Spending Patterns of Tertiary Education Subsidy (TES) Grantees of the Private Catholic University in Santiago City

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DOI: https://doi.org/10.51244/IJRSI.2026.1310000230

Received: 29 October 2026; Accepted: 03 November 2026; Published: 17 November 2026

ABSTRACT:

This study examined the spending patterns of Tertiary Education Subsidy (TES) grantees at the University of La Salette, Inc. Specifically, it determined the demographic profile of the respondents, assessed the utilization of TES funds for basic needs, educational expenses, and personal expenses, identified the factors influencing spending behavior, and determined the significant relationship between TES fund utilization and spending behavior. The study used a descriptive cross-sectional survey design and included 316 TES grantees selected through stratified sampling from a total population of 1,500 TES grantees. Data were gathered using an adapted questionnaire from Birari and Patil (2014) and were analyzed using frequency and percentage, mean, standard deviation, and spearman's Rho Test.

The findings revealed that the respondents were predominantly 21 years old, female, and third-year students, with the largest group receiving a weekly allowance of 600-1,000. Respondents generally used their TES funds for educational expenses, basic needs, and personal expenses, with educational expenses receiving the highest level of utilization and personal expenses the lowest. Among the identified factors influencing spending behavior, family influence was the most influential, while impulse buying behavior was the least influential. Overall, the respondents demonstrated a high level of TES fund utilization and were generally influenced by the identified factors in their spending behavior. Furthermore, the results revealed a significant positive relationship between TES fund utilization and spending behavior.

The study concluded that TES grantees generally prioritize educational expenses and basic needs over personal wants. It recommended continued financial literacy, budgeting, and responsible spending guidance to help students maximize the benefits of their TES assistance.

Keywords*:* Tertiary Education Subsidy (TES), grantees, spending patterns, spending behavior, educational expenses, financial assistance

INTRODUCTION

Money is an essential part of students' daily lives, making financial management an important skill to develop at a young age. Learning how to budget, spend wisely, and make responsible financial decisions can contribute to their future financial stability and overall well-being. Since young people are vital to the country's future development, understanding their spending habits can help promote responsible money management and strengthen their financial decision-making skills.

One of the challenges faced by college students is managing and controlling their spending. Many students rely on financial support from their parents, particularly when their allowances are limited and must cover transportation, food, school-related expenses, and other personal needs. As a result, students may find it difficult to balance their available resources with their daily financial demands (Abrio et al., 2025). Aside from basic needs, students are also influenced by their surroundings, social activities, and lifestyle trends. Today's youth tend to spend more on food, entertainment, and branded products. Impulse buying is also common, where

students spend money without careful thinking, which may affect their savings and financial security (Sarmiento, 2024).

Studies conducted both globally and locally show that college students have varying spending behaviors influenced by personal needs and environmental factors (Veena, 2022; Srivatsan, 2024). Research in different countries reveals that students often allocate their money differently depending on priorities such as food, transportation, education, and leisure. In the Philippines, similar studies show that students' spending habits are shaped by their allowance, family income, and lifestyle choices (Fuentes, 2021). With the growing use of digital payment apps, online shopping, and e-wallets, students now face more opportunities and temptations to spend money (Vargas et al., 2024).

The implementation of the Tertiary Education Subsidy (TES) in the Philippines has provided financial assistance to students under the Universal Access to Quality Tertiary Education Act (Republic Act No. 10931). However, the way students allocate and spend their TES funds varies depending on their needs and priorities. Initially, TES grantees enrolled in private higher education institutions received up to ₱60,000 per academic year, while those in State and Local Universities and Colleges (SUCs/LUCs) received ₱40,000 per academic year from 2018 to 2022. Under updated guidelines beginning in Academic Year 2023-2024, the subsidy structure was revised, with new grantees receiving ₱10,000 per academic year (Bayudan et al., 2024).

Financial assistance alone may not be sufficient if students do not manage and use their resources wisely. If TES funds are not properly allocated, their intended purpose may not be fully realized. Therefore, examining the spending patterns of TES grantees is important in understanding how students allocate their financial assistance among various expenses, including personal needs, educational requirements, and other priorities (Templa, 2025).

This study aims to analyze the spending patterns of Tertiary Education Subsidy (TES) grantees in a Higher Education Institution in Santiago City. Specifically, it sought to determine how TES funds are distributed across different types of expenses, identify the factors influencing students' spending behavior, and examine patterns of financial allocation among TES grantees (Bradley, 2021).

The findings of this study were expected to help improve the understanding of students' spending behavior and support institutions in developing better monitoring and guidance programs. More importantly, the research aimed to provide insights that could help students reflect on their spending habits and improve their financial decisions, contributing to their academic and personal well-being.

Background of the Study

This study's empirical foundation was supported by the findings of Abhijeet Birari and Umesh Patil in their research titled *"Spending & Saving Habits of Youth in the City of Aurangabad."* Their study revealed that young individuals allocated a significant portion of their money to non-essential expenses, such as shopping, fast food, mobile usage, and entertainment. The findings further showed that spending increased with age and educational level, while saving behavior remained low, with most students not practicing consistent saving. Moreover, spending behavior was influenced by lifestyle trends, peer groups, and personal preferences, which often contributed to impulsive buying and the prioritization of wants over needs.

These findings highlighted a pattern in which young people demonstrated a stronger tendency toward consumption than saving. However, since the study was conducted in a different geographical and socio-economic context, it raised the question of whether similar spending patterns existed among students in the Philippines, particularly those receiving government financial assistance.

The empirical problem observed in the locality, which has prompted this study, centers on the financial behavior of college students, specifically those receiving the Tertiary Education Subsidy (TES) in the Philippines. A significant challenge in the Philippines is the limited financial capacity of high school graduates to pursue higher education, with only 40% possessing the means to attend college. This issue poses a threat to the nation's

sustainable growth (Lomer & Lim, 2021). While the Unified Financial Assistance System for Tertiary Education Act (UniFAST) and its core component, the Tertiary Education Subsidy (TES), aims to address financial barriers to higher education. An unanswered question remains about how grantees actually use these subsidies (Vargas et al., 2024).

