak positive relationship and emotional exhaustion ( $r = 0.084$ ;  $p = 0.642$ ) reveals that there is no correlation at all between the two variables.

In 2nd year respondents, the result shows that there are no significant relationships between their overall financial worries and their psychological well-being. It is supported by the results of Pearson's  $r$  analysis wherein it resulted with depression having the correlation coefficient of 0.025 and significant value of 0.922, anxiety with the coefficient of 0.118 and p value of 0.640, and emotional exhaustion with the coefficient of 0.094 and probability value of 0.711. Therefore, the psychological well-being of 2nd year

psychology students have nothing to do with their worries financially.

The Pearson’s – r analysis in 3rd year psychology students reveals that there is a significant relationship between the financial worries and psychological distress of the respondents. The depression ( $r = 0.662^{**}$ ;  $p = 0.001$ ) which depicts strong positive relationship, anxiety ( $r = 0.639^{**}$ ;  $p = 0.002$ ) which means a strong positive relationship between variables, and emotional exhaustion ( $r = 0.701^{**}$ ;  $p = .001$ ) which signifies a strong positive relationship. It can be concluded that the financial worries of 3rd year psychology students greatly affect their psychological well-being.

Lastly, the 4th year psychology students with the least number of respondents revealed that there is no significant relationship between their financial worries and psychological distress. In depression it shows that the relationship is weak, but positive ( $r = 0.109$ ;  $p = 0.891$ ). It also depicts that there is no correlation in terms of anxiety ( $r = - 0.063$ ;  $p = 0.937$ ). Last category which is emotional exhaustion also indicates that there is a weak positive relationship ( $r = 0.109$ ;  $p = 0.891$ ).

**Table 9. Results of the Multiple Regression Analysis between Financial Worries and Psychological Distress of the Female and 3rd year respondents**

Model	R	R <sup>2</sup>	Adj R <sup>2</sup>	F	p
1	0.439	0.193	0.15	4.54	0.006

Predictor	Estimate	SE	t	p
Intercept – Female	2.194	0.228	9.618	<.001
Dep	0.233	0.108	2.148	0.036
Anx	0.139	0.144	0.963	0.34
EmoEx	0.084	0.133	- 0.807	0.423

The data presented on table 9 above suggest that the three categories of financial worries can significantly predict the psychological distress of the female psychology students. This conclusion is based on the yielded R square of 0.19 ( $p=.006$ ;  $F=.161$ ) indicating that 19.3% of the variance in psychological distress is accountable to the depression, anxiety, and emotional exhaustion the psychology students have. The predictions are all observed positively in nature since the estimated value of depression, anxiety, and emotional exhaustion have a positive sign. Nevertheless, only depression can predict psychological distress significantly as an individual predictor. The table shows that every unit of increase in depression there is a .233 increase in psychological distress experienced by the students. Meanwhile, the two other categories which are anxiety ( $p = .340$ ) and emotional exhaustion ( $p=.423$ ) are not a significant predictor as individual predictors. These results only imply that financial worries are generally capable of influencing the psychological distress of the female respondents in the program of psychology. However, only depression can significantly increase the criterion as a stand-alone predictor.

Model	R	R <sup>2</sup>	Adj R <sup>2</sup>	F	p
1	0.735	0.54	0.459	6.6	0.004
Predictor	Estimate	SE	t	p	
Intercept – 3rd year					
Dep	0.2239	0.188	1.192	0.25	

<b>Anx</b>	0.0973	0.205	0.474	0.642	
<b>EmoEx</b>	0.2395	0.223	1.074	0.298	

The second part of the table on table 9 implies that the categories of financial worries are significant predictors to the psychological distress of 3rd year students. This is based on the garnered R square of .540 with the p value of .004 ( $F = 6.6$ ) which signifies that 54% of the variance in psychological distress can be explained by the depression, anxiety, emotional exhaustion that the 3rd year psychology students are experiencing. All the predictors are deemed positive because of its estimated value. However, if the categories are analyzed as individual predictors, there will be no significant predictors. It is based on the table which shows that depression got the p-value of .250, anxiety with .642 and emotional exhaustion with 0.298 which are obviously above the .05 standard of significance.

