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Financial Management on Job Satisfaction of Elementary Teachers

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ABSTRACT

This study aimed to examine the relationship between financial management and job satisfaction among elementary teachers at Don Carlos Central Elementary School for the School Year 2025-2026. The study specifically focused on the level of financial management in terms of financial control and financial operations, and the level of job satisfaction concerning working conditions, career advancement and promotion, peer relations, and the nature of work. Data were collected using two adapted survey questionnaires on Financial Management and Job Satisfaction. The study employed descriptive statistics to determine the levels of financial management and job satisfaction, while descriptive correlation was used to assess the relationship between the variables.

The findings indicated that teachers' financial management practices were generally very good, with an overall mean of 4.31, and the job satisfaction level was also high, with an overall mean of 4.52. Significant relationships were found between financial management and job satisfaction ($r = 0.472$, $p = 0.001$), indicating that as financial management improved, so did job satisfaction.

Based on these results, the study recommends that teachers strengthen their financial management practices, participate in financial literacy programs, and focus on professional development. School administrators are advised to continue improving systems that support financial management and promote job satisfaction. Education policymakers are encouraged to design policies that enhance teachers' financial management skills and improve their work environment. Future researchers are encouraged to conduct similar studies in other schools to validate these findings and explore additional factors affecting financial management and job satisfaction.

Keywords: Financial management, job satisfaction, elementary teachers, financial control, financial operations, career transitions, peer relations, work environment.

INTRODUCTION

Background of the Study

Financial management has become an essential component of both personal and professional well-being, particularly among educators whose economic stability significantly influences their quality of life, work performance, and long-term career commitment. Financial management refers to the systematic processes of budgeting, saving, investing, controlling expenses, and planning for future financial needs. In the teaching profession, effective financial management helps reduce vulnerability to debt, financial stress, and poor spending decisions. Teachers who possess adequate knowledge and skills in financial planning are better positioned to make informed financial choices, maintain economic stability, and achieve long-term financial security. Financial literacy and sound financial management practices encourage prudent behaviors such as budgeting, liability management, and retirement planning, which are increasingly important in a rapidly changing and uncertain global economy (Gade, 2018; Kapoor et al., 2018).

Globally, teacher well-being has gained increasing attention as economic pressures, rising living costs, and financial uncertainty continue to affect the education sector. International reports emphasize that financial strain is a major contributor to teacher stress, burnout, attrition, and reduced job satisfaction. The Organization for Economic Co-operation and Development has reported that teacher well-being, particularly economic security and workload balance, is closely linked to motivation, retention, and instructional quality (OECD, 2019). Across various education systems, teachers commonly express concerns about the adequacy of compensation, limited income growth, long-term financial security, and challenging working conditions. In developing contexts, including many public school systems, teachers often face additional financial challenges related to family responsibilities, insufficient savings, and limited access to structured financial planning support. These conditions underscore the importance of examining how teachers' financial management practices relate to their professional satisfaction and overall well-being.

Examining financial management alongside job satisfaction is crucial because both factors substantially influence teacher effectiveness and school performance. Job satisfaction affects teachers' motivation, commitment, productivity, and willingness to remain in the profession. Satisfied teachers are more likely to demonstrate strong engagement in instructional activities, positive relationships with colleagues, and active participation in professional development. Empirical studies have shown that teacher job satisfaction is associated with school climate, trust, and improved educational outcomes (Van Maele & Van Houtte, 2012; Collie et al., 2018). Supportive working environments, positive peer relations, and opportunities for professional growth further contribute to higher levels of satisfaction and effectiveness (Griva et al., 2018). Financial well-being plays a complementary role by reducing stress and promoting psychological stability, which are essential conditions for sustained job satisfaction and effective teaching performance.

Existing literature recognizes that both financial management and job satisfaction are multidimensional constructs. Financial management encompasses practices such as budget control, financial monitoring, and the operational use of financial resources, while job satisfaction includes dimensions such as working conditions, career advancement and promotion, peer relationships, and the nature of work itself. Prior research indicates that teacher job satisfaction is influenced by factors such as self-efficacy, stress levels, organizational support, and workplace environment (Collie et al., 2018). Similarly, studies in personal finance highlight that structured financial planning and responsible financial behaviour contribute not only to personal well-being but also to professional fulfilment (Kapoor et al., 2018). However, much of the existing research treats financial management and job satisfaction as separate domains. There remains a notable gap in empirical studies that directly link specific dimensions of financial management to particular aspects of job satisfaction among elementary teachers, especially within localized public school settings.

In view of these considerations, the present study aims to examine the relationship between financial management and job satisfaction among elementary teachers. Specifically, it seeks to describe the demographic profile of teachers in terms of age, sex, years in service, and educational attainment; assess their level of financial management in the areas of budget control, financial control, and financial operation; and determine their level of job satisfaction in terms of working conditions, career advancement and promotion, peer relations, and the nature of work. This study is timely in light of continuing economic pressures and the growing emphasis on teacher well-being as a foundation for educational effectiveness. The research will be conducted at Don Carlos Central Elementary School during the second semester of School Year 2025–2026, and is expected to provide context-based evidence that may guide school administrators and policymakers in designing programs that enhance teachers' financial capability, job satisfaction, and overall professional sustainability.

Statement of the Problem

This study aimed to investigate the relationship between financial management and job satisfaction of elementary teachers.

Specifically, it sought to answer the following questions:

1. What level of financial management do teachers have in the dimensions in terms of:

a. financial control; and
b. financial operation?

2. What level of job satisfaction do teachers have in terms of:
a. working conditions;
b. career advancement and promotion;
c. peers' relations; and
d. nature of work?
3. Is there a significant relationship between financial management and teachers' job satisfaction?

Objectives of the Study

This study aimed to investigate the relationship between financial management and job satisfaction of elementary teachers.

Specifically, it sought to:

1. Determine the level of financial management of elementary teachers in terms of:
a. financial control; and
b. financial operation.
2. Determine the level of job satisfaction among elementary teachers in terms of:
a. working conditions;
b. career advancement and promotion;
c. peers' relations; and
d. nature of work.
3. Examine whether a significant relationship exists between financial management and job satisfaction of elementary teachers.

Hypothesis of the Study

The hypothesis below was drawn based on the objectives given and tested at a 0.05 level of significance.

Ha_1: There is a significant relationship between financial management and teachers' job satisfaction.

Significance of the Study

The findings of this study on financial management and job satisfaction of elementary teachers were beneficial to several stakeholders, as they provided evidence-based insights into how financial practices related to professional well-being and work attitudes.

The results of this study helped teachers become more aware of the importance of financial management practices such as budgeting, financial control, and financial operations in relation to their job satisfaction. The findings encouraged them to strengthen their financial planning and decision-making skills, which reduced financial stress and improved their overall professional outlook, motivation, and workplace engagement.

This study provided school administrators and leaders in the Department of Education with relevant data on how teachers' financial management conditions related to their level of job satisfaction. The results served as a basis for designing support programs, seminars, and capacity-building initiatives on financial literacy and wellness. They also guided administrative policies and teacher support systems that promoted both financial well-being and positive work environments.

The findings assisted education policymakers and division-level leaders in crafting responsive policies and programs that integrated teacher financial wellness into professional development frameworks. Evidence from the study supported initiatives related to financial literacy training, benefits planning, and teacher welfare programs that aimed to improve teacher retention and job satisfaction.

This study served as a reference and source of baseline data for future researchers who wished to conduct related investigations on financial management, financial literacy, and job satisfaction in the education sector. It guided the development of further studies using additional variables, wider populations, or different research designs to expand knowledge in this field.

Scope and Delimitations of the Study

This study focused on teachers assigned to Don Carlos Central Elementary School and was conducted during the school year 2025–2026. It aimed to examine the relationship between teachers' financial management practices and their job satisfaction. Financial management in this study was described through the components of financial control and financial operation, while job satisfaction was assessed using the dimensions of working conditions, career advancement and promotion, peers' relations, and nature of work.

The study was limited to 50 teachers from Don Carlos Central Elementary School, located in the Municipality of Don Carlos, Bukidnon. It focused solely on the financial management practices and job satisfaction of these teachers and did not include other factors that may have influenced job satisfaction, such as personal life circumstances, school resources, or student performance. The findings were therefore specific to this school and could not be generalized to other schools or regions.

Definition of Terms

The following terms were operationally defined in this study to provide a clearer understanding of the concepts and variables being investigated.

Budget control refers to the teacher's ability to plan, allocate, and monitor personal financial resources to ensure that income is sufficient to cover expenses, savings, and investments. It includes activities such as preparing monthly budgets, tracking spending, and prioritizing expenses.

Financial control refers to the teacher's ability to manage, regulate, and oversee personal financial matters to avoid unnecessary debt and financial mismanagement. This includes making informed decisions about savings, expenditures, and liabilities.

Financial operation refers to the practical implementation of financial management practices, including daily financial transactions, management of income and expenses, and the use of financial tools or strategies to achieve financial stability.

Working conditions refer to teachers' satisfaction with the physical, social, and organizational environment of the school, including workload, facilities, safety, and general work environment.

Career advancement and promotion refer to teachers' satisfaction with opportunities for professional growth, training, promotions, recognition, and overall career development within the school or education system.

Peers' relations refer to teachers' satisfaction with interpersonal relationships and collaboration with colleagues, including teamwork, support, communication, and social interaction in the workplace.

Nature of work refers to teachers' satisfaction with the tasks and responsibilities inherent in their teaching duties, including classroom teaching, instructional planning, and engagement with students and the curriculum.

Financial management refers to the combination of budget control, financial control, and financial operation practices that teachers use to manage their personal finances effectively.

Job satisfaction refers to the overall contentment and positive attitude of teachers toward their work, measured through the dimensions of working conditions, career advancement and promotion, peers' relations, and nature of work.

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THEORETICAL FRAMEWORK

This chapter presents the review of related studies and literature, the theoretical framework, and the research paradigm of the study. The review of related literature and studies provides the foundation for understanding how financial management practices influence job satisfaction among elementary teachers. The theoretical framework serves as the lens through which the study is conceptualized, guiding the interpretation of the relationship between the variables.

Review of Related Literature and Studies

This chapter contains the review, related literature, and related studies. It elaborated further on the relationship between financial literacy with teacher's job satisfaction. These variables were discussed in detail with references to the relevant literature.

Teachers' Financial Management

Financial management is a critical factor that affects not only personal well-being but also professional performance, particularly among teachers. Specifically, educators who possess strong financial management skills are better equipped to handle income, expenses, savings, and investments, which can reduce financial stress and enhance productivity in the workplace. Conversely, poor financial management can lead to financial difficulties that negatively influence job performance, decision-making, and overall job satisfaction. In line with this, several studies have explored the various aspects of financial management among teachers, highlighting its relationship with financial literacy, budgeting practices, and the overall ability to manage personal finances effectively.