Anecdotal observations and broader trends suggest that despite receiving financial assistance intended for educational expenses, students may struggle with managing these funds effectively, potentially diverting them to non-essential consumption or experiencing difficulties in budgeting. This raises concerns about whether the subsidies are achieving their intended outcome of reducing dropout rates and fostering academic success by alleviating financial stress (Fuentes, 2021).

College students often rely on parental financial support, which significantly influences their spending across categories such as personal needs, food, academic needs, and transportation (Abrio et al., 2025). This dependence, combined with rising living costs, increases financial pressure on students. Moreover, young individuals increasingly spend on food, entertainment, and lifestyle-related activities, often prioritizing immediate satisfaction over long-term financial stability (Sarmiento, 2024). TES grantees' transition experiences also show that while financial assistance provides relief, challenges in managing expenses remain evident (Fuentes, 2021).

Despite numerous studies on student spending patterns, significant research gaps persist concerning the specific utilization of the Tertiary Education Subsidy (TES) and its direct influence on student spending behavior. While previous research has examined general spending habits and the impact of financial assistance programs on academic outcomes (Bartolome, 2023; Fuentes, 2021; Tolentino, 2024), there is limited empirical evidence focusing specifically on how TES funds are allocated by beneficiaries.

Furthermore, there was a lack of localized studies focusing on urban areas such as Santiago City that could provide context-specific insights into students' spending behavior. Existing studies often focused on general spending patterns rather than examining how specific financial assistance funds were utilized. This study aimed to address these gaps by analyzing the spending patterns of TES grantees in Santiago City and comparing the findings with those of Birari and Patil (2014) to determine whether similar or different spending patterns emerged.

Exploring this issue was important because understanding how students utilized financial assistance could help improve the effectiveness of government support programs. When financial assistance was primarily used for educational needs, it could better contribute to students' academic success. However, if a substantial portion of the funds was spent on non-essential expenses, program implementation and financial guidance may need adjustment to ensure the assistance served its intended purpose.

This study primarily analyzed the spending patterns of Tertiary Education Subsidy (TES) grantees in universities in Santiago City. Specifically, it aimed to determine how TES funds were allocated across various expenditure categories, identify the factors influencing these spending behaviors, and compare the findings with those of existing studies.

Research Questions

1. What is the profile of the respondents according to:

1.1 Age

1.2 Sex

1.3 College Department

1.4 Year Level

1.5 Weekly Allowance

2. What is the level of TES fund utilization of the respondents in terms of:

2.1 Basic needs

2.2 Educational expenses

2.3 Personal expenses

3. What are the factors influencing the spending behavior of TES grantees in terms of:

3.1 Peer influence

3.2 Family influence

3.3 Promotions and discounts

3.4 Online shopping platforms

3.5 Impulse buying behavior

4. Is there a significant relationship between TES fund utilization and spending behavior?

Hypothesis

There is no significant relationship between TES fund utilization and spending behavior.

Significance of the Study

This study is significant because it provides a clear understanding of how Tertiary Education Subsidy (TES) funds were utilized by student-grantees in a higher education institution in Santiago City. Since TES is a government-funded program intended to support students' educational needs, it is important to examine whether the subsidy was used wisely and effectively.

School. The results of this study helped schools design or enhance financial literacy programs for students. Schools could implement budgeting workshops, financial management training, and student support services that promoted responsible spending habits among TES beneficiaries.

Students. The findings of this study helped students become more aware of their spending habits and financial behavior, by understanding how they allocated their TES funds, students could recognize the importance of budgeting, saving, and prioritizing essential educational expenses. The study also encouraged them to practice responsible money management, which could contribute to their academic success and long-term financial stability.

Parents. The study provided parents and guardians with insights into how students managed their financial assistance. It also encouraged family discussions about budgeting, saving, and responsible financial decision-making.

Researchers. The study contributed to the existing knowledge and understanding of financial literacy and student spending behavior. It also provided deeper insights into the effective use of government educational subsidies.

Future Researchers. The research served as a reference for future studies related to financial literacy, student spending behavior, and government educational subsidies. It also provided a basis for exploring similar topics in other cities or regions for comparison.

THEORETICAL FRAMEWORK

The researchers used the Behavioral Life-Cycle Hypothesis proposed by Shefrin and Thaler (1988) to explain students' financial behavior. The theory suggested that individuals often struggle to control their spending and tend to prioritize immediate gratification over future benefits. When individuals received a lump sum of money, they could be more inclined to spend it immediately rather than save it for essential or future needs. For TES grantees, receiving the subsidy may have created a perception of having additional disposable income, which could have encouraged impulse buying or unnecessary spending. Consequently, some students may have prioritized short-term wants over long-term educational needs and savings. The theory therefore provided a basis for explaining how self-control could have influenced the way students managed their TES funds (Shefrin & Thaler, 1988).

Another theory that supported the study was the Theory of Planned Behavior developed by Ajzen (1991). This theory explained that an individual's behavior is influenced by three main factors: attitude toward the behavior, subjective norms (social influence), and perceived behavioral control. In this study, students' decisions to spend or save their TES funds may have been influenced by their beliefs about money management, the expectations and behaviors of their friends and family, and their confidence in managing their finances. For instance, a student who believed that saving was important and felt capable of budgeting may have managed the subsidy more carefully. Conversely, a student whose peers frequently shopped or dined out may have been more likely to adopt similar spending behaviors. Thus, the theory provided a framework for understanding how personal attitudes, social influences, and perceived control may have shaped TES grantees' spending decisions (Ajzen, 1991).