## SUMMARY

In table 1, it shows that most of the respondents came from 1st year psychology program which consists of 34 students and the least respondents came from 4th year psychology program which consists of 4 students. The majority of the respondents are female with the frequency of 61 while the male respondents only consist of 17. The table 2 depicts the overall mean average of financial worries of the respondents. It reveals that the psychology students have a high level of financial worries with its mean average of 2.85. The depression had the highest mean average among all categories. The table 3 is all about the overall psychological distress of the psychology students in the past 4 weeks. The mean level of the psychological distress of the students is 2.97 and interpreted as “High”.

In table 4, the results for the financial worries by socio-demographic profile. The overall financial worries by sex revealed that females are more financially worried than males. On the other hand, the overall financial worries by year-level depicts that among the students of psychology, the 4th year students are more likely to have financial worries than other year levels. Females are most likely to experience depression, anxiety, and emotional exhaustion when they are financially worried. It also shows that 4th year students are more likely to experience depression, anxiety, and emotional exhaustion compared to other year-level students. Table 5 shows the descriptive analysis of psychological distress by socio-demographic profile of the respondents. It depicts that female respondents are the ones to be psychologically distressed. In year-level, it reveals that 4th year psychology students are the students to have distressed psychological well-being among the psychology students.

Table 6 presents the Pearson’s – r results between financial worries and psychological distress of the psychology students. The result shows that there is a significant moderate positive relationship between financial worries and psychological distress of the students. Therefore, the null hypothesis should be rejected since the results signifies that there is a relationship between the two variables. Table 7 shows the relationship of financial worries and psychological distress by sex. It is interpreted that there is a significant moderate positive relationship in both variables in female respondents. It means that the more females worry about their finances, the higher the chance their psychological well-being can be worse compared to males. Table 8, the significant strong positive relationship between financial worries and psychological distress are only evident in respondents from 3rd year. Therefore, 1st, 2nd, and 3rd year-level only shows that their financial worries have nothing to do with them being psychologically distressed.

On the last table, it is divided into two parts wherein the first table is for the multiple regression of the female respondents and 3rd year students of psychology program. It was deemed that financial worries are significant predictors of psychological distress of the female psychology students in general. However, if the categories are considered as individual predictors, depression is the only category that significantly influences the psychological distress of the female psychology students. On the other hand, the results are

the same with the multiple regression of the 3rd year respondent but there are no categories that significantly predict the psychological distress if they are considered as individual predictors.

### **Implications**

The results of this study suggest implications for psychology students ranging from first-year up to fourth-year. First year psychology students need to understand the detrimental effects of both psychological distress and financial worries because there is a clear relationship between the two, with psychological distress and financial worries increasing per year level in the field of psychology. Therefore, in their first year of the “psychology” program, students should learn how to manage their financial worries as well as their psychological well-being to prevent being distressed or experience distress in their later years of college.

For students that have shown having financial worries and psychological distress such as the second-year, third-year, and fourth-year psychology students, this study emphasizes how important adapting to changes that result to stress and managing one’s psychological well being. This should be practiced given that the said factors, financial worries and psychological distress, increase per year-level. Therefore, psychological distress and financial worries can be avoided or at least lessened by being prepared for future stresses and worries, especially for students who have scored “high” and “very high” from the gathered data.

### **LIMITATIONS**

This study provided useful data about the financial worries and psychological distress of the psychology students at National University – Baliwag. However, there are also limitations that are needed to consider. The respondents of this study are only limited to the psychology students of National University – Baliwag and did not include any other respondents from other college programs nor university. This study also has a small population size which limits the results of data and the planned sample size did not reach due to the lack of respondents that are willing to answer the survey.