Recent studies continue to emphasize the critical role of financial management in teachers' personal well-being and professional performance. Paje (2026) found that financial stress significantly mediates the relationship between teachers' financial goals and overall well-being, indicating that goal-setting alone may not improve quality of life without addressing underlying stressors. Similarly, Tumaliuan (2025) reported that public school teachers' financial behaviors, including budgeting, saving, investing, and debt management, are strongly influenced by their financial attitudes, highlighting the importance of shaping both perceptions and practices. Additionally, Cabuguas and Cabuguas (2025) demonstrated that structured financial literacy programs enhance teachers' budgeting and saving practices while promoting financial stress resilience, although contextual factors may moderate these outcomes.

For instance, Remis (2023) conducted a study among secondary public-school teachers in Davao de Oro, Philippines, which revealed that inadequate financial management can result in financial difficulties, thereby affecting workplace productivity. The study further showed that teachers preoccupied with financial concerns often struggle to perform efficiently. Using a descriptive-correlational research design, the study examined whether financial attitude, financial knowledge, and locus of control were significant predictors of financial management behavior. The results indicated that participants generally displayed a favorable financial attitude and management behavior, financial knowledge, and a sense of control over their finances. Notably, financial knowledge and locus of control were identified as significant predictors of financial management behavior, accounting collectively for 35% of the variance.

Moreover, Hasler and Lusardi (2023) emphasized that financial literacy remains a significant predictor of sound financial management practices. Their study found that individuals with higher levels of financial literacy are more likely to engage in responsible budgeting, maintain emergency savings, manage debt effectively, and make informed financial decisions. The findings further highlighted that financial education strengthens financial resilience, enabling individuals to cope with unexpected economic challenges and reduce financial stress.

Similarly, the Organisation for Economic Co-operation and Development (OECD, 2023) reported that adults who possess stronger financial knowledge demonstrate better financial behaviors, including regular budgeting, saving, responsible borrowing, and long-term financial planning. The international survey also revealed that financial education programs significantly improve financial confidence and decision-making skills, underscoring the importance of integrating financial literacy into professional development programs, particularly for educators who face increasing financial responsibilities.

Likewise, Lusardi and Mitchell (2023) stressed that financial literacy is essential for improving personal financial management and overall financial well-being. Their review concluded that financially literate individuals are better equipped to evaluate financial products, avoid excessive debt, accumulate savings, and prepare for future financial needs. The authors further argued that continuous financial education contributes to sustainable financial behavior throughout an individual's career.

Furthermore, Xiao and Porto (2022) explained that effective budgeting remains one of the strongest predictors of financial well-being. Their findings demonstrated that individuals who consistently monitor income and expenditures are more capable of achieving financial goals, reducing financial stress, and maintaining financial stability. They emphasized that budgeting serves as the foundation of sound financial management because it promotes disciplined spending and informed financial decision-making.

Finally, Consumer Financial Protection Bureau (2023) emphasized that successful financial management extends beyond budgeting to include strategic financial planning, risk management, and informed financial decision-making. The report highlighted that individuals who regularly assess their financial situation, establish realistic financial goals, and evaluate financial risks are more likely to achieve long-term financial security and overall financial well-being.

Financial Control

Financial control is a crucial component of financial management that enables individuals to regulate, monitor, and guide their financial activities to achieve both personal goals and organizational objectives. In the context of teaching, financial control encompasses teachers' ability to manage income, plan expenditures, monitor savings, and avoid unmanageable debt, which collectively contribute to financial stability and psychological well-being. Sound financial control allows educators to make informed financial decisions, reduce financial stress, and maintain focus on their professional responsibilities, thereby potentially influencing their broader work satisfaction. Research has highlighted that financial literacy and financial management practices are essential predictors of financial control behavior among teachers, as financial knowledge equips them with the tools to plan, save, and manage financial risks effectively (Irdawati et al., 2025).

In addition to individual competencies, institutional mechanisms such as internal audits, accounting procedures, and transparent financial reporting are important for promoting financial control at the organizational level. These mechanisms support consistency, accountability, and compliance with financial standards, which help minimize misuse of financial resources. In educational settings, the effective application of internal controls and financial oversight helps protect resources from loss, inefficiency, and misappropriation. Moreover, transparent financial practices have been shown to correlate with positive perceptions of institutional support and job satisfaction among staff, suggesting that when financial processes are clear and well-communicated, educators feel more secure and supported in their roles (Remirata & Ramada, 2024).

Furthermore, empirical studies indicate that teachers' financial management practices, including financial control, are associated with professional outcomes. For example, research on Philippine teachers found that financial management practices, such as budgeting and sensible spending, were significantly correlated with teachers' overall performance in their roles, implying that teachers who demonstrate stronger financial control also tend to perform better professionally (Mutia & Ferenal, 2025). Such findings suggest that enhancing teachers' financial literacy and control competencies can improve both personal financial well-being and job effectiveness.

Moreover, recent research highlights the interplay between financial elements and job satisfaction. Studies have found that when financial elements such as fair compensation, financial support, and sound financial practices are present, teachers report higher levels of job satisfaction. In a study of primary school teachers in Bangladesh, dissatisfaction with salaries, bonuses, and promotional opportunities was found to negatively impact job satisfaction, underscoring the role of financial factors in shaping teachers' professional attitudes (Sukanto, 2026).

Recent empirical investigations provide further insight into the ways in which financial control and related financial practices impact teachers' professional outcomes and overall well-being. Mutia and Ferenal (2025) examined the financial management practices and professional performance of teachers in Laguindingan, Division of Misamis Oriental, and reported a significant positive correlation between teachers' financial management behaviors, such as budgeting, saving, and spending control—and their instructional performance. These findings suggest that educators who demonstrate stronger financial control tend to exhibit higher professional effectiveness. Similarly, Perdizo and Tantiado (2025) investigated the financial well-being and job satisfaction of public school teachers and found that higher levels of financial behavior, a central component of financial control, were associated with greater job satisfaction, particularly in relation to work environment and compensation. This highlights the psychological and occupational benefits of sound financial practices.

Moreover, Liu (2025) explored the financial capability of public-school teachers in Pangantucan, Bukidnon, focusing on money management, planning, and budgeting. The study revealed that many teachers struggled with financial control practices, particularly in budgeting and long-term planning, which negatively affected their overall financial capability and underscored the necessity for targeted financial literacy and control interventions. In a related study, Reyes and Serviñas (2025) examined the financial literacy and capability of public-school teachers in a Central Philippine division and found that, despite high overall financial literacy, teachers exhibited gaps in financial control areas such as planning and selecting appropriate financial products. These deficiencies suggest limitations in the practical application of financial knowledge toward achieving long-term financial stability. Finally, Dimapinto and Apas (2025) investigated the financial literacy and financial management practices of elementary school teachers in Lanao del Sur and observed that, while teachers frequently engaged in budgeting and saving, key components of financial control, they demonstrated weaker performance in investment and debt management.

Financial Operation

Financial operation refers to the day-to-day financial decisions and behaviours individuals undertake to manage their monetary resources effectively to meet both immediate and long-term needs. In the context of teachers, financial operations involve how educators allocate funds for daily living expenses, savings, emergency needs, and investments, and how they apply financial knowledge to real-world choices. Since effective financial operation requires not only procedural skills but also conceptual understanding, financial literacy serves as a foundational component that influences how well individuals carry out financial operations. In educational settings, teachers' financial operation practices are therefore essential for their financial stability, overall well-being, and job satisfaction (Tornino & Ferdinez, 2025).

In the context of teaching, financial operations encompass how educators allocate funds for daily living expenses, savings, emergency needs, and investments, as well as how they apply financial knowledge to real-world financial decisions. Effective financial operation requires both procedural skills and a conceptual understanding of financial principles, with financial literacy serving as a critical foundation for guiding these practices (Cabuguas & Cabuguas, 2025).

Teachers' routine financial operations involve activities such as planning and monitoring personal budgets, deciding how much to save versus spend, and making prudent choices regarding debt and emergency funds. A well-structured budget allows individuals to set clear financial goals, allocate funds to prioritized needs, track progress, and avoid overspending, thereby promoting financial stability. Despite general awareness of financial behaviors, many educators continue to encounter challenges in maintaining savings and managing debt, highlighting gaps in their practical financial operations (Irdawati, Rakhmat, Suci, & Santoso, 2024). These routine financial decisions, including responses to unexpected expenses or management of credit, are heavily influenced by teachers' levels of financial literacy and planning skills, which directly affect their financial operation effectiveness.

Empirical evidence indicates that effective financial operation is closely associated with teachers' financial well-being and professional outcomes. Liu (2025) reported that teachers with higher financial capability, including competencies in budgeting, planning, and money management, demonstrated greater confidence in handling financial responsibilities, which positively impacted their teaching competence. Similarly, Perdizo and Tantiado (2025) found that teachers who exhibited sound financial behaviors experienced higher levels of job satisfaction, particularly with respect to work environment and compensation, emphasizing the occupational and psychological benefits of effective financial operation. Moreover, Tumaliuan (2025) highlighted that positive financial attitudes and consistent financial practices among teachers were linked to improved financial management, reinforcing the importance of daily financial decision-making in achieving long-term financial stability. Collectively, these studies underscore that effective financial operation is a crucial component of teachers' financial management, supporting both their personal financial security and professional functioning.

For teachers, routine financial operations include planning and monitoring personal budgets, deciding how much to save versus spend, and making prudent choices about debt and emergencies. A well-structured budget compels individuals to set financial goals, allocate funds to categories of need, monitor progress toward objectives, and avoid overspending, which helps them live within their means. Research suggests that many teachers continue to face financial challenges, such as difficulty maintaining savings or managing debt, which indicate gaps in financial operation despite general awareness of basic financial behaviors (Alimon, 2024). Moreover, the routine financial choices that educators make, such as how they respond to unexpected expenses or manage credit, are informed by their level of financial literacy and planning skills, which directly influence how effectively they carry out financial operations.

In addition, empirical evidence from related fields supports the idea that strong financial operation practices are linked with overall life satisfaction and professional functioning. For example, studies in other populations indicate that financial management practices, including budgeting and savings behavior, are positively associated with financial satisfaction and life satisfaction, although their direct effects on broader well-being may be mediated through financial contentment (Hidayat, 2025). These findings imply that effective financial operation contributes not only to financial outcomes but also to psychological and subjective well-being, which are relevant factors in teachers' capacity to engage fully in their professional lives.Furthermore, research conducted among public school teachers demonstrates that sound financial management practices are correlated with improved professional outcomes. Specifically, teachers who exhibit stronger financial habits such as prudent budgeting and thoughtful spending tend to show better performance and financial stability, which can indirectly support their job satisfaction and commitment (Mutia & Ferenal, 2025). Although this study focused on financial management practices overall, the operational component of daily financial decision-making clearly intersects with practical financial operation, reinforcing its relevance to teachers' professional welfare.