CONCEPTUAL FRAMEWORK

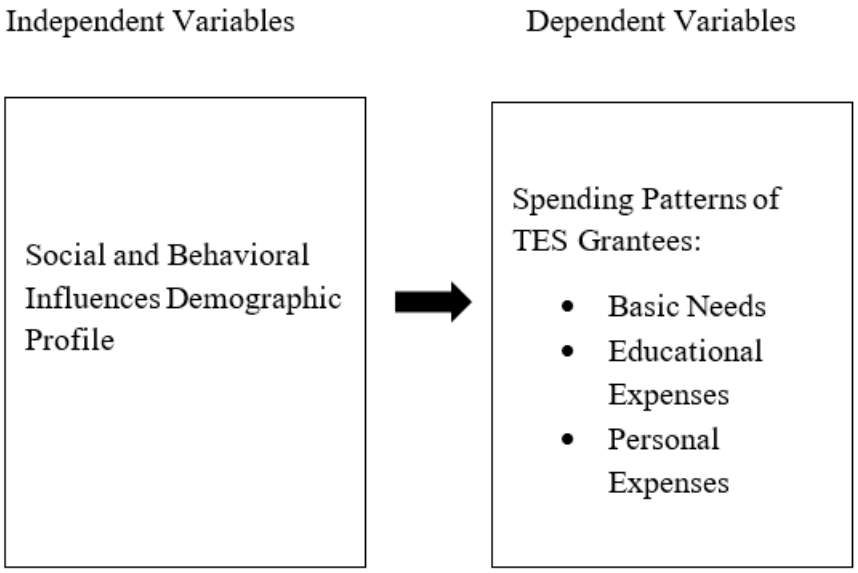


Figure 1. Paradigm of the Study

This study was anchored on the premise that the spending patterns of Tertiary Education Subsidy (TES) grantees were influenced by various personal, social, and financial factors. Guided by the Mental Accounting Theory (Thaler, 1985), Theory of Planned Behavior (Ajzen, 1991), and Behavioral Life-Cycle Hypothesis (Shefrin & Thaler, 1988), the study assumed that students did not spend their subsidies randomly. Instead, their financial decisions were shaped by their perceptions of money, financial management knowledge, self-control, and the influence of their social environment.

In this framework, demographic characteristics and social and behavioral influences served as the independent variables because they were factors that could affect or explain students' spending behavior. Demographic

characteristics, such as age, sex, year level, course, and allowance, could influence how students prioritized their expenses. Meanwhile, social and behavioral factors, including peer pressure, family guidance, exposure to online shopping, promotions and discounts, and impulse-buying tendencies, could encourage either responsible or unnecessary spending.

The dependent variable of the study was the spending pattern of TES grantees, which referred to how students allocated their TES funds across different expenditure categories. These included basic needs, educational expenses, personal or leisure expenses, and savings or health-related costs. The study assumed that differences in the independent variables could result in variations in how TES funds were allocated.

Therefore, the framework proposed that students with higher financial literacy, stronger budgeting practices, and positive social influences were more likely to allocate their TES funds responsibly toward educational and essential needs. In contrast, students with limited financial knowledge and stronger susceptibility to impulse buying and peer influence might allocate a greater portion of their funds to non-essential expenses. By examining these relationships, the study aimed to determine which factors significantly influenced TES grantees' spending patterns.

LITERATURE REVIEW

This section presents relevant literature and previous studies that provided the foundation for understanding the spending patterns and financial behavior of TES grantees. It examined key concepts, factors, and findings related to student spending, financial literacy, and the use of educational subsidies, helping establish the context and research gap the study addresses.

Spending Patterns

Spending patterns reflect how students allocate their financial resources and the items or services they prioritize in their expenditures. Students' allowances, financial support, and peer influence significantly shape their spending habits (Bartolome et al., 2023). College students generally spend money on tuition, school supplies, food, transportation, social activities, and personal items, with increasing interest in branded products and lifestyle-related expenses (Orcajada et al., 2025; Wankhede, 2025; Baquiran et al., 2024). Studies show that effective spending patterns help students manage finances responsibly, avoid impulsive purchases, and plan for future needs (Templa et al., 2025; Munar, 2024). Conversely, poor financial management can lead to financial stress, academic difficulties, and challenges in future employment (Blanco et al., 2025; Dhani et al., 2025; Dela Peña et al., 2024). Interventions such as workshops, peer mentoring, financial counseling, and digital literacy programs have been shown to improve students' spending behaviors and promote responsible financial habits (Parulian et al., 2025; Noor et al., 2025; Gregori et al., 2025).

Demographic Profile and Spending Patterns

Demographic factors, including gender, age, parental income, academic stream, and socioeconomic background, play a crucial role in shaping students' spending patterns. Students from low-income families often rely heavily on scholarships and government programs such as TES, 4Ps, and other cash assistance schemes to meet educational and personal expenses (Bartolome et al., 2023; Bradecina et al., 2025). Female students have been observed to demonstrate higher financial discipline than male students, while non-management students often report acquiring greater knowledge from formal financial education sources than management students (Koirala, 2025; Espiritu, 2025). In addition, parental socioeconomic status indirectly influences financial behaviors by affecting self-efficacy and financial attitudes, although age may have limited effects on actual financial behavior (Janjanam et al., 2025; Rodríguez-Correa et al., 2025). Regardless of these differences, all students benefit from interventions that promote financial literacy and responsible spending, highlighting the need for targeted programs that consider demographic and educational differences (Lopez et al., 2024; Alfredo et al., 2025; Carvajal et al., 2025)

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue VIII October 2026

METHODS

This chapter presents the methods and procedures used in conducting the study on the spending patterns of Tertiary Education Subsidy (TES) grantees. It described the research design, study site and participants, population and sampling method, research instrument, data-gathering procedures, data analysis, and ethical considerations.

The study utilized a descriptive cross-sectional survey design to gather relevant data from TES beneficiaries. This approach enabled the researchers to describe and analyze the spending behaviors of students based on their demographic profiles and other influencing factors. To ensure reliable and accurate results, a structured survey questionnaire was used, and appropriate statistical tools were applied to analyze the collected data. Ethical standards were also strictly observed to protect the rights, privacy, and confidentiality of the participants throughout the research process.

Research Design

The researchers employed a descriptive cross-sectional survey research design to investigate the spending patterns of recipients of the Tertiary Education Subsidy (TES). Descriptive research is a method used to determine and describe the current condition of a phenomenon through systematic observation and data collection (Williams, 2007). This design was appropriate for the study because it enabled the researchers to gather information and describe the characteristics and spending behaviors of a relatively large sample of individuals within a limited period (Creswell, 2023).

In the study, the independent variables were the respondents' demographic profiles and social and behavioral influences, while the dependent variable was their spending patterns.

Study Sites and Participants

The study was conducted at the University of La Salette, Inc. (ULS), a private Catholic university located in Santiago City, Philippines. The university provides quality education while promoting Christian values, academic excellence, leadership, and service to the community. The study site was selected to provide a clearer understanding of the spending patterns of Tertiary Education Subsidy (TES) grantees enrolled at ULS.