### **CONCLUSIONS**

Based on the data presented, the study aimed to know the relationship of psychological distress and financial worries of psychology students. The researchers found out that the variables itself are already high in every psychology student that participated in this research. It also shows that there is a significant relationship between the financial worries and psychological distress of the psychology students. The findings indicate that psychology students are highly affected by the financial worries, in which the students who are worried about their finances are able to experience depression, anxiety, and emotional exhaustion. This relationship is evident especially to the female psychology students as well as the 3rd year psychology respondents. It only signifies that when the financial worries of the psychology students increases, their psychological distress is likely to increase as well. Therefore, the null hypothesis (Ho1. There is no relationship between financial worries and psychological distress among psychology students) should be rejected since the results signifies that the relationship is evident. (Ho2. Financial worries are not a predictor of Psychological distress among psychology students) should be rejected as well as the findings showed that there is a definite relationship between the variables.

Overall, based on the data gathered this study proves that there is a significant relationship between financial worries and psychological distress. Also financial worries being a significant predictor to the psychological distress of the female and 3rd year psychology students. These findings have significant implications for the medical field particularly in terms of psychological study. To sum up, this study provides insightful

information into the relationship between financial worries and psychological distress.

## RECOMMENDATIONS

Keeping in mind the study's conclusion, it is recommended that students should be knowledgeable on how to assess or handle situations that cause them stress, may it be psychologically or financially. It is also recommended to arrange college finances carefully in order to prevent financial worries and psychological distress when taking tertiary education. Based on the findings, it is also recommended to develop financial literacy and decision-making abilities in order to decrease the possibility of increasing such issues. Financial planners and advisors are also recommended especially for those who are suffering from financial worries as they can provide holistic financial guidance. Mental health professionals and advocates are also recommended as they can help those students who are psychologically unwell. The results imply that in order to lessen financial worries and its detrimental effects on general psychological well-being, publicly-supported financial counseling services and public health intervention initiatives are required, with special emphasis paid to students in universities.

Future studies on the topic of identifying the financial worries and psychological distress of college or university students should include a larger sample size to have more accurate results. Other factors influencing students' financial worries and psychological distress could be explored by future researchers such as socio-demographic profile in order to find out if there are other variables influencing students' financial worries and psychological distress. Using a longitudinal dataset, future research should investigate the connection between financial concerns and psychological distress or other mental health indicators. It will be interesting to investigate how different asset and debt types or levels of social support influence the relationship between financial concerns and psychological suffering. Hence, comparing the findings of related studies can help in determining the accuracy of the findings and if there are differences when it comes to the educational environment of students.

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## APPENDIX

### Appendix A

#### Consent Letter

September 2023

#### The students:

Greetings of peace!

We, the first year Psychology students from PSY 231 under School of Education, Arts and Science (SEAS), are presently conducting a study entitled “THE RELATIONSHIP OF FINANCIAL WORRIES AND PSYCHOLOGICAL DISTRESS AMONG PSYCHOLOGY STUDENTS OF NATIONAL UNIVERSITY – BALIWAG” as partial fulfillment of our requirements for our subject Psychological Statistics, are permitted to conduct a survey to the Psychology students from first year to fourth year in National University – Baliwag.

In relation to this, the researchers shall not disclose the participant’s personal information without their consent and shall only use this information for events and partner companies/organizations relevant to the engineering body. Furthermore, the researchers shall only retain this information for a period of one academic year. These conditions shall then be strictly implemented in compliance with R.A. 10173 or the Philippines’ Data Privacy Act of 2012 (DPA) to protect your right to data privacy. By checking “Yes”, you have read the researcher’s Data Privacy Statement and express your consent for the researchers to collect, record, organize, update or modify, retrieve, consult, use, consolidate, block or erase your personal data as part of your information.