Job Satisfaction

Teachers' job satisfaction reflects the degree to which educators feel fulfilled, valued, and content in their professional roles. This construct is widely regarded as a key indicator of teacher motivation and performance because high job satisfaction is linked with stronger commitment, better instructional quality, and lower turnover intention. Job satisfaction is influenced by a variety of factors, including working conditions, relationships with colleagues, opportunities for professional growth, and the nature of assigned duties. Recent research underscores that job satisfaction remains a complex, multidimensional phenomenon shaped by personal, organizational, and contextual factors across educational settings (Tria, 2023).

Specifically, teachers who are satisfied with their work tend to demonstrate higher levels of dedication, emotional investment, and resilience, which positively impact not only their performance but also student outcomes. Job satisfaction acts as a psychological resource that supports teachers in managing workplace stress, achieving professional goals, and sustaining their commitment to the teaching profession (Zhou et al., 2024). However, when working conditions are less than optimal such as inadequate facilities, insufficient resources, and heavy workloads teachers may experience tension, stress, and a decline in satisfaction (Abdulpatta et al., 2024).

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In addition, job satisfaction is shaped by social and relational aspects of the school environment. Positive interactions with peers, supportive leadership, and collaborative cultures contribute significantly to teacher satisfaction and engagement. For example, research from China suggests that collaborative work behaviours and innovative practices are strongly associated with higher job satisfaction, as these elements enhance professional efficacy and interpersonal support among teachers (Researcher et al., 2025). Moreover, in the Philippines, studies of educators have found that working conditions, including administrative support and development opportunities, are closely linked to overall job satisfaction and teacher retention (Anog et al., 2025).

Despite the important contributions of existing studies, local research on teachers' job satisfaction remains limited, particularly in elementary school contexts. Research conducted in Addis Ababa on secondary teachers revealed that dissatisfaction stemmed largely from inadequate compensation, limited benefits, constrained career advancement, and strained interpersonal relationships with school leaders and parents. These findings highlight the multifaceted nature of job satisfaction and the need for contextualized understanding in diverse educational environments.

Working Conditions

Working conditions refer to the environment in which teachers perform their professional duties, including the physical, social, and organizational aspects of their work. These conditions significantly influence educators' job satisfaction, well-being, and overall effectiveness. A supportive and well-resourced work environment can foster positive teaching experiences, reduce stress, and enhance commitment, whereas poor working conditions, such as high workload, inadequate resources, or lack of support, can undermine job satisfaction and increase burnout. Research consistently emphasizes that working conditions are a key predictor of teachers' job satisfaction and retention across various educational contexts. For instance, international evidence shows that better school working conditions, including supportive leadership, manageable workload, and positive student behaviour, are significantly associated with higher teacher job satisfaction (Eryilmaz et al., 2025).

Specifically, unfavourable working conditions can create significant stress for teachers, contributing to emotional exhaustion, reduced motivation, and lower satisfaction with one's profession. Excessive workloads and classroom pressures have been linked to increased stress and decreased well-being, which negatively affect job satisfaction and performance (Gudelos & Mabitad, 2025). Moreover, studies show that collaborative work environments characterized by strong peer relationships, mutual respect, and collegial support contribute positively to teachers' satisfaction and work engagement (Abdulpatta et al., 2024).

In addition, recent research highlights that teachers' perceptions of positive school climate and working conditions are closely related to higher levels of job satisfaction. Supportive leadership, good professional relationships, and adequate teaching resources enhance teachers' sense of value and professional pride, which in turn increases their satisfaction and commitment to the profession. Conversely, when resources are scarce and administrative support is limited, teachers report higher levels of job dissatisfaction and stress (Balusan & Selecios, 2025). Kitula and Meney (2025) reported that work environment factors such as school safety, infrastructure, workload management, supervision, staff welfare, and professional recognition significantly influence teachers' job satisfaction. The review further revealed that poor working conditions are associated with lower teacher morale, reduced job satisfaction, and a greater intention to leave the teaching profession.

Several empirical studies have examined the influence of working conditions on teacher job satisfaction and professional well-being, affirming that the work environment plays a pivotal role in shaping educators' attitudes toward their profession. Assaf and Antoun (2024) investigated the relationship between job satisfaction, teacher well-being, and educational quality, reporting that positive working conditions, such as supportive leadership, collegial cooperation, and accessible instructional resources, were significant predictors of teachers' overall job satisfaction and psychological well-being. The study further revealed that when teachers perceive their work environment as conducive to professional engagement, they demonstrate higher levels of commitment and contribute more effectively to educational outcomes. In a related local context, Balusan and Selecios (2025) explored working conditions and job satisfaction among teachers and found that factors such as workload distribution, administrative support, and availability of teaching materials significantly influenced teachers'

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satisfaction levels. Their findings indicated that teachers who experienced favorable working conditions reported higher job satisfaction, whereas those who encountered inadequate resources and inconsistent institutional support were more likely to express dissatisfaction and work-related stress. Similarly, Ker, Lee, and Ho (2022) examined the impact of work environment characteristics and teacher attributes on job satisfaction, concluding that a positive work environment, including clarity of role expectations, recognition of professional efforts, and a collaborative school climate, enhanced teacher satisfaction across various educational settings. This study also demonstrated that supportive work environments helped mitigate the negative effects of workload pressures on teacher morale.

Career Advancement and Promotion

Career advancement and promotion are essential components of professional growth for teachers, as they provide opportunities to develop expertise, enhance instructional skills, and achieve greater responsibility within the education system. These opportunities help educators remain motivated, committed, and satisfied with their careers by recognizing their efforts and enabling continuous improvement. In the teaching profession, well-structured career development systems not only support individual teachers' aspirations but also contribute to improved educational outcomes by ensuring that capable and experienced educators progress into roles where they can most effectively support students and school communities (Abu-Tineh et al., 2023).

Specifically, career advancement enables teachers to pursue professional development activities that enhance their pedagogical knowledge and instructional strategies, which in turn can boost their confidence and instructional effectiveness. Recent research indicates that participation in continuing education and professional development significantly influences both career progression and job satisfaction among public school teachers. For example, a study found that continuing education initiatives were positively correlated with career advancement and increased levels of job satisfaction, as teachers who engaged in structured learning experiences reported greater confidence, professional growth, and motivation (Dagupan & Baylon, 2025).

Moreover, a positive relationship between career advancement and job satisfaction has been observed in diverse educational contexts. Research conducted in selected public secondary schools in Kenya revealed that career advancement was strongly and positively associated with job satisfaction, indicating that teachers who perceive clear and attainable career paths tend to express higher levels of satisfaction with their profession (Mwiti et al., 2021). Furthermore, professional development opportunities that support promotion and skill enhancement are vital in retaining teachers within the profession. When schools provide structured development programs and transparent promotion pathways, teachers are more likely to feel valued and committed to their long-term roles. Conversely, a lack of relevant professional growth opportunities and unclear pathways for advancement can hinder teachers' motivation and lead to dissatisfaction (Lu et al., 2025).

Peer Relations

Positive peer relations among teachers and within the school environment play a crucial role in shaping educators' job satisfaction, professional well-being, and instructional effectiveness. A supportive collegial climate enables teachers to share resources, exchange pedagogical strategies, and collaborate on problem-solving, which enhances their sense of belonging and reduces feelings of isolation. Conversely, weak or strained peer relationships can contribute to stress, disengagement, and reduced motivation, ultimately affecting teachers' overall job satisfaction and professional longevity. Recent empirical evidence highlights that collaborative professional interactions are significantly associated with greater job satisfaction and psychological well-being among teachers (Fan & Chu, 2025; Xue et al., 2025).

Studies examining teacher collaboration underscore the importance of cooperation and shared learning among colleagues. For example, research in Shanghai found that deep collaboration among teachers is strongly linked to higher levels of job satisfaction, with collaborative practices promoting shared professional learning, innovation, and self-efficacy. These collective behaviours help teachers feel more competent and engaged in their roles, which positively influences their professional fulfilment (Xue et al., 2025). Additionally, distributed leadership environments that foster collaboration and shared decision-making have been found to enhance teacher job satisfaction by improving collective efficacy and support structures within schools (Fan & Chu, 2025).

Furthermore, peer support and collegial interaction contribute to a positive workplace climate where teachers feel respected and valued. A sense of collegial support contributes not only to professional knowledge exchange but also to emotional resilience, especially in contexts where teachers face heavy workloads or classroom challenges. Research indicates that when teachers perceive strong support from colleagues, their job satisfaction increases due to enhanced social connectedness and coping resources (Jamorol, 2023).

Although much of the literature focuses on professional collaboration and support in formal contexts, broader relational support structures, including informal peer networks and social support mechanisms, also matter. Perceived peer support has been linked to reduced occupational stress and improved mental well-being, which indirectly supports teachers' satisfaction and work engagement (Jamorol, 2023). These findings highlight that positive peer relations, whether through structured collaboration or informal support, play a significant role in fostering teacher job satisfaction.

Nature of Work

The nature of work is widely recognized as a critical intrinsic dimension influencing teachers' job satisfaction, encompassing the tasks, responsibilities, professional autonomy, and meaningful engagement inherent in the teaching role. Research indicates that when teachers perceive their work as meaningful, varied, and aligned with their professional goals, they demonstrate higher levels of satisfaction and commitment to their profession (Hoque et al., 2023). In a review of global studies on teacher job satisfaction, the nature of work, including interaction with students, instructional responsibilities, and professional purpose, was identified as a key facet shaping educators' overall job evaluation and their professional performance outcomes (Hoque et al., 2023). Additionally, empirical findings from studies on elementary school teachers reveal that satisfaction with the nature of work is often higher than satisfaction with extrinsic factors such as pay or operating conditions, suggesting that the intrinsic qualities of teaching, such as task fulfillment, student relationships, and professional growth, are significant predictors of job satisfaction among classroom teachers (Queyrel-Bryan et al., 2019). These findings align with motivational theories of job satisfaction and underscore the importance of intrinsic work characteristics in understanding the professional experiences of elementary educators.

In conclusion, financial management is a critical component not only in general organizational settings but also in the teaching profession. It encompasses financial operations, budget oversight, and financial control, all of which are essential for teachers to manage both personal and professional resources effectively. By establishing clear financial goals, monitoring expenditures, and mitigating financial risks, teachers can maintain financial stability, reduce stress, and focus more effectively on their instructional responsibilities.

Similarly, job satisfaction among teachers is a multifaceted concept influenced by career advancement opportunities, promotion prospects, peer relationships, and working conditions. Addressing these factors is essential for fostering a supportive and productive work environment, enhancing teachers' motivation, commitment, and overall professional performance. Strengthening teachers' financial management skills can therefore indirectly contribute to higher job satisfaction, as financial stability allows educators to engage more fully with their professional responsibilities and maintain a positive outlook toward their work.