The study focused on TES grantees enrolled at the University of La Salette, Inc. during Academic Year 2023-2024, Batch 13.2. From a total population of 1,500 TES grantees, a sample of 316 respondents was selected using stratified sampling, a probability sampling technique. The population was stratified according to year level, consisting of 1,050 third-year students and 450 fourth-year students. Proportional allocation yielded 221 respondents from the third-year level and 95 from the fourth-year level, ensuring adequate representation of both groups.

The study also determined the demographic profile of the respondents in terms of age, sex, college department, year level, and weekly allowance.

Population, Sample Size, and Sampling Method

The study focused on TES grantees enrolled at the University of La Salette, Inc., with a total population of 1,500 students. The study included only officially recognized TES beneficiaries who were currently enrolled and willing to participate. Non-TES grantees, students who declined to participate, and those who submitted incomplete responses were excluded.

The study used stratified sampling, dividing the population by year level. Of the total population, 1,050 were third-year students and 450 were fourth-year students. A total of 316 respondents were selected, comprising 221 third-year students and 95 fourth-year students, thereby ensuring proportional representation of both groups.

The demographic profile of the respondents included age, sex, college department, year level, and weekly allowance.

Instrument

The researchers used a survey questionnaire adapted from the study of Birari and Patil (2014), titled *"Spending & Saving Habits of Youth in the City of Aurangabad."* The questionnaire consisted of three parts.

Part I covered the demographic profile of the respondents, including age, sex, college department, year level, and weekly allowance. Part II focused on the respondents' spending patterns, which were categorized into three areas: basic needs, educational expenses, and personal expenses. Part III examined the factors influencing spending behavior, categorized into five areas: peer influence, family influence, promotions and discounts, online shopping platforms, and impulse-buying behavior. This part included four questions adapted from the aforementioned study and used a four-point Likert scale: (4) Always, (3) Sometimes, (2) Seldom, and (1) Never.

To ensure the validity and suitability of the questionnaire within the context of the study, pilot testing was conducted prior to the actual data gathering. The pilot test helped determine whether the items were clear, understandable, and appropriate for the target respondents.

Data Gathering Procedures

To ensure an organized and reliable data gathering process, the researchers followed these procedures:

- The researchers obtained the necessary permission from the Registrar's Office to conduct the study at the research site.
- The respondents were informed about the purpose and nature of the study before answering the questionnaire.
- Only respondents who agreed to participate were included in the study.
- The researchers distributed the survey questionnaires to the selected respondents.
- After collection, the researchers reviewed the questionnaires to check the completeness and accuracy of the responses.
- The collected data were organized, analyzed, and interpreted to obtain the results of the study.

Data Analysis

To analyze and interpret the data gathered, the following statistical tools were used:

1. Frequency and percentage were used to describe the respondents' demographic profiles.
2. Mean and standard deviation were used to measure and describe the respondents' spending patterns in using TES funds.
3. A four-point Likert scale was used to measure the respondents' responses, with 4 as Always, 3 as Sometimes, 2 as Seldom, and 1 as Never.
4. Spearman's Rho Test was used to determine the significant relationship between TES fund utilization and spending behavior.

Ethical Considerations

The researchers strictly observed ethical principles throughout the study to protect the rights, welfare, privacy, and dignity of all participants. Particular attention was given to the participants' right to self-determination, anonymity, confidentiality, and voluntary participation. Before answering the questionnaire, participants received written informed consent with clear information about the purpose and nature of the study, the procedures involved, the expected participation, and how their information would be used. They were given sufficient opportunity to understand the study and decide freely whether to participate without pressure or coercion.

Participation in the study was entirely voluntary. The participants were informed that they had the right to refuse participation or withdraw from the study at any time without penalty or negative consequences. They were also informed that they could choose not to answer any question that made them uncomfortable. No incentives or forms of pressure were used to influence their decision to participate.

To ensure anonymity, the names and other personal identifying information of the participants were not recorded in the questionnaire. The researchers treated the collected data with strict confidentiality and used them solely for the purposes of the study. The researchers ensured that individual responses could not be directly associated with specific participants when the data were analyzed, presented, or reported. All collected information was handled responsibly and was accessible only to the researchers and authorized individuals involved in the study.

Moreover, the researchers observed honesty, integrity, and accuracy throughout the research process. The researchers collected, recorded, analyzed, and presented data truthfully, without fabrication, falsification, or intentional alteration of results. The researchers also acknowledged the sources of adapted materials and related literature through proper citation to uphold academic integrity. These ethical measures ensured that the study was conducted responsibly and that the rights and interests of the participants were fully protected.

RESULTS

Part 1 – Demographic Profile

Table 1. Distribution of Respondents according to their Demographic Profile

Variables	Frequency	Percentage
Age		
19 Years Old and Below	6	2
20 Years Old	84	27
21 Years Old	118	37
22 Years Old	66	21
23 Years Old and Above	31	10
Sex		
Male	114	36
Female	202	64
College Department		
College Of Accountancy	17	5
College Of Arts and Sciences	15	5
College of Business Education	75	25
College of Criminal Justice Education	25	8
College Of Engineering and Architecture	49	15
College of Information Technology	3	1
College of Medicine and Allied Medical Programs	45	14
College of Nursing, Public Health, and Midwifery	43	13
College of Teacher Education	44	14
Year		
Third Year	221	70
Fourth Year	95	30
Weekly Allowance		
500 and Below	28	9
600-1,000	99	31
1,100-1,500	82	26
1,600-2,000	74	23
2,100 and Above	33	10

As shown in Table 1 with regard to demographic profile of respondents, 118 or 37 percent were 21 years old, 84 or 27 percent aged 20 years old, 66 or 21 percent aged 22 years old, 31 or 10 percent aged 23 years old and above, and 6 or 2 percent aged 19 years old and below. Regarding the Sex of respondents, 202 or 64 percent were Female and 114 or 36 percent were Male. The respondents were enrolled under the College of Business Education with 75 or 25 percent, 49 or 15 percent enrolled in College of Engineering and Architecture, 45 or 14 percent enrolled in College of Medicine and Allied Medical Programs, 44 or 14 percent enrolled in College of Teacher Education, 43 or 13 percent enrolled in College of Nursing, Public Health, and Midwifery, 25 or 8 percent enrolled in College of Criminal Justice Education, 17 or 5 percent enrolled in College of Accountancy, 15 or 5 percent enrolled in College of Arts and Science, and 3 or 1 percent belongs to College of Information Technology. 221 respondents, or 70 percent, were enrolled as 3rd-year students, and only 95, or 30 percent, were 4th-year students. Regarding the weekly allowances of the respondents, 99 or 31 percent have an allowance of 600-1,000, 82 or 26 percent have 1,100-1,500 weekly allowances. It implies that the respondents were 21 years old, female, enrolled in College of Business Education, 3rd year students, and with a weekly allowance of 600-1,000 pesos.