As such, I agree and authorize the researchers of this study to:

1. Use my personal data to process my answers.
2. Retain my information through the end of this initiative, or at such a time that I submit a
3. written cancellation, whichever is earlier. I agree and understand that my information will be
4. kept and archived for documentation purposes.
5. Inform me of where my information will be used through a written report of my data, upon
6. the submission of a written request addressed to the researchers.
7. I understand and am assured that necessary precautions will be taken by the researchers, to
8. protect my personal information.

In compliance with the Data Privacy Act (DPA) of 2012, and its Implementing Rules and Regulations (IRR) effective since September 8, 2016, I allow the researchers to store and use my data. Submitting this form shall entail that I agree to all stipulations in this notice.

YES

NO

Thank you very much for your cooperation. Your time and effort are integral aspects of our study.

Respectfully yours,

Alejandro, David T.

Curayag, Tristan Mark

De Leon, Thea

Dela Cruz, Fionna Faith

Dusaran, Neil Yzmael P.

Isip, Daniel V.

Sayo, Maric Margueritte M.

Solomon, Jaskie Rasselle DC.

Noted by:

Michael Jo S. Guballa

**Appendix B**

**Instruments of the Study**

**K10 Psychological Distress Scale**

Please tick the answer that is correct for you:	All of the time (score 5)	Most of the time (score 4)	Some of the time (score 3)	A little of the time (score 2)	None of the time (score 1)
1. In the past 4 weeks, about how often did you feel tired out for no good reason?					
2. In the past 4 weeks, about how often did you feel nervous?					
3. In the past 4 weeks, about how often did you feel so nervous that nothing could calm you down?					
4. In the past 4 weeks, about how often did you feel hopeless?					
5. In the past 4 weeks, about how often did you feel restless or fidgety?					
6. In the past 4 weeks, about how often did you feel so restless you could not sit still?					
7. In the past 4 weeks, about how often did you feel depressed?					
8. In the past 4 weeks, about how often did you feel that everything was an effort?					
9. In the past 4 weeks, about how often did you feel so sad that nothing could cheer you up?					
10. In the past 4 weeks, about how often did you feel worthless?					

**APR Financial Distress Scale**

Questions:	Strongly agree (5)	Agree	Neutral	Disagree	Strongly Disagree
		-4	-3	-2	-1
<b>Affective Reaction: Depression</b>					
1. I feel depressed because of my financial situation					
2. I feel sad because of my financial situation.					
<b>Affective Reaction: Anxiety</b>					
3. I am fearful because of my financial situation.					
4. I feel anxious because of my financial situation.					
5. I worry a lot because of my financial situation.					
<b>Affective Reaction: Emotional Exhaustion</b>					
6. I am easily irritated because of my financial situation					
7. I feel emotionally drained because of my financial situation.					
<b>Interpersonal Behavior: Work related</b>					
8. I feel frustrated because of my financial situation.					
9. My financial situation interferes with my daily job performance.					
10. I frequently pass on social events at work due to my financial situation.					
11. I often get into trouble at work because of my financial situation.					
12. My financial situation frequently interferes with my relationship with co-workers/colleagues.					
<b>Interpersonal Behavior: Non-work related</b>					
13. I often argue with my spouse/significant other because of financial matters.					
14. I find it difficult to talk about money with my spouse/significant other					
15. I frequently avoid attending family events because of my financial situation.					
16. My financial situation frequently interferes with my family relationship.					
<b>Biophysiological: Physiological</b>					
17. I have stomach aches frequently because of my financial situation.					
18. My heartbeat increases because of my financial situation.					
19. I feel cold because of my financial situation.					
20. I have more sweat because of my financial situation.					
21. I have more frequent muscle pain because of my financial situation.					
<b>Biophysiological: Sensory</b>					
22. I have fatigue frequently because of my financial situation.					
23. I am sensitive to noise because of my financial situation.					