CONCEPTUAL FRAMEWORK

This study was anchored primarily on Herzberg's Two-Factor Theory (Herzberg, Mausner, & Snyderman, 1959), which explains job satisfaction through two categories of factors: hygiene factors and motivators. Hygiene factors include salary, job security, working conditions, and organizational policies, and while their presence may not directly produce satisfaction, their inadequacy can lead to dissatisfaction. Motivators, on the other hand, include achievement, recognition, responsibility, and opportunities for growth, which contribute directly to job satisfaction. In the context of this study, salary and financial security are particularly relevant hygiene factors, as they directly influence teachers' perception of their economic well-being. Elementary teachers who experience financial instability or perceive their compensation as inadequate are likely to experience dissatisfaction, even if other motivational factors are present. Effective financial management, including budgeting, savings, and debt control, can reduce this dissatisfaction by ensuring financial stability and proper resource allocation.

In addition, the study is supported by the Conservation of Resources (COR) Theory (Hobfoll, 1989), which posits that individuals strive to obtain, retain, and protect valuable resources, including financial stability, time, energy, and social support. According to COR theory, stress arises when resources are threatened, lost, or insufficient to meet demands. Applied to this study, financial resources represent critical personal assets for elementary teachers. Poor financial management can lead to resource depletion, such as unmanageable debt or inadequate savings, generating financial stress that may negatively impact psychological well-being and job satisfaction.

By integrating Herzberg's Two-Factor Theory and Hobfoll's COR Theory, this study establishes a strong theoretical foundation for examining the relationship between financial management and job satisfaction among elementary teachers. Herzberg's theory highlights the importance of salary and financial security as hygiene factors that prevent dissatisfaction, while COR theory explains the mechanism through which financial mismanagement and resource loss generate stress that may lower job satisfaction. Together, these theories support the premise that effective financial management contributes to reduced financial stress and enhanced job satisfaction, emphasizing the practical significance of financial literacy and planning among educators.

Research Paradigm

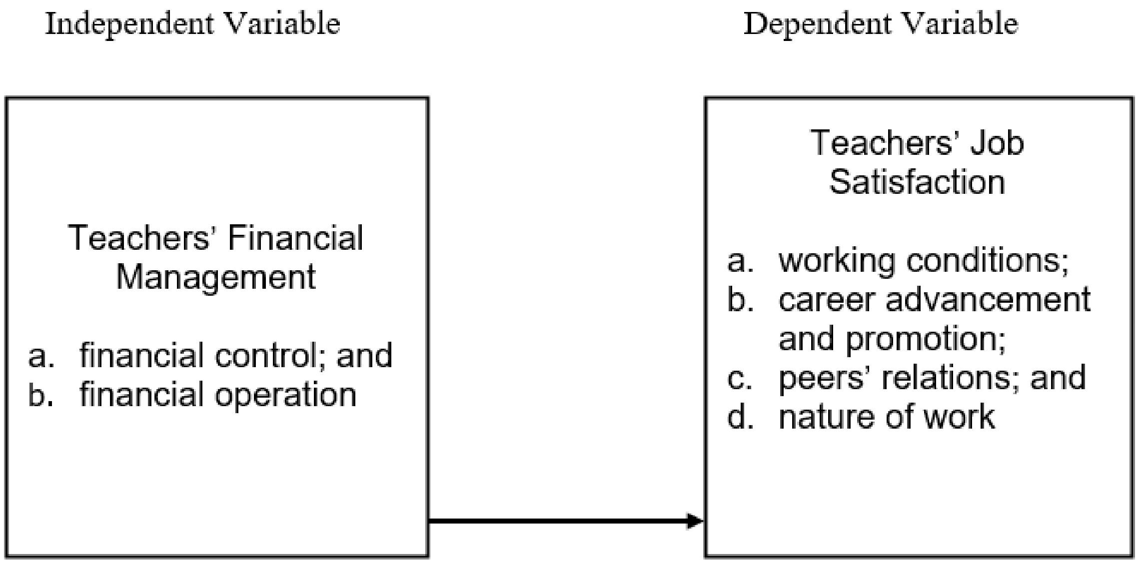

Figure1. Schematic diagram showing the relationship between independent and dependent variables.

METHODOLOGY

This chapter presents the methods and procedures that were used in this study. It includes the research design, research locale, and the respondents of the study, research instrument, data gathering procedure, scoring procedure, and statistical treatment of data.

Research Design

This study employed a descriptive quantitative research design. According to Creswell (2014), descriptive research was used to systematically describe a phenomenon, its characteristics, and the relationships among variables without manipulating them. In the context of this study, the descriptive design was appropriate because it allowed the researcher to assess the level of financial management among elementary teachers and examine how it was associated with their job satisfaction.

The study sought to describe and quantify the current practices of financial management and the extent of job satisfaction of teachers, providing a snapshot of the existing situation. Through the collection of numerical data, the researcher was able to present findings in the form of frequencies, percentages, means, and standard deviations, allowing for an objective evaluation of the variables.

Locale of The Study

The study was conducted at Don Carlos Central Elementary School in Don Carlos, Bukidnon, which was chosen as the research site because it represented one of the largest elementary schools in the municipality, employing a significant number of teachers across different grade levels, thereby providing a diverse sample in terms of teaching experience, financial responsibilities, and professional backgrounds. Teachers at this school faced increasing demands related to classroom management, workload, and personal financial obligations, which may have influenced their financial management practices and overall job satisfaction.

Examining this population allowed the researcher to gain a deeper understanding of how financial management affected job satisfaction in a real-world educational setting, where salary, benefits, and financial literacy played crucial roles in teachers' well-being and work performance. Moreover, the findings of the study offered practical insights to school administrators, policymakers, and teachers themselves, guiding the development of financial literacy programs, support mechanisms, and interventions aimed at improving teachers' professional satisfaction, reducing financial stress, and enhancing overall teaching effectiveness.

Finally, focusing on a single, accessible school ensured that data collection was feasible and manageable, allowing the researcher to maintain accuracy, validity, and completeness of the information gathered, which was essential for producing reliable and meaningful results.

Map of the Locale of the Study

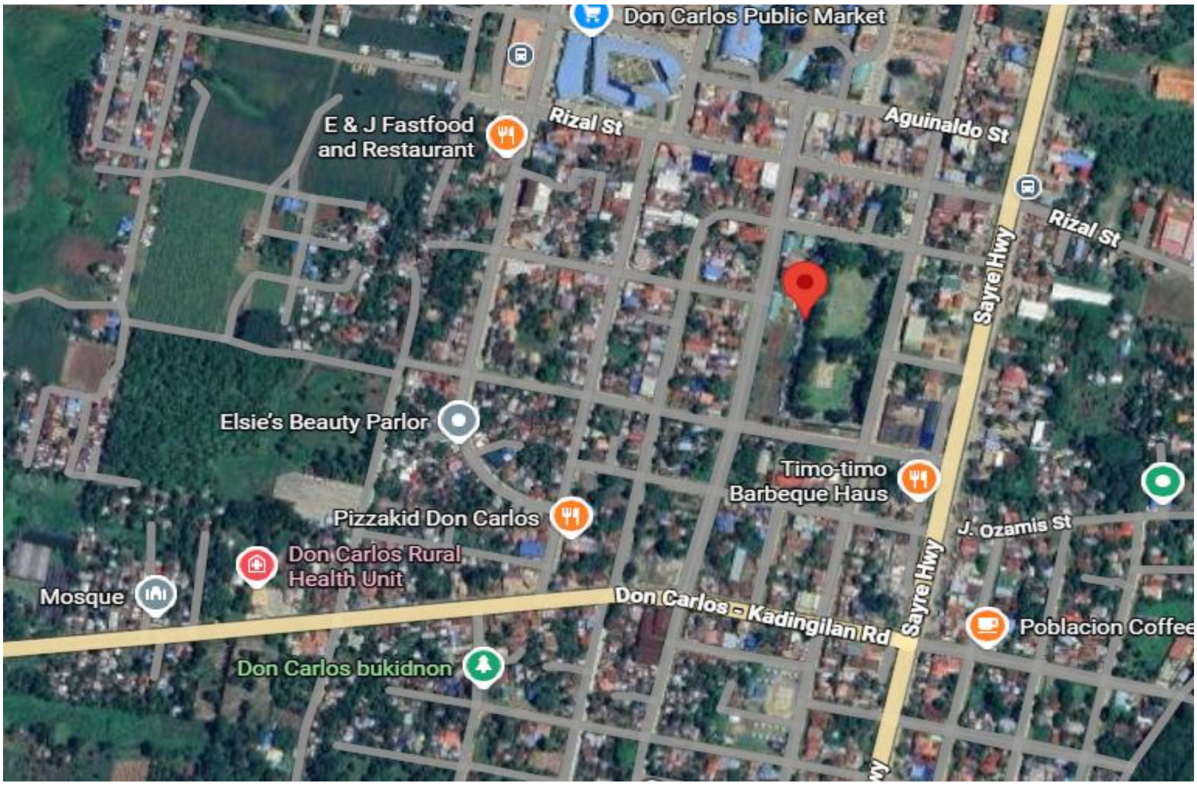

Figure 2. Map of Don Carlos, Bukidnon, Philippines showing the location of Don Carlos Central Elementary School

Respondents of the Study

The respondents of this study consisted of 50 selected teachers currently assigned at Don Carlos Central Elementary School in Don Carlos, Bukidnon. These teachers were purposively selected to ensure that they were actively teaching and capable of providing accurate information regarding their financial management practices and levels of job satisfaction. The sample included teachers from various grade levels and subject areas, representing a range of teaching experiences, financial responsibilities, and professional backgrounds. The respondents were chosen because they were directly involved in the day-to-day educational processes and were likely to experience both the financial challenges and workplace conditions that may have influenced their overall job satisfaction. This selection allowed the researcher to gather reliable and relevant data that reflected the realities of elementary teachers' financial practices and professional fulfillment within the context of the school.

Sampling Procedure

This study used the simple random sampling method to select the respondents. Simple random sampling was a probability sampling technique in which each member of the population had an equal chance of being chosen. This ensured that the sample was representative of the population and minimized selection bias. In this study, the lottery method was employed as the type of simple random sampling. The list of all teachers assigned at Don Carlos Central Elementary School was first obtained, and each teacher was assigned a number. These numbers were then placed in a container, and 50 numbers were randomly drawn to select the respondents. This method guaranteed fairness and gave every teacher an equal opportunity to participate, ensuring that the sample accurately reflected the diversity of teaching experiences, financial responsibilities, and backgrounds in the school. The use of this approach allowed the researcher to collect reliable and unbiased data on financial management practices and job satisfaction, which was essential for examining the relationship between these variables.