Part II – Spending Patterns

Basic Needs

Table 2. Mean Responses of the Respondents on their TES Fund Utilization for Basic Needs

Indicators	Mean	Scale Label	Qualitative Interpretation
I use my TES funds to buy food and daily necessities.	2.89	Sometimes	High Utilization
I allocate part of my TES for transportation expenses.	2.82	Sometimes	High Utilization
I prioritize my basic needs before spending on other things.	3.16	Sometimes	High Utilization
I use my TES funds for health-related needs (medicine, check-ups).	2.73	Sometimes	High Utilization
I prefer buying food rather than preparing meals.	2.53	Sometimes	High Utilization
Category Mean	2.83	Sometimes	High Utilization

Legend:1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00=Always

As gleaned in Table 2, the respondents sometimes use their TES funds for their basic needs as indicated in different indicators. Indicators prioritize basic needs (M=3.16), buying food and daily necessities (M=2.89), transportation expenses (M=2.82), health-related needs (M=2.73), and buying food rather than preparing meals (M=2.53). This implies that respondents have high utilization of their TES funds for basic needs, with a category mean of 2.83.

2.2 Educational Expenses

Table 3. Mean Responses of the Respondents on their TES Fund Utilization for Educational Expenses

Indicators	Mean	Scale Label	Qualitative Interpretation
I spend my TES funds on school supplies and materials.	3.28	Always	Very High Utilization
I use my TES funds for printing, projects, and academic requirements.	3.25	Sometimes	High Utilization
I prioritize educational expenses over personal wants.	3.43	Always	Very High Utilization
I allocate enough TES funds for my school-related needs.	3.45	Always	Very High Utilization
Category Mean	3.35	Always	Very High Utilization

Legend:1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00=Always

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue VIII October 2026

As gleaned in Table 3, the respondents consistently use their TES funds for educational expenses as indicated in different indicators. They allocate enough TES funds for school-related needs (M=3.45), prioritize education expenses over personal wants (M=3.43), use TES funds for school supplies and materials (M=3.28), and use TES funds for printing, project, and academic requirements (M=3.25). This implies that the respondents consistently use their TES funds for educational expenses, with a category mean of 3.35, which indicates very high utilization.

2.3 Personal Expenses

Table 4. Mean Responses of the Respondents on their TES Fund Utilization for Personal Expenses

Indicators	Mean	Scale Label	Qualitative Interpretation
I spend part of my TES on clothing and personal items.	2.61	Sometimes	High Utilization
I use my TES funds for mobile load or internet access.	2.55	Sometimes	High Utilization
I spend money on leisure activities (e.g., eating out, entertainment).	2.35	Seldom	Low Utilization
I upgrade or buy gadgets when I have extra money.	2.15	Seldom	Low Utilization
I spend money on personal care products/ services.	2.38	Seldom	Low Utilization
I frequently spend money on shopping (clothes, accessories, etc.)	2.35	Seldom	Low Utilization
Category Mean	2.40	Seldom	Low Utilization

Legend:1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00=Always

As presented in Table 4, the respondents sometimes use their TES funds for clothing and mobile load or internet access, with mean score of 2.61 and 2.55, respectively, indicating high utilization. Meanwhile, they seldom spent their TES funds on leisure activities (M=2.35), upgrading or buying gadgets (M=2.15), personal care product or services (M=2.38), and shopping for clothes and accessories (M=2.35). All of which indicated low utilization. Overall, the category mean of 2.40 indicates that the respondents seldom used their TES funds for personal expenses, reflecting low utilization.

Table 5. Summary of the Mean Responses of the Respondents regarding their TES Fund Utilization

Indicators	Mean	Scale Label	Qualitative Interpretation
Basic Needs	2.83	Sometimes	High Utilization
Educational Expenses	3.35	Always	Very High Utilization
Personal expenses	2.40	Seldom	Low Utilization
Overall Mean	2.86	Sometimes	High Utilization

Legend: 1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00 = Always

As shown in Table 5, the respondents generally utilize their TES funds for basic needs, educational expenses, and personal expenses. As shown in the different categories, educational expenses obtained the highest mean score (M3.35), followed by basic needs (M=2.83), while personal expenses obtained the lowest mean score (M=2.40). All categories were interpreted according to their respective levels of utilization. The overall mean of 2.86 indicates sometimes, with high utilization. It implies that the respondents generally utilize their TES funds for basic needs, educational expenses, and personal expenses, with educational expenses being the most utilized.

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue VIII October 2026

Part III – Factors Influencing Spending Behavior

3.1 Peer Influence

Table 6. Mean Responses of the Respondents on Peer Influence as a Factor Influencing Spending Behavior

Indicator	Mean	Scale Label	Qualitative Interpretation
My friends influence how I spend my money.	2.45	Seldom	Low Influence
I tend to spend more when I go out or hang out with my friends.	2.44	Seldom	Low Influence
I sometimes buy things just to keep up with what my friends have.	2.17	Seldom	Low Influence
I am likely to try or buy products that my friends recommend.	2.35	Seldom	Low Influence
Category Mean	2.35	Seldom	Low Influence

Legend:1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00=Always

As indicated in Table 6, the respondents seldom influenced by their peers in their spending behavior as indicated in different indicators. Their friends influence how they spend their money (M=2.45), they tend to spend more when they go out or hang out with their friends (M=2.44), they are likely to try or buy products that their friends recommend (M=2.35), and they sometimes buy things just to keep up with what their friends have (M=2.17). It implies that the respondents are seldom influenced by their peers in their spending behavior, with a category mean of 2.35, which means low influence.