24. I find flaws/cracks/chips of general objects more frequently than before because of my financial situation.

**Alejandro, David T.**



Address: Sapang Putik San Ildefonso Bulacan

Contact # 09060229775

e-mail address: walakongmaisiphahaha@gmail.com

**PERSONAL INFORMATION:**

Status : Single  
Nationality : Filipino  
Birthday : December 12, 2004  
Age : 18  
Place of Birth : San Ildefonso, Bulacan  
Parent/s : Alvin R. Alejandro and Magilen T. Alejandro

**EDUCATIONAL ATTAINMENT:**

**Tertiary** : **National University – Baliwag**  
SM Baliwag Complex, Bulacan

2023 – Present

**Senior High School** : **Daniel P. Rivera – Philippine Academy in**  
**Technology and Sciences**

Lumang Bayan Plaridel

August 2023

**Junior High School** : **Carlos F. Gonzales High School**

Maguinao San Rafael Bulacan

June 2017 – July 2021

**Primary** : **Liciada Elementary School**

Liciada Bustos Bulacan

April 2016

### **CURAYAG, TRISTAN MARK OCRA Y**



#1086 Tubao St. Sulucan, Angat, Bulacan

09335442729

curayagtristan7@gmail.com

### **PERSONAL INFORMATION**

Status : Single

Nationality : Filipino

Birthday : August 20, 2004

Age : 19

Place of Birth : Angat, Bulacan

Parent/s : Floriano Curayag and Maria Theresa Curayag

### **EDUCATIONAL BACKGROUND**

**Tertiary** : **National University**

SM Baliwag Complex, Bulacan

2023 – Present

**Senior High School** : **Baliuag University**

Gil Carlos St., San Jose, Baliuag, Bulacan

2021 – 2023

**Junior High School** : **Pres. Diosdado P. Macapagal Mem. High School**

Sta. Cruz, Angat, Bulacan

2017 – 2021

**Elementary** : **Sulucan Elementary School**

2012-2017 Sulucan, Angat, Bulacan

**DELA CRUZ, FIONNA FAITH M.**



Address: #289 Sampaguita St. Sulivan, Baliuag, Bulacan

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**PERSONAL INFORMATION:**

Status : Single  
Nationality : Filipino  
Birthday : September 23, 2005  
Age : 18  
Place of Birth : Baliuag, Bulacan  
Parent/s :



**EDUCATIONAL ATTAINMENT:**

**Tertiary** : **National University – Baliwag**

SM Baliwag Complex, Bulacan

2023 – Present

**Senior High School** : **Marian College of Baliuag, Inc.**

908 Gil Carlos St., San Jose, Baliuag, Bulacan

2021 – 2023

**Junior High School** : **Sullivan National High School**

Sullivan, Baliuag, Bulacan

2017 – 2021

**Primary** : **Catholic Servants of Christ Community School**

Dama De Noche St., Sullivan, Baliuag, Bulacan

2011-2017

**DE LEON, ALTHEA GABRIELLE C.**



Address: 761 J.P Luna St. San Jose Baliwag Bulacan

Contact #: 09335423455

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**PERSONAL INFORMATION:**

Status : Single

Nationality : Filipino  
Birthday : October 22, 2005  
Age : 18  
Place of Birth : Baliuag, Bulacan  
Parent/s : Agrifina & Gerardo De Leon

**EDUCATIONAL ATTAINMENT:**

**Tertiary** : **National University – Baliwag**  
SM Baliwag Complex, Bulacan  
2023 – Present

**Senior High School** : **Baliuag University**  
Gil Carlos St. Baliwag Bulacan  
2021 – 2023

**Junior High School** : **Baliuag University**  
Gil Carlos St. Baliwag Bulacan  
2017 – 2021

**Primary** : **Baliuag University**  
**Baliuag University**  
2012-2017

**DUSARAN, NEIL YZMAEL P.**



Address: #500 P. Camacho St. Makinabang, Baliuag, Bulacan

Contact #: 09222498529

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**PERSONAL INFORMATION:**

Status : Single  
Nationality : Filipino  
Birthday : August 20, 2005  
Age : 18  
Place of Birth : Baliuag, Bulacan  
Parent/s : Neriza P. Dusaran