In this study, the researchers adapted and modified survey instruments to ensure that the questions accurately measured the intended variables while remaining appropriate for the respondents and research context. A Likert scale was employed to quantify responses, providing a systematic approach to measure both financial management practices and job satisfaction. The instruments were subjected to content validation by experts and pilot testing to ensure clarity, reliability, and consistency with the study objectives.

Research Instrument

In this study, the researchers used a structured questionnaire to measure the teachers' job satisfaction and financial management practices. Each variable had a distinct instrument, which was adapted from previous studies and modified to align with the objectives and context of this research. The questionnaire served as the primary tool for gathering the required data and information.

The first part of the questionnaire focused on the teachers' personal financial management practices. The items in Part A were adapted from Munge, Kimani, and Ngugi (2016) and covered aspects such as budgeting, savings, debt management, and financial planning, while the items in Part B were self-made questionnaires on Financial Operation. Some items were modified to fit the specific context of elementary teachers at Don Carlos Central Elementary School.

The second part of the instrument assessed teachers' job satisfaction and was adapted from Alyaha and Mbogo (2017). It included dimensions such as salary satisfaction, work environment, recognition, professional growth, and relationships with colleagues. Minor modifications were made to the wording and descriptions to ensure relevance to the study setting.

Statistical Treatment Used

In this study, the researchers used both descriptive and inferential statistics to analyze the data. For the first research problem, frequency counts and percentages were employed to describe the demographic profile of the respondents, providing a clear overview of their background characteristics. For the second and third research problems, weighted mean and standard deviation were utilized to determine the levels of financial management practices and job satisfaction, allowing the researchers to quantify and interpret the respondents' perceptions systematically. Finally, for the fourth research problem, the Pearson Product-Moment Correlation was applied to examine the relationship between financial management practices and job satisfaction among the respondents. This statistical treatment ensured that the data were analyzed objectively, accurately, and meaningfully, providing both descriptive insights and inferential evidence to address the research problems.

Presentation, Analysis, And Interpretation of Data

This chapter examines the findings and their significance in relation to the data that accurately addressed the problem statement outlined in Chapter 1. It goes on to interpret the fundamental information and comprehension required to make judgments and suggestions.

Financial Management of Elementary Teachers

Financial Control

Table 1 presents the level of financial control among teachers. The overall mean of 4.35 corresponds to a descriptive rating of "Agree" and a qualitative interpretation of Very Good Financial Management, indicating that teachers generally demonstrate strong financial control in managing their personal and family finances. This reflects their ability to plan, monitor, and adjust expenses to maintain household stability and to make informed financial decisions.

Table 1. Level of Financial Management of Elementary Teachers in terms of Financial Control

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
1. I prioritize essential expenses over non-essential items.	4.56	Strongly Agree	Excellent Financial Management
2. I always buy materials that are only necessary for my family's needs.	4.46	Agree	Very Good Financial Management
3. I discuss and plan financial decisions with my spouse to ensure proper management of our monthly finances.	4.44	Agree	Very Good Financial Management
4. I adjust my spending when unexpected expenses occur.	4.38	Agree	Very Good Financial Management
5. I always have a list of what important things to buy to save finances.	4.36	Agree	Very Good Financial Management
6. I regularly monitor how my monthly income is allocated.	4.34	Agree	Very Good Financial Management
7. I evaluate my personal financial practices to ensure proper budget management.	4.28	Agree	Very Good Financial Management
8. I carefully manage my expenses by setting limits to avoid exceeding my budget.	4.24	Agree	Very Good Financial Management
9. I keep track of all family expenses to maintain financial discipline.	4.22	Agree	Very Good Financial Management
10. I review my family's financial goals regularly to stay on track.	4.20	Agree	Very Good Financial Management
OVERALL MEAN	4.35	Agree	Very Good Financial Management

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.50-5.00	Strongly Agree	Excellent Financial Management
3.50-4.49	Agree	Very Good Financial Management
2.50-3.49	Neutral	Good Financial Management
1.50-2.49	Disagree	Poor Financial Management
1.00-1.49	Strongly Disagree	Very Poor Financial Management

Among the top three highest-rated indicators, the first was prioritizing essential expenses over non-essential items with a mean of 4.56 (Strongly Agree, Excellent Financial Management), which showed that teachers were highly skilled in distinguishing needs from wants and ensuring that critical financial obligations were met first. This demonstrated their commitment to maintaining financial stability and preventing unnecessary spending. The second was always buying materials that were only necessary for the family's needs, with a mean of 4.46 (Agree, Very Good Financial Management), indicating prudence in purchasing decisions and the ability to avoid impulsive or wasteful expenditures. This suggested that teachers carefully evaluated purchases and maintained household discipline. The third was discussing and planning financial decisions with their spouse to ensure proper management of monthly finances, with a mean of 4.44 (Agree, Very Good Financial Management), reflecting strong collaboration in household financial planning and joint decision-making. This highlighted the importance of shared responsibility and communication in achieving financial goals.

Conversely, the top three lowest-rated indicators were reviewing the family's financial goals regularly to stay on track, with a mean of 4.20 (Agree, Very Good Financial Management), which suggested that while teachers set goals, they did not consistently evaluate progress toward them. Keeping track of all family expenses to maintain financial discipline with a mean of 4.22 (Agree, Very Good Financial Management) indicated that teachers were generally attentive to expenditures but could have benefited from more systematic monitoring. Finally, carefully managing expenses by setting limits to avoid exceeding the budget, with a mean of 4.24 (Agree, Very Good Financial Management) showed that teachers attempted to control spending, though some may have occasionally exceeded limits. Collectively, these lower-rated indicators revealed areas for potential improvement in financial planning and discipline.

The overall findings of teachers' financial control were supported by the study conducted by Mutia and Ferenal (2025), which reported that teachers who practiced financial management behaviors such as budgeting, saving, and spending control demonstrated higher professional performance. Their study suggested that stronger financial control among teachers contributed to both personal and professional stability.

The high ratings for prioritizing essential expenses, disciplined spending, and collaborative planning were supported by Irdawati, Widodo, and Rahman (2025), who emphasized that financial literacy enables individuals to plan expenditures effectively, make informed financial decisions, and manage household finances responsibly.

The relatively lower ratings for reviewing financial goals and tracking expenses were supported by Liu (2025), who found that many teachers struggled with long-term financial planning and detailed expense tracking, which affected the consistent application of financial control practices.

Financial Operation

Table 2 showed the overall mean for teachers' financial operations was 4.27, which fell within the descriptive rating of Agree and the qualitative interpretation of Very Good Financial Management.

Table 2. Level of Financial Operation of Elementary Teachers in terms of Financial Operation

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
1. I see to it that in handling financial it must be properly planned and managed.	4.52	Strongly Agree	Excellent Financial Management
2. I ensure that all financial obligations, such as bills and payments, are properly executed and recorded.	4.44	Agree	Very Good Financial Management
3. I always involve my spouse in decision-making on financial matters.	4.38	Agree	Very Good Financial Management
4. I see to it that the financial operation is set in order.	4.34	Agree	Very Good Financial Management
5. I follow a systematic process when paying bills and fulfilling financial obligations.	4.30	Agree	Very Good Financial Management

6. I manage daily financial operations to ensure all expenses are paid on time and that funds are properly allocated.	4.30	Agree	Very Good Financial Management
7. I see to it that there is no misdirection and misallocation of funds to avoid difficulty.	4.22	Agree	Very Good Financial Management
8. I maintain accurate records of all income and expenses.	4.20	Agree	Very Good Financial Management
9. I review financial operations regularly to ensure efficiency.	4.12	Agree	Very Good Financial Management
10. I seek guidance from financial experts or experienced colleagues when needed.	3.86	Agree	Very Good Financial Management
OVERALL MEAN	4.27	Agree	Very Good Financial Management

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.50-5.00	Strongly Agree	Excellent Financial Management
3.50-4.49	Agree	Very Good Financial Management
2.50-3.49	Neutral	Good Financial Management
1.50-2.49	Disagree	Poor Financial Management
1.00-1.49	Strongly Disagree	Very Poor Financial Management

Table 2 presents the level of financial operation of elementary teachers in terms of financial operation. The results reveal that the highest-rated indicator is “I see to it that in handling financial it must be properly planned and managed,” which obtained a mean score of 4.52, interpreted as Strongly Agree (Excellent Financial Management). This indicates that teachers place great importance on proper financial planning as a fundamental aspect of managing their finances.

The second highest indicator, “I ensure that all financial obligations, such as bills and payments, are properly executed and recorded,” garnered a mean of 4.44, while the third highest, “I always involve my spouse in decision-making on financial matters,” obtained a mean of 4.38. These findings suggest that teachers demonstrate a high level of responsibility in fulfilling financial obligations and value collaborative decision-making in managing financial matters. Collectively, these top indicators reflect that teachers exhibit strong financial discipline, accountability, and planning skills.

Conversely, the lowest rated indicator is “I seek guidance from financial experts or experienced colleagues when needed,” with a mean of 3.86, interpreted as Agree (Very Good Financial Management). This implies that teachers are less inclined to seek professional or external advice regarding financial concerns. The second lowest indicator, “I review financial operations regularly to ensure efficiency,” obtained a mean of 4.12, while the third lowest, “I maintain accurate records of all income and expenses,” has a mean of 4.20. These results indicate that although teachers practice financial monitoring and record keeping, these behaviors are not as strongly emphasized compared to other financial practices.

Overall, despite the lower-ranked indicators, all items fall within the Agree to Strongly Agree range, with an overall mean of 4.27, interpreted as Very Good Financial Management. This suggests that elementary teachers generally demonstrate effective financial operations. However, there is still room for improvement, particularly in seeking expert advice, consistently reviewing financial activities, and strengthening record-keeping practices to further enhance their financial management skills.

Financial operation refers to the day-to-day financial decisions and behaviors individuals undertake to effectively manage their monetary resources in meeting both immediate and long-term needs. In the context of teachers, this includes how they allocate funds for daily expenses, savings, emergencies, and investments, as well as how they apply financial knowledge in real-life situations. Effective financial operation requires both procedural skills and conceptual understanding, with financial literacy serving as a fundamental foundation that influences financial practices. In educational settings, teachers' financial operation is essential to their financial stability, overall well-being, and job satisfaction (Tornino & Ferdinez, 2025).

Moreover, teachers' routine financial operations involve activities such as planning and monitoring personal budgets, determining how much to save and spend, and making informed decisions regarding debt and emergency funds. A well-structured budget enables individuals to set financial goals, allocate resources efficiently, and avoid overspending. However, despite awareness of financial practices, many teachers still encounter difficulties in maintaining savings and managing debt, indicating gaps in their practical financial operations. These financial behaviors are strongly influenced by their level of financial literacy and planning skills, which directly affect their financial management effectiveness (Irdawati et al., 2024).