3.2 Family Influence

Table 7. Mean Responses of the Respondents on Family Influence as a Factor Influencing Spending Behavior

Indicators	Mean	Scale Label	Qualitative Interpretation
My family guides me in managing my finances.	3.17	Sometimes	High Influence
I consider my family's advice before making spending decisions.	3.26	Always	Very High Influence
I limit my expenses based on my family's expectations or situation.	3.23	Sometimes	High Influence
My family influences what I prioritized when spending money.	3.26	Always	Very High Influence
Category Mean	3.23	Sometimes	High Influence

Legend:1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00=Always

Based on Table 7, the respondents are influenced by their family in managing their spending as indicated in different indicators. They consider their family's advice before making spending decisions (M=3.26), their family influences what they prioritize when spending money (M=3.23), and their family guides them in managing their finances (M=3.17). It implies that the respondents are influenced by their family in their spending behavior, with a category mean of 3.23, which means high influence.

3.3 Promotions and Discounts

Table 8. Mean Responses of the Respondents on Promotions and Discounts as a Factor Influencing Spending Behavior

Indicators	Mean	Scale Label	Qualitative Interpretation
Sales, vouchers, and discounts influence my buying decisions.	2.84	Sometimes	High Influence
I am more likely to purchase items when they are on sale.	2.88	Sometimes	High Influence
I sometimes buy more items because of bundle deals or shipping offers.	2.64	Sometimes	High Influence
I am tempted to buy even on non-essential items when they are discounted.	2.54	Sometimes	High Influence
Category Mean	2.73	Sometimes	High Influence

Legend:1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00=Always

As presented in Table 8, the respondents are influenced by promotions and discounts in their spending behavior as indicated in different indicators. They are more likely purchase items when they are on sale (M2.88), sales, vouchers, and discounts influence their buying decisions (M=2.84), they sometimes buy more items because of bundle deals or shopping offers (M=2.64), and are sometimes tempted to purchase non-essential items when these are discounted (M=2.54). It implies that the respondents are influenced by promotions and discounts in their spending behavior, with a category mean of 2.73, which means high influence.

Online Shopping Platforms

Table 9. Mean Responses of the Respondents on Online Shopping Platforms as a Factor Influencing Spending Behavior

Indicators	Mean	Scale Label	Qualitative Interpretation
I frequently browse online shopping apps (e.g., Shopee, Lazada) even without planning to buy.	2.63	Sometimes	High Influence
I am influenced by online ads, reviews, and "budol" recommendations.	2.42	Seldom	Low Influence
I find it easier to spend money through online shopping platforms.	2.44	Seldom	Low Influence
Category Mean	2.50	Seldom	Low Influence

Legend:1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00=Always

The results in Table 9 show that the respondents are seldom influenced by online shopping platforms as indicated in different indicators. They frequently browse online shopping apps even without planning to buy (M=2.63), they find it easier to spend money through online shopping platforms (M=2.44), and they are influenced by online ads, reviews, and “budol” recommendations (M=2.42). This implies that respondents are seldom influenced by shopping platforms in their spending behavior, with a category mean of 2.50, indicating low influence.

3.5 Impulse Buying Behavior

Table 10. Mean Responses of the Respondents on Impulse Buying Behavior as a Factor Influencing Spending Behavior

Indicators	Mean	Scale Label	Qualitative Interpretation
I tend to buy things even if they are not necessary.	2.22	Seldom	Low Influence
I make unplanned purchases when I have extra money.	2.32	Seldom	Low Influence
I buy things without thinking carefully about my budget.	2.17	Seldom	Low Influence
Category Mean	2.24	Seldom	Low Influence

Legend:1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00=Always

As shown in Table 10, the respondents seldom demonstrate impulsive buying behavior as indicated in different indicators. They make unplanned purchases when they have extra money (M=2.32), tend to buy things even if they are not necessary (M=2.22), and tend to buy things even if they are already on a tight budget (M=2.17). It implies that the respondents seldom demonstrate impulsive buying behavior, with a category mean of 2.24, which mean low influence.

Table 11. Summary of the Mean Responses of the Respondents Factors Influencing their Spending Behavior

Indicators	Mean	Scale Label	Qualitative Interpretation
Peer Influence	2.35	Seldom	Low Influence
Family Influence	3.23	Sometimes	High Influence
Promotions and Discounts	2.73	Sometimes	High Influence
Online Shopping Platforms	2.50	Seldom	Low Influence
Impulse Buying Behavior	2.24	Seldom	Low Influence
Overall Mean	2.61	Sometimes	High Influence

Legend:1.00-1.75 = Never; 1.76-2.50 = Seldom; 2.51-3.25 = Sometimes; 3.26-4.00=Always

As presented in Table 11, the identified factors influencing the respondents' spending behavior vary in their levels of influence as indicated in different factors. Family influence obtained the highest mean (M=3.23), followed by promotions and discounts (M=2.73), online shopping platforms (M=2.50), peer influence (M=2.35), and impulsive buying behavior (M=2.24). It implies that family influence has the highest influence on the respondents' spending behavior, while impulsive buying behavior has the lowest influence, with an overall mean of 2.61, which means high influence.

Part IV. Significant Relationship

Table 12. Significant Relationship Between Spending Patterns and Factors Influencing Spending Behavior

	Variables		Spending Pattern	Factors Influencing Spending Behavior
Spearman's rho	Spending Patterns	r		.481
		p-value		.000
Factors Influencing Spending Behavior		r	.481	
		p-value	.000	

Correlation is significant at the 0.01 level (2-tailed)

Table 12 presents the correlation between the respondents' spending patterns and the factors influencing their spending behavior. The results yielded a Spearman's rho coefficient of 0.481 with a p-value of < .001, indicating a moderate positive relationship between the variables. This suggests that as the influence of the identified factors increased, corresponding changes were observed in the respondents' spending patterns.

Since the obtained p-value was lower than the 0.01 level of significance, the relationship between spending patterns and the factors influencing spending behavior was statistically significant. Therefore, the null hypothesis stating that there was no significant relationship between the respondents' spending patterns and the factors influencing their spending behavior was rejected.

The findings further suggested that factors such as family influence, promotions and discounts, peer influence, online shopping platforms, and impulse-buying behavior were significantly associated with how TES beneficiaries utilized their financial assistance. The moderate positive relationship highlighted the relevance of these factors in understanding how respondents managed and allocated their TES funds.