**EDUCATIONAL ATTAINMENT:**

**Tertiary** : **National University – Baliwag**  
SM Baliwag Complex, Bulacan  
2023 – Present

**Senior High School** : **Marian College of Baliuag, Inc.**  
908 Gil Carlos St., San Jose, Baliuag, Bulacan  
June 2023

**Junior High School** : **Marian College of Baliuag, Inc.**  
908 Gil Carlos St., San Jose, Baliuag, Bulacan  
2017-2021

**Primary** : **Makinabang Elementary School**  
Calle Rizal, Baliuag Bulacan  
March 2017

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**ISIP, DANIEL V.**

Address: 583,Gold street, Carpa Village, Sabang, Baliuag, Bulacan

Contact #: 09230830742

e-mail address: isipvillaroman123@gmail.com

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**PERSONAL INFORMATION:**

Status : Single  
Nationality : Filipino-American  
Birthday : September 29, 2004  
Age : 19  
Place of Birth : Los Angeles, California  
Parent/s : Annalyn N. Villaroman

**EDUCATIONAL ATTAINMENT:**

**Tertiary** : **National University – Baliwag**  
SM Baliwag Complex, Bulacan  
2023 – Present

**Senior High School** : **Immaculate Conception School of Baliuag**  
205 R.E Chico st. Concepcion, Baliuag, Bulacan  
June 2023

**Junior High School** : **Immaculate Conception School of Baliuag**  
205 R.E Chico st. Concepcion, Baliuag, Bulacan

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April 2021

**Primary** : **San Benildo Integrated School-Baliuag**  
52 F. Vergel de Dios St. Concepcion, Baliwag, Bulacan  
March 2017

**SOLOMON, JASKIE RASSELLE DC.**



#124 Quijano St, San Juan San Ildefonso Bulacan

09307601864

solomonjaskierasselle@gmail.com

**PERSONAL INFORMATION**

Status : Single  
Nationality : Filipino  
Birthday : August 25, 2005  
Age : 18  
Place of Birth : San Ildefonso, Bulacan  
Parent/s : Shar-rad P. Inago and Rosemarie DP. Inago

**EDUCATIONAL BACKGROUND**

**Tertiary** : **National University**  
SM Baliwag Complex, Bulacan

2023 – Present

**Senior High School** : **Saint John School**

Makapilapil, San Ildefonso

2021 – 2023

**Junior High School** : **Saint John School**

Makapilapil, San Ildefonso

2016 – 2020

**Primary** : **San Ildefonso Elementary School**

Poblicion, San Ildefonso Bulacan

2012-2017

**SAYO, MARIC MARGUERITTE M.**



393 A, Mabini St., Sabang, Baliwag City, Bulacan

0910-939-7780

maricseo24@gmail.com

### **PERSONAL INFORMATION**

Status : Single

Nationality : Filipino

Birthday : January 24, 2005

Age : 18

Place of Birth : Plaridel, Bulacan

Parent/s : Ma. Melinda Sayo and Marc Marcos

### **EDUCATIONAL BACKGROUND**

**Tertiary** : **National University – Baliwag**

SM Baliwag Complex, Bulacan

2023 – Present

**Senior High School** : **Marian College of Baliuag Inc.**

908 Gil Carlos St., San Jose, Baliuag, Philippines

2022-2023

**Junior High School** : **Marian College of Baliuag Inc.**

908 Gil Carlos St., San Jose, Baliuag, Philippines

2020-2021

**Primary** : **Sto. Cristo Elementary School**

Sto. Cristo Pulilan, Bulacan

2016