Furthermore, empirical evidence suggests that effective financial operation is closely associated with teachers' financial well-being and professional outcomes. Teachers who demonstrate strong financial capabilities, such as budgeting, planning, and responsible money management, tend to exhibit greater confidence in handling financial responsibilities and experience higher levels of job satisfaction. Additionally, positive financial behaviors and consistent financial practices contribute to improved financial management and long term financial stability. These findings highlight that financial operation plays a crucial role not only in teachers' personal financial security but also in enhancing their professional performance and overall well-being (Perdizo & Tantiado, 2025).

Summary of Financial Management of Elementary Teachers

Table 3 summarizes the results on the level of financial management across the dimensions of financial control and financial operations, and highlights stakeholders' perceptions of the school's financial practices. The table presents the mean scores, descriptive ratings, and qualitative interpretations for each indicator, including an overall mean of 4.31, a descriptive rating of Agree, and a qualitative interpretation of Very Good Financial Management, reflecting the general level of satisfaction with the school's financial management.

Table 3. Summary of Financial Management of Elementary Schools

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
Financial Control	4.35	Agree	Very Good Financial Management
Financial Operation	4.27	Agree	Very Good Financial Management
Overall Mean	4.31	Agree	Very Good Financial Management

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.50-5.00	Strongly Agree	Excellent Financial Management
3.50-4.49	Agree	Very Good Financial Management
2.50-3.49	Neutral	Good Financial Management
1.50-2.49	Disagree	Poor Financial Management
1.00-1.49	Strongly Disagree	Very Poor Financial Management

The Financial Control indicator received a mean score of 4.35, indicating that stakeholders strongly agreed with the effectiveness of the school's financial strategies and execution. Similarly, the Financial Operations indicator had a mean score of 4.27, further suggesting that respondents perceived the operational aspect of managing finances positively. Both indicators fell within the "Agree" range, indicating a very good level of financial management at the school.

However, the overall mean score of 4.31 was slightly lower, still within the "Agree" range but indicating room for minor improvements. While the overall financial practices were generally well engaged and functioning, this score suggests that minor concerns or areas for improvement remain. These include enhancing communication,

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improving transparency in financial processes, or refining existing financial policies and practices to ensure even better performance and stakeholder satisfaction.

These findings are consistent with existing research. For example, studies have shown that effective financial management practices in elementary schools not only support positive program implementation but also improve transparency, which ultimately enhances overall school performance and fosters stakeholder trust (Hendricks & Ortlieb, 2021). However, challenges persist in fully optimizing these systems. Additionally, research on financial management in educational institutions emphasizes the importance of strong budgeting, planning, and oversight practices, which are critical to ensuring institutional success. Weak financial practices, on the other hand, can lead to lower operational performance and diminished stakeholder satisfaction (Jafari & Isfahani, 2020).

Job Satisfaction of Elementary Teachers

Working Conditions

Table 4 presents the level of working conditions of teachers. The overall mean of 4.31 fell under the descriptive rating of Agree and the qualitative interpretation of Satisfied. This indicated that teachers were generally satisfied with their working conditions, including job autonomy, workload, workplace support, and available resources, although there were areas that could have been improved.

Table 4. Level of Job Satisfaction of Elementary Teachers in terms of Working Conditions

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
1. I am given adequate freedom to do my job effectively.	4.56	Strongly Agree	Highly Satisfied
2. I believe that the work atmosphere is friendly.	4.46	Agree	Satisfied
3. I feel that my workload is manageable.	4.34	Agree	Satisfied
4. I can balance my work and personal life.	4.32	Agree	Satisfied
5. I am supported by the administration when work challenges arise.	4.30	Agree	Satisfied
6. I feel comfortable expressing concerns about my work environment.	4.30	Agree	Satisfied
7. I am satisfied with the safety measures at my workplace.	4.28	Agree	Satisfied
8. I am satisfied with the distribution and fairness of tasks in my workplace.	4.26	Agree	Satisfied
9. I have access to the necessary resources to complete my tasks.	4.24	Agree	Satisfied
10. I am provided adequate facilities to do my job.	4.06	Agree	Satisfied
OVERALL MEAN	4.31	Agree	Satisfied

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.50-5.00	Strongly Agree	Highly Satisfied
3.50-4.49	Agree	Satisfied
2.50-3.49	Neutral	Moderately Satisfied
1.50-2.49	Disagree	Less Satisfied
1.00-1.49	Strongly Disagree	Not Satisfied

The top three highest-rated indicators were “I was given adequate freedom to do my job effectively” with the mean of 4.56 (Strongly Agree, Highly Satisfied), “I believed that the work atmosphere was friendly” with the mean of 4.46 (Agree, Satisfied), and “I felt that my workload was manageable” with a mean of 4.34 (Agree, Satisfied). The highest rating for “I was given adequate freedom to do my job effectively” reflected teachers’ satisfaction with the level of autonomy and independence they experienced in performing their responsibilities.

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"I believed that the work atmosphere was friendly" indicated that teachers perceived the workplace as collegial and supportive. Finally, "I felt that my workload was manageable" suggested that teachers generally considered their responsibilities reasonable and within their capacity to handle effectively.

The three lowest-rated indicators were "I was satisfied with the distribution and fairness of tasks in my workplace" with a mean of 4.26 (Agree, Satisfied), "I had access to the necessary resources to complete my tasks" with a mean of 4.24 (Agree, Satisfied), and "I was provided adequate facilities to do my job" with a mean of 4.06 (Agree, Satisfied). The relatively lower rating for "I was satisfied with the distribution and fairness of tasks in my workplace" suggested that teachers perceived some unevenness in task allocation. "I had access to the necessary resources to complete my tasks" indicated that while teachers generally had resources, there were occasions when they were insufficient. Lastly, "I was provided adequate facilities to do my job" reflected a need for better or more complete facilities to fully support teaching responsibilities.

The overall findings of teachers' working conditions were supported by Assaf and Antoun (2024), who reported that positive working conditions including supportive leadership, collegial cooperation, and accessible instructional resources were significant predictors of teachers' overall job satisfaction and psychological well-being. Their study emphasized that a conducive work environment enhances professional engagement and commitment.

The importance of autonomy, a friendly work atmosphere, and manageable workloads, which reflected the top three highest-rated indicators, was supported by Eryilmaz et al. (2025). They found that supportive leadership, positive student behaviour, and manageable workloads were strongly associated with higher teacher job satisfaction, demonstrating that teachers' perception of freedom and a cooperative work climate is crucial for professional fulfilment.

The lower rated indicators regarding access to resources, facilities, and the fairness of tasks were supported by Balusan and Selecios (2025), who found that inadequate teaching materials, limited administrative support, and uneven workload distribution negatively affected teachers' satisfaction levels. Similarly, Ker, Lee, and Ho (2022) concluded that while supportive work environments improve teacher morale, deficiencies in resources and workload management could lead to dissatisfaction and stress.

Career Advancement and Promotion

Table 5 presents the level of career advancement and promotion of teachers. The overall mean of 4.48 fell under the descriptive rating of Agree and the qualitative interpretation of Satisfied. It indicated that teachers were generally highly satisfied with their career advancement opportunities, promotion processes, and professional growth, while certain areas could still benefit from additional support.

Table 5. Level of Job Satisfaction of Elementary Teachers in terms of Career Advancement and Promotion

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
1. I always give myself an opportunity to learn and grow.	4.62	Strongly Agree	Highly Satisfied
2. I am motivated to improve my skills for career growth.	4.60	Strongly Agree	Highly Satisfied
3. I am aware of the criteria for promotion and advancement.	4.56	Strongly Agree	Highly Satisfied
4. I consistently perform well at work, which gives me a fair opportunity for promotion.	4.52	Strongly Agree	Highly Satisfied
5. I always move forward and enhance my skills for the promotion of my job.	4.50	Strongly Agree	Highly Satisfied
6. I am encouraged to take on new responsibilities to advance my career.	4.50	Strongly Agree	Highly Satisfied

7. I am satisfied with my chances for promotion.	4.46	Agree	Satisfied
8. I am recognized for my achievements and contributions.	4.38	Agree	Satisfied
9. I receive guidance on career development from supervisors.	4.36	Agree	Satisfied
10. I have access to training and professional development opportunities.	4.34	Agree	Satisfied
OVERALL MEAN	4.48	Agree	Satisfied

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.50-5.00	Strongly Agree	Highly Satisfied
3.50-4.49	Agree	Satisfied
2.50-3.49	Neutral	Moderately Satisfied
1.50-2.49	Disagree	Less Satisfied
1.00-1.49	Strongly Disagree	Not Satisfied

The top three highest-rated indicators were “I always allowed myself to learn and grow” with the mean of 4.62 (Strongly Agree, Highly Satisfied), “I was motivated to improve my skills for career growth” with a mean of 4.60 (Strongly Agree, Highly Satisfied), and “I was aware of the criteria for promotion and advancement” with a mean of 4.56 (Strongly Agree, Highly Satisfied). The highest rating for “I always allowed myself to learn and grow” reflected teachers’ proactive approach to self-improvement and continuous development. “I was motivated to improve my skills for career growth”, indicated that teachers were driven to enhance their competencies to advance professionally. Finally, “I was aware of the criteria for promotion and advancement” suggested that teachers were well-informed about the requirements and processes for career progression, which strengthened their confidence and satisfaction regarding promotion opportunities.

The three lowest-rated indicators were “I was recognized for my achievements and contributions” with the mean of 4.38 (Agree, Satisfied), “I received guidance on career development from supervisors” with a mean of 4.36 (Agree, Satisfied), and “I had access to training and professional development opportunities” with a mean of 4.34 (Agree, Satisfied). The relatively lower rating for “I was recognized for my achievements and contributions” suggests that formal acknowledgement of teachers’ efforts could have been strengthened. “I received guidance on career development from supervisors”, indicated that teachers would have benefited from more structured mentorship and support. Finally, “I had access to training and professional development opportunities” highlighted the need for broader, more accessible programs to further strengthen teachers’ skills and support career growth.

Table 5 presents the level of career advancement and promotion among teachers. The overall mean of 4.48 fell under the descriptive rating of Agree and the qualitative interpretation of Satisfied. This indicated that teachers were generally satisfied with their career advancement opportunities, promotion processes, and professional growth, while certain areas could still benefit from additional support.

The top three highest-rated indicators were “I always allowed myself to learn and grow” with a mean of 4.62 (Strongly Agree, Highly Satisfied), “I was motivated to improve my skills for career growth” with a mean of 4.60 (Strongly Agree, Highly Satisfied), and “I was aware of the criteria for promotion and advancement” with a mean of 4.56 (Strongly Agree, Highly Satisfied). These findings suggested that teachers actively pursued personal development, were highly motivated to enhance their competencies, and had a clear understanding of promotion criteria, which contributed to their overall satisfaction with career advancement opportunities.