DISCUSSION

This section discusses and interprets the study's findings on the Spending Patterns of Tertiary Education Subsidy (TES) Grantees at the University of La Salette, Inc. It discusses the respondents' demographic profile, the utilization of TES funds for basic needs, educational expenses, and personal expenses, and the factors influencing their spending behavior. It also examines the significant relationship between TES fund utilization and spending behavior. The findings are also related to previous studies to better understand how TES grantees manage and allocate their financial assistance.

Part I. Demographic Profile of the Respondents

The demographic profile of the respondents provides important background in understanding their spending behavior. The respondents were young college students from different college departments and year levels, with varying financial resources. These characteristics are relevant because students have different academic responsibilities, financial needs, and available resources, which may affect how they manage and prioritize their money.

The findings suggest that students' financial decisions are influenced by their circumstances as college students. Their spending is not only based on personal preferences, but it also connects their educational responsibilities and available financial resources. Bartolome et al., (2023) emphasized that students' allowances and available financial resources are related to their expenditure priorities. Similarly, Bradecina et al., (2025) highlighted the importance of government financial assistance in shaping the financial behavior of students who depend on such support.

This finding is also relevant to the study of Carvajal et al., (2025), which emphasized the importance of financial planning and literacy among tertiary students. As students become more responsible for managing their own resources, their ability to identify priorities and make appropriate financial decisions becomes increasingly important.

Part II. TES Fund Utilization

The results indicate that the respondents primarily used their TES funds for educational expenses and basic needs rather than personal expenses. This is an important finding because it suggests that respondents generally recognize the importance and purpose of the financial assistance. Rather than using the subsidy mainly for personal wants, students tend to allocate it to expenses necessary for their education and daily needs.

The strong prioritization of educational expenses suggest that TES assistance serves an important role in helping students meet school-related requirements. Fund may be used for school supplies, printing, projects, and other

academic needs. This supports Fuentes (2021), who emphasized that financial assistance can lessen the financial difficulties students face while pursuing higher education. Similarly, Bartolome (2023) highlighted TES's role in supporting students' ability to remain in higher education.

The result is also consistent with Templa et al., (2025), who emphasized the importance of financial literacy and budgeting practices among college students. Students who understand how to manage their resources may be better able to identify educational expenses as important financial priorities.

Basic needs also remain an important part of the respondents' use of TES funds. Food, transportation, and other necessities are closely connected to students' ability to attend classes and continue their studies. Abrio et al., (2025) similarly found that college students commonly allocate their financial resources to food, transportation, education, and other necessary expenses. This suggests that financial assistance can support students not only through direct academic expenses but also through everyday needs that enable them to participate in their education.

In contrast, the lower utilization of TES funds for personal expenses suggests that respondents are less likely to use their financial assistance for non-essential wants. Expenses related to leisure, shopping, gadgets, and other personal activities appear to be less prioritized. This may indicate that respondents are conscious of the limited nature of their financial resources and the purpose of their TES assistance.

This finding can be explained through the Mental Accounting Theory of Thaler (1985), which proposes that individuals may mentally assign money to specific purposes. TES beneficiaries may perceive the subsidy as money intended primarily for education and essential needs. The finding can also be related to the Behavioral Life-Cycle Hypothesis of Shefrin and Thaler (1988), which emphasized self-control when choosing between immediate wants and more important financial needs.

Furthermore, recent research emphasizes the importance of responsible financial management among students. Carvajal et al., (2025) highlighted financial planning among tertiary students, while Gregori et al., (2025) emphasized the relationship between digital literacy and responsible financial behavior. These studies support the importance of developing students' ability to manage available financial resources responsibly.

Overall, the findings indicate that TES funds are mainly directed toward education and essential needs rather than personal consumption. This suggests that financial assistance provides practical support for students' academic participation while helping them manage some of their daily financial responsibilities.

Part III. Factors Influencing Spending Behavior

The findings show that the respondents' spending behavior is influenced by different social and behavioral factors, although the degree of influence varies. Among these factors, family influence emerged as the strongest, suggesting that students consider their family's advice, expectations, and financial situation when making spending decisions.

The strong influence of family indicates that students' financial decisions are not made independently. Family members may guide students in determining which expenses should be prioritized, especially when available financial resources are limited. This finding is supported by Abrio et al., (2025), who emphasized the role of family financial support in shaping the spending behavior of college students.

The result may be explained by Ajzen's (1991) Theory of Planned Behavior, which recognizes that behavior can be influenced by important people and social expectations. For TES beneficiaries, family members may encourage students to prioritize education and basic needs over unnecessary purchases.

This result is particularly important because it suggests that family guidance can contribute to responsible financial decision-making among students. Bradecina et al., (2025), in examining government cash assistance programs and student financial behavior, also highlighted the importance of understanding how students manage

financial assistance. Family members may serve as an additional source of financial guidance as students manage the assistance they receive.

On the other hand, promotions and discounts influence the respondents' spending behavior. This suggests that sales, vouchers, bundle deals, and other promotional offers can encourage students to consider purchasing products. Baquiran et al., (2024) discussed lifestyle spending among university students, showing the relevance of purchasing preferences and lifestyle-related factors in students' financial behavior.

The influence of promotions does not necessarily mean that students purchase everything offered to them. Rather, promotions may make certain products more attractive or encourage students to consider purchases that they might otherwise postpone. This may be understood through Mental Accounting Theory, as students may still evaluate whether a purchase fits their available resources and intended use of money (Thaler, 1985).

Online shopping platforms showed a relatively lower influence on the respondents' spending behavior. Although students are exposed to online shopping applications, advertisements, reviews, and digital purchasing opportunities, these platforms do not appear to strongly determine their spending decisions. Vargas et al., (2024) noted that digital payment platforms and online shopping have created more opportunities for young people to make purchases. However, the present findings suggest that access to these platforms does not necessarily result in strong spending influence among the respondents.

Peer influence also showed relatively low influence. This suggests that respondents generally make spending decisions based on their own needs and financial circumstances rather than simply following their friends' spending habits. Although social influence can affect young people's financial decisions, its effect may differ depending on the individual's priorities and financial situation.

Impulse buying had the lowest influence among the factors considered. This suggests that respondents generally do not frequently make unplanned purchases or spend without considering their available resources. The finding may indicate a certain level of financial control among the respondents. Since TES funds are intended to support students' education, beneficiaries may be more careful about using them for unnecessary purchases.