The three lowest-rated indicators were “I was satisfied with my chances for promotion” with a mean of 4.46 (Agree, Satisfied), “I was recognized for my achievements and contributions” with a mean of 4.38 (Agree, Satisfied), and “I received guidance on career development from supervisors” with a mean of 4.36 (Agree, Satisfied). Although these indicators were still positively rated, they suggested areas where formal recognition,

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structured guidance, and additional support could further enhance teachers' satisfaction with promotion processes and career development.

The overall high level of satisfaction among teachers regarding career advancement and promotion was supported by Abu Tineh et al. (2023), who emphasized that structured career development systems enable teachers to enhance their instructional skills, achieve professional growth, and contribute effectively to school outcomes. The study highlighted that a clear and attainable advancement pathway positively influenced teacher motivation, commitment, and satisfaction.

The top three highest-rated indicators, initiative to learn, motivation to improve skills, and awareness of promotion criteria, were supported by Dagupan and Baylon (2025). Their study found that teachers who participated in continuing education and professional development programs experienced higher career progression, greater confidence in their professional abilities, and increased job satisfaction. This reinforces the idea that proactive engagement in career growth strongly contributes to teacher satisfaction.

The lower-rated indicators, including satisfaction with promotion chances, recognition, and guidance from supervisors, were supported by Mwiti et al. (2025) and Lu et al. (2025). Mwiti et al. reported that teachers who lacked formal recognition and mentorship experienced lower motivation and job satisfaction. Similarly, Lu et al. emphasized that providing structured professional development programs and transparent promotion pathways enhanced teacher commitment, whereas unclear advancement opportunities negatively affected satisfaction and retention.

Peers' Relation

Table 6 presents the level of peer relations among teachers. The overall mean of 4.63 fell under the descriptive rating of Strongly Agree and the qualitative interpretation of Highly Satisfied. It indicated that teachers were highly satisfied with their relationships with peers, their collaboration, communication, and workplace support.

Table 6. Level of Job Satisfaction of Elementary Teachers in terms of Peers' Relation

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
1. I maintain a good relationship with my co-teachers.	4.70	Strongly Agree	Highly Satisfied
2. I share knowledge and resources with my peers.	4.68	Strongly Agree	Highly Satisfied
3. I collaborate effectively with my colleagues on work-related tasks.	4.66	Strongly Agree	Highly Satisfied
4. I support my colleagues when they face challenges.	4.64	Strongly Agree	Highly Satisfied
5. I participate actively in team activities.	4.64	Strongly Agree	Highly Satisfied
6. I communicate openly and respectfully with co-workers.	4.62	Strongly Agree	Highly Satisfied
7. I encourage cooperation in terms of teamwork.	4.60	Strongly Agree	Highly Satisfied
8. I ask my friends to give advice and feedback on my performance.	4.58	Strongly Agree	Highly Satisfied
9. I maintain positive relationships even during disagreements.	4.58	Strongly Agree	Highly Satisfied
10. I have close and supportive friends at work.	4.56	Strongly Agree	Highly Satisfied
OVERALL MEAN	4.63	Strongly Agree	Highly Satisfied

Legend

Range	Descriptive Rating	Qualitative Interpretation
4.50-5.00	Strongly Agree	Highly Satisfied
3.50-4.49	Agree	Satisfied
2.50-3.49	Neutral	Moderately Satisfied
1.50-2.49	Disagree	Less Satisfied
1.00-1.49	Strongly Disagree	Not Satisfied

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The top three highest rated indicators were "I maintained a good relationship with my co-teachers" with a mean of 4.70 (Strongly Agree, Highly Satisfied), "I shared knowledge and resources with my peers" with a mean of 4.68 (Strongly Agree, Highly Satisfied), and "I collaborated effectively with my colleagues on work-related tasks" with a mean of 4.66 (Strongly Agree, Highly Satisfied). The highest rating for "I maintained a good relationship with my co-teachers" reflected teachers' strong interpersonal skills and their ability to foster harmonious professional relationships. "I shared knowledge and resources with my peers, indicating that teachers actively contributed to a culture of collaboration and learning. Finally, "I collaborated effectively with my colleagues on work-related tasks" suggested that teachers worked efficiently in teams to accomplish shared objectives, reinforcing cooperative workplace dynamics.

The three lowest rated indicators were "I asked my friends to give advice and feedback on my performance" with a mean of 4.58 (Strongly Agree, Highly Satisfied), "I maintained positive relationships even during disagreements" with a mean of 4.58 (Strongly Agree, Highly Satisfied), and "I had close and supportive friends at work" with a mean of 4.56 (Strongly Agree, Highly Satisfied). Despite being the lowest rated, these indicators still reflected high satisfaction. The rating for "I asked my friends to give advice and feedback on my performance" suggested that teachers sought constructive feedback from peers to improve professionally. "I maintained positive relationships even during disagreements," indicating that teachers handled conflicts professionally and preserved positive interactions. Finally, "I had close and supportive friends at work" demonstrated that teachers valued supportive relationships, thereby contributing to a positive, collaborative work environment.

Table 6 presents the level of peer relations among teachers. The overall mean of 4.63 fell under the descriptive rating of Strongly Agree and the qualitative interpretation of Highly Satisfied. This indicated that teachers were highly satisfied with their relationships with peers, collaboration, communication, and workplace support.

The study's findings were supported by Fan and Chu's (2025) research, which emphasized that distributed leadership and collaborative professional interactions enhance teacher job satisfaction by promoting collective efficacy, shared decision-making, and supportive work environments.

The top three highest rated indicators were supported by Xue et al. (2025), whose study in Shanghai demonstrated that deep teacher collaboration positively influences job satisfaction, self-efficacy, and professional engagement by fostering shared learning, innovative teaching practices, and problem-solving collaboration.

The lower rated indicators were supported by Jamorol (2023), who highlighted that informal peer support and social networks contribute to teachers' emotional resilience, reduce occupational stress, and strengthen workplace engagement, indicating that even minor improvements in feedback and conflict management could enhance overall satisfaction.

Nature of Work

Table 7 presents the level of job satisfaction of elementary teachers in terms of the nature of work. The overall mean of 4.66 fell under the descriptive rating of Strongly Agree and the qualitative interpretation of Highly Satisfied. It indicated that teachers were generally satisfied with the nature of their work, including its meaningfulness, impact on students, motivation, and use of skills. However, some areas could have been further enhanced.

Table 7. Level of Job Satisfaction of Elementary Teachers in terms of Nature of Work

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
1. I always promote a peaceful and organized work.	4.74	Strongly Agree	Highly Satisfied
2. I feel motivated to complete tasks efficiently.	4.72	Strongly Agree	Highly Satisfied
3. I feel that my work positively impacts students' learning.	4.70	Strongly Agree	Highly Satisfied

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4. I can use my skills and talents effectively at work.	4.70	Strongly Agree	Highly Satisfied
5. I find my work meaningful and rewarding.	4.70	Strongly Agree	Highly Satisfied
6. I take pride in the quality of my work.	4.70	Strongly Agree	Highly Satisfied
7. I always allow career enhancement or advancement.	4.62	Strongly Agree	Highly Satisfied
8. I always think that my job increases my responsibility and commitment.	4.62	Strongly Agree	Highly Satisfied
9. I always feel my job is interesting and challenging.	4.58	Strongly Agree	Highly Satisfied
10. I always achieve my short- and long-term goals.	4.54	Strongly Agree	Highly Satisfied
OVERALL MEAN	4.66	Strongly Agree	Highly Satisfied

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.50-5.00	Strongly Agree	Highly Satisfied
3.50-4.49	Agree	Satisfied
2.50-3.49	Neutral	Moderately Satisfied
1.50-2.49	Disagree	Less Satisfied
1.00-1.49	Strongly Disagree	Not Satisfied

The findings reveal that the highest rated indicator is “I always promote a peaceful and organized work,” which obtained a mean score of 4.74, interpreted as Strongly Agree (Highly Satisfied). This indicates that teachers highly value maintaining a positive, orderly, and conducive work environment.

The second highest indicator, “I feel motivated to complete tasks efficiently,” with a mean of 4.72, suggests that teachers demonstrate a strong sense of motivation and commitment toward accomplishing their responsibilities. Meanwhile, the third highest indicator, “I feel that my work positively impacts students’ learning,” with a mean of 4.70, reflects that teachers derive a deep sense of fulfillment from the meaningful impact of their work on students. These top indicators collectively show that teachers experience high levels of intrinsic motivation, purpose, and satisfaction in their profession.

On the other hand, the lowest rated indicator is “I always achieve my short and long term goals,” with a mean of 4.54, although still interpreted as Highly Satisfied. This suggests that while teachers are generally satisfied, achieving personal and professional goals may present some challenges. The second lowest indicator, “I always feel my job is interesting and challenging,” with a mean of 4.58, indicates that although teachers find their work engaging, there may be slight variations in how stimulating they perceive their tasks. The third lowest indicators, “I always allow career enhancement or advancement” and “I always think that my job increases my responsibility and commitment,” both with a mean of 4.62, imply that opportunities for growth and perceptions of increasing responsibility, while still positive, are comparatively less emphasized.

Overall, all indicators fall within the Strongly Agree (Highly Satisfied) range, indicating that elementary teachers have a very high level of job satisfaction in terms of the nature of their work. This suggests that teachers generally find their work meaningful, motivating, and fulfilling. However, slight attention may be given to enhancing goal attainment, career advancement opportunities, and maintaining engagement to further strengthen their overall job satisfaction.

The findings of the study are strongly supported by existing literature on the nature of work as a key determinant of teachers’ job satisfaction. The high level of satisfaction reflected in the overall mean of 4.66 (Highly Satisfied) confirms that teachers perceive their work as meaningful, motivating, and aligned with their professional roles. This result is consistent with the study of Hoque et al. (2023), which emphasized that the nature of work including meaningful tasks, interaction with students, and professional responsibilities significantly influences teachers’ job satisfaction and commitment. The present findings, particularly on teachers’ strong agreement that their work positively impacts students’ learning and promotes a peaceful environment, affirm the importance of intrinsic work characteristics highlighted in their study.

Furthermore, the results align with the findings of Queyrel Bryan et al. (2019), who reported that teachers tend to have higher satisfaction with intrinsic aspects of their work compared to extrinsic factors such as salary and working conditions. The high ratings in indicators related to motivation, meaningfulness, and pride in work suggest that elementary teachers derive fulfillment from the teaching process itself. This supports the idea that the inherent value of teaching such as shaping students' learning and personal growth is a major contributor to job satisfaction.

In addition, the findings are supported by Hoque et al. (2023), who noted that professional purpose and engagement in instructional responsibilities are central to teachers' positive work experiences. The current study's results, particularly in terms of teachers feeling motivated and effectively utilizing their skills, reflect a strong alignment with these intrinsic motivators. Although some indicators such as goal achievement and career advancement received relatively lower means, they still fall within the "Highly Satisfied" range, suggesting that while teachers are generally content, opportunities for growth and continued engagement may further enhance their job satisfaction.

Summary of Mean for Job Satisfaction of Elementary Teachers

Table 8 summarizes teachers' job satisfaction across four key indicators: Working Conditions, Career Advancement and Promotion, Peer Relations, and Nature of Work. The table presents the mean scores, descriptive ratings, and qualitative interpretations for each indicator, reflecting the teachers' overall perceptions of their work environment and job experience.

The overall mean for job satisfaction was 4.52, with a descriptive rating of Strongly Agree and a qualitative interpretation of Highly Satisfied. This indicated that the teachers were generally highly satisfied with their job.

Table 8. Summary for Job Satisfaction of Teachers

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
Nature of Work	4.66	Strongly Agree	Highly Satisfied
Peers' Relation	4.62	Strongly Agree	Highly Satisfied
Career Advancement and Promotion	4.48	Agree	Satisfied
Working Condition	4.31	Agree	Satisfied
Overall Mean	4.52	Strongly Agree	Highly Satisfied

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.50-5.00	Strongly Agree	Highly Satisfied
3.50-4.49	Agree	Satisfied
2.50-3.49	Neutral	Moderately Satisfied
1.50-2.49	Disagree	Less Satisfied
1.00-1.49	Strongly Disagree	Not Satisfied

The Working Condition Overall Mean obtained a mean score of 4.31, with a descriptive rating of Agree and a qualitative interpretation of Satisfied. It indicated that the teachers were generally satisfied with their working environment, particularly with the physical, social, and administrative aspects of their workplace.

The Career Advancement and Promotion Overall Mean had a mean score of 4.48, also with a descriptive rating of Agree and a qualitative interpretation of Satisfied. It suggested that respondents were satisfied with opportunities for career growth and promotion and that they perceived professional development pathways positively.

The Peer Relation Overall Mean posted a mean score of 4.62, with a descriptive rating of Strongly Agree and a qualitative interpretation of Highly Satisfied. It showed that the teachers had positive interpersonal relationships with their colleagues, indicating a supportive, collegial work environment.

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The Nature of Work Overall Mean registered the highest mean score of 4.66, with a descriptive rating of Strongly Agree and a qualitative interpretation of Highly Satisfied. It implied that the teachers were highly satisfied with the nature and content of their work, suggesting that they found their teaching responsibilities meaningful and fulfilling.

The findings of this study aligned with research on teacher job satisfaction. A study by Hendricks and Ortlieb (2021) found that working conditions and peer relationships were strongly correlated with positive job satisfaction in educational environments, as these factors contributed to a supportive work culture that enhanced overall performance and well-being. Their study emphasized the importance of a positive work climate in fostering satisfaction and teacher retention.

Additionally, Jafari and Isfahani (2020) highlighted the importance of career advancement opportunities in fostering job satisfaction among educators. Their study emphasized that clear career progression pathways were essential for improving job satisfaction and preventing teacher turnover, findings that this study also supports.

Correlation Analysis between Financial Management and Job Satisfaction of Elementary Teachers

Table 9 presents the correlation analysis of the relationship between financial management and teachers' job satisfaction. It shows the correlation coefficient r, p-values, the interpretation of the results, and the degree of the relationship between the variables.

Table 9. Correlation Analysis between Financial Management and Job Satisfaction

Independent Variables Correlated with Job Satisfaction	Pearson r	Probability	Interpretation	Decision
Financial Management	0.472	0.001	Significant	Accept Ha_1
**. Correlation is significant at the 0.01 level (2-tailed).				

Table 9 shows the relationship between financial management and teachers' job satisfaction. The analysis yielded a Pearson correlation coefficient (*r*) of 0.472 with a p-value of 0.001.

The Pearson correlation coefficient of 0.472 indicates a moderate positive relationship between financial management and teachers' job satisfaction. This means that improvements in teachers' financial management practices are associated with increased levels of job satisfaction. Although the relationship is moderate rather than strong, it suggests that financial management contributes meaningfully to teachers' satisfaction in their profession.

Furthermore, the obtained p-value of 0.001 is lower than the 0.05 level of significance, indicating that the observed relationship is statistically significant. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted. This finding confirms that financial management has a significant relationship with teachers' job satisfaction.

The findings imply that teachers who demonstrate better financial management skills are more likely to experience higher levels of job satisfaction. Effective financial management enables teachers to manage their financial obligations, reduce financial stress, and achieve greater financial stability. Consequently, improved financial well-being may positively influence their motivation, work performance, and overall satisfaction with their teaching profession. Although financial management is not the sole determinant of job satisfaction, it plays a significant role in enhancing teachers' professional well-being.

The present findings are consistent with the study of Kholifah, Wuryandini, and Prayito (2025), who reported that transparent and effective financial management significantly enhanced teachers' job satisfaction in public elementary schools. Their findings emphasized that sound financial management practices foster trust, accountability, and a positive working environment, ultimately improving teachers' satisfaction.

Similarly, Perdizo and Tantiado (2025) found that teachers with higher levels of financial well-being reported greater job satisfaction, particularly in terms of compensation, workplace environment, and professional commitment. Their study highlighted that effective financial management reduces financial anxiety and promotes a healthier work-life balance, allowing teachers to focus more effectively on their instructional responsibilities.

Overall, these findings reinforce the present study's conclusion that sound financial management is an important factor associated with teachers' job satisfaction. Schools and educational administrators may therefore consider implementing financial literacy programs and financial wellness initiatives to support teachers in developing sound financial management practices, thereby enhancing both their personal well-being and professional satisfaction.

SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

This section contains the summary and critical discussion of the significant findings presented in relation to previously identified problem statements in the first chapter. Conclusions and recommendations are further offered to generalize the results of the field of investigation.

Summary of Findings

This chapter presents a comprehensive summary of the key findings of the study, focusing on the financial management and job satisfaction of elementary teachers, as well as the relationship between these two variables.

The results revealed that elementary teachers demonstrated a very good level of financial management, as reflected in the overall mean of 4.31, interpreted as “Agree.” Specifically, in terms of financial control, with a mean of 4.35, teachers exhibited strong financial discipline by prioritizing essential expenses, practicing careful spending, and engaging in collaborative decision-making with their spouses. These behaviors indicate a high level of awareness and responsibility in managing personal and household finances. However, comparatively lower ratings were observed in regularly reviewing financial goals, consistently tracking expenses, and strictly maintaining budget limits. These findings suggest that while teachers are capable of managing their finances effectively, there is still a need to strengthen long-term financial planning and monitoring practices.

In relation to financial operations, with a mean of 4.27, teachers likewise demonstrated a very good level of financial management. They showed competence in planning and organizing financial activities, ensuring that financial obligations were met, and maintaining order in financial processes. These practices reflect a structured and responsible approach to managing daily financial transactions. Nonetheless, lower ratings in seeking guidance from financial experts, regularly reviewing financial operations, and maintaining accurate financial records indicate areas that require further development. This implies that while teachers are confident in handling their finances independently, they may benefit from increased engagement with professional financial advice and more systematic financial monitoring.

With respect to job satisfaction, the findings indicated that teachers were highly satisfied overall, with a mean of 4.52. Among the four dimensions, the nature of work obtained the highest mean with a mean of 4.66, highlighting that teachers find their profession meaningful, fulfilling, and aligned with their personal values. This suggests that intrinsic motivation plays a significant role in sustaining their satisfaction. Similarly, peer relations with a mean of 4.62 were rated highly, indicating strong collegial support, effective collaboration, and positive interpersonal relationships within the workplace.

On the other hand, career advancement and promotion with a mean of 4.48 and working conditions with a mean of 4.31 were rated as “Satisfied.” While teachers expressed contentment with opportunities for growth and promotion, the findings suggest a need for improvements in areas such as recognition of achievements, access to professional development, and guidance from supervisors. Likewise, although the working environment was generally perceived as positive, concerns regarding the adequacy of facilities, availability of resources, and fairness in task distribution were noted, indicating opportunities for institutional enhancement.

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Furthermore, the correlation analysis revealed a moderate positive and statistically significant relationship between financial management and job satisfaction $r = 0.472$, $p = 0.001$. This finding indicates that improvements in teachers' financial management practices are associated with increased levels of job satisfaction. Although the relationship is not strong, it is meaningful and suggests that financial well-being contributes to teachers' overall professional satisfaction and quality of life.

In general, the findings of the study suggest that elementary teachers possess commendable financial management skills and experience a high level of job satisfaction, particularly in intrinsic aspects such as the nature of their work and their relationships with colleagues. However, certain areas, including long-term financial planning, financial monitoring, access to resources, and professional support systems, require further attention. The significant relationship between financial management and job satisfaction highlights the importance of strengthening financial literacy programs and institutional support mechanisms to promote both personal well-being and professional fulfillment among teachers.

Conclusions

Based on the results of the study, the following conclusions were derived:

The study found that the level of teachers' financial management was very good across the dimensions of financial control and financial operations.

Additionally, the study revealed that teachers' job satisfaction was particularly high in the dimensions of nature of work and peer relations, both rated as Highly Satisfied, while career advancement and promotion, and working conditions were rated as Satisfied.

Lastly, the study also revealed a positive relationship between financial management and job satisfaction, indicating that as financial management improved, teachers' job satisfaction also increased.

Recommendations

Based on the findings of this study, the following recommendations can be made:

For teachers, it is recommended that they focus on improving their financial management skills by actively engaging in budgeting, tracking expenses, and allocating resources effectively for classroom and school-related needs. Participating in accessible financial literacy workshops or seminars, either locally or online, would also help teachers better manage their finances and improve their job satisfaction.

For school administrators, it is advised that they continue refining the school's financial management systems and invest in programs that foster teacher satisfaction. Administrators may prioritize transparent communication, fair recognition of teachers' efforts, and clear career growth opportunities, particularly to address concerns about working conditions and promotion.

For education policymakers and division-level leaders, it is recommended that they create policies and offer practical training programs to help teachers strengthen their financial management capabilities. Policymakers should also focus on enhancing teacher welfare programs, offering more effective promotion systems, and ensuring that teachers receive adequate support from both school leadership and peers, which will lead to better financial responsibility and higher job satisfaction.

For future researchers, it is suggested that they conduct similar studies in different schools or districts to confirm the findings of this study and explore whether these challenges and solutions apply in other regions. Future research could also examine additional factors, such as salary, workload, leadership styles, and institutional support, to better understand what influences both financial management and job satisfaction among teachers.

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