This finding is relevant to recent research on financial literacy and responsible financial behavior. Templa et al., (2025) emphasized the importance of budgeting practices among college students, while Gregori et al., (2025) highlighted the importance of financial and digital literacy in promoting responsible financial behavior. These findings support the idea that students' ability to manage their money may help them avoid unnecessary or impulsive spending.

Overall, the findings indicate that family guidance and purchasing-related factors have greater relevance to respondents' spending decisions than peer influence, online shopping, and impulse buying. This suggests that respondents' financial behavior is shaped more by practical considerations and family guidance than by social pressure or unplanned consumption.

Part IV.

The study found a significant relationship between TES fund utilization and the factors influencing the respondents' spending behavior. This means that the way students utilize their TES funds is associated with the different factors that influence their spending decisions.

The finding suggests that students' use of financial assistance cannot be separated from the environment in which they make financial decisions. Family influence, promotions and discounts, peer influence, online shopping platforms, and impulse buying are all factors that may be present when students decide how to allocate their available money.

However, the significant relationship should not be interpreted as proof that these factors directly cause changes in students' spending behavior. Instead, the result indicates that the variables are significantly associated with

one another. Other personal, academic, and financial circumstances may also contribute to how students manage their TES funds.

The finding is consistent with recent literature emphasizing that student financial behavior is affected by multiple factors. Bartolome et al., (2023) discussed the connection between students' available financial resources and expenditure priorities, while Bradecina et al., (2025) emphasized the importance of understanding financial behavior in the context of government financial assistance. Carvajal et al., (2025) further highlighted the importance of financial planning and literacy in helping tertiary students manage their financial resources.

The result can also be understood through Ajzen's (1991) Theory of Planned Behavior. The theory explains that behavior may be affected by social influences, individual attitudes, and perceived ability to control one's actions. This is relevant to the present findings because students' spending decisions may involve both external influences, such as family and promotions, and personal decisions regarding how their available money should be used.

Mental Accounting Theory by Thaler (1985) also provides an explanation for the findings. Students may mentally categorize their TES funds according to their perceived purpose, which may encourage them to prioritize educational and essential expenses. The Behavioral Life-Cycle Hypothesis of Shefrin and Thaler (1988) further emphasizes the role of self-control in deciding between immediate wants and more important needs.

Recent studies on financial literacy further strengthen this interpretation. Templa et al., (2025) emphasized budgeting practices among college students, while Lopez et al., (2024) highlighted the value of targeted financial education programs in higher education. Additionally, Munar (2024) emphasized the potential role of financial counseling in improving students' financial management. These studies suggest that strengthening students' financial knowledge and decision-making skills can help them manage financial assistance more effectively.

Taken together, the significant findings demonstrate that TES beneficiaries generally prioritize educational expenses and basic needs, while personal expenses and impulse buying are less prominent. Family influence plays an important role in shaping spending decisions, while promotions and discounts can also affect purchasing behavior. The significant relationship between TES fund utilization and the factors influencing spending behavior further indicates that students' financial decisions are shaped by a combination of their personal priorities, family environment, and purchasing circumstances.

These findings highlight the importance of providing TES beneficiaries with continuous financial guidance. Schools may strengthen financial literacy programs, budgeting seminars, and financial counseling services to help students make informed decisions regarding their financial assistance. Such interventions are supported by recent studies emphasizing financial education, financial planning, and responsible financial behavior among tertiary students (Lopez et al., 2024; Munar, 2024; Carvajal et al., 2025; Templa et al., 2025; Gregori et al., 2025).

Ultimately, the findings suggest that TES assistance is serving an important purpose in supporting students' education and essential needs. At the same time, continued financial education can help beneficiaries maximize the assistance they receive and develop responsible financial habits that may benefit them beyond their college years.

CONCLUSION

The conclusions of this study were drawn from the analysis and discussion of the results:

1. The respondents were predominantly young college students, who are 21 years old, comprising the largest age group. Most of the respondents were female, and third-year students represented the largest group. The respondents also came from different college departments and had varying weekly allowances. These characteristics provide a clear background for understanding the spending patterns of TES grantees.

2. The respondents generally utilized their TES funds for educational expenses, basic needs, and personal expenses. Among these, educational expenses were prioritized the most, followed by basic needs, while personal expenses were given less priority. This indicates that the TES funds are mainly used to support students' academic needs and essential daily expenses.

3. The identified factors influenced the respondents' spending behavior at different levels. Family influence and promotions and discounts were the more influential factors, while peer influence, online shopping platforms, and impulse buying had lower influence. This indicates that students' spending decisions are more strongly affected by family guidance and purchasing opportunities than by peer pressure or impulsive buying.

4. A significant positive relationship exists between TES fund utilization and the factors influencing spending behavior. This indicates that the factors surrounding students' spending decisions are associated with how they allocate and utilize their TES funds.

5. Overall, the respondents generally demonstrate responsible utilization of their TES funds by prioritizing educational expenses and basic needs over personal wants. Continued guidance on budgeting, financial management, and responsible spending can help TES grantees maximize the benefits of the financial assistance provided to them.

RECOMMENDATIONS

The following recommendations were drawn from the findings and conclusions of the study:

1. TES grantees should continue prioritizing educational expenses and basic needs when allocating their financial assistance. Proper budgeting should be practiced to ensure that TES funds are used for expenses that directly support their education and daily necessities.
2. The university should strengthen financial literacy budgeting programs for TES beneficiaries. Seminars, workshops, and financial management activities may help students improve their TES funds responsibly.
3. Families should continue providing guidance and support in students' financial decision-making. Since family influence obtained the highest mean among the identified factors, positive family advice may help students make more careful and responsible spending decisions.
4. TES grantees should be encouraged to practice responsible purchasing habits, particularly when exposed to promotions, discounts, and online shopping platforms. Students should evaluate whether a purchase is necessary before spending their available funds.
5. The university and the concerned offices should regularly monitor and evaluate students' financial needs and spending practices. Feedback and simple financial management activities may help identify areas where TES beneficiaries need additional guidance and support.
6. Future researchers may conduct similar studies in other higher education institutions or locations to compare the spending patterns of TES beneficiaries. Future studies may also examine other factors, such as financial literacy, saving behavior, socioeconomic status, or academic performance, that may relate to the use of TES funds.

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