



Examining Teachers' Expenditure Patterns at University of Eastern Philippines System: Implications for a Financial Program

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ABSTRACT

With the increasing cost of living and inflation, teachers face the challenge of managing their expenditures while prioritizing essential needs for themselves and their families. This quantitative research aimed to investigate the expenditure patterns of teachers at UEP - Pablo Rebadulla Memorial Campus, Catubig, Northern Samar. The study utilized all faculty members as respondents, who completed specially designed questionnaires. The findings revealed that the teachers' expenditure patterns, particularly in budgeting, procurement scheduling, and money-saving practices, were not significantly influenced by factors such as age, highest educational attainment, position/designation, teaching experience, and employment status. However, a significant relationship was observed in terms of the teachers' sex and civil status. The study concluded that among the profile variables, only the teachers' sex and civil status had an impact on their expenditure patterns. Accordingly, the study recommends the development of a financial program to provide guidance for teachers in managing their expenses and achieving financial stability.

INTRODUCTION

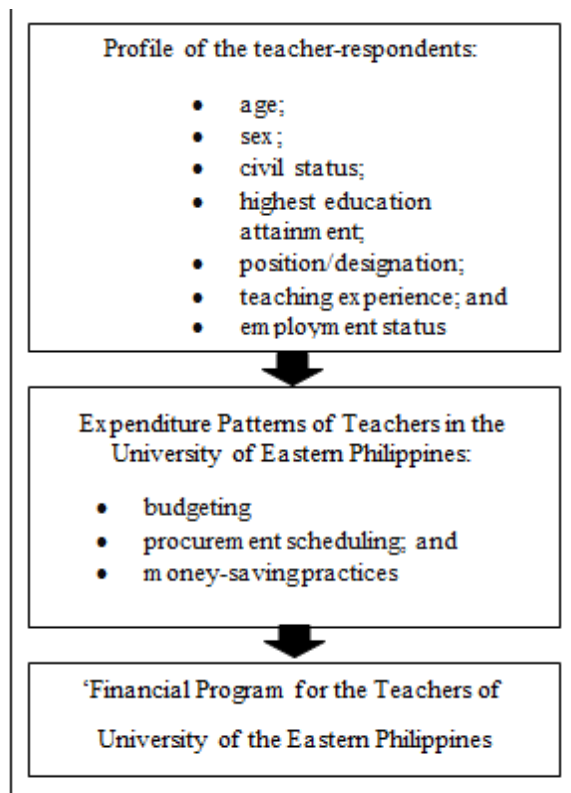
Teachers not only shoulder the responsibility of facilitating learning but often find themselves managing expenses to create an optimal learning environment. It is a well-documented reality that teachers frequently dip into their own pockets to ensure their students have the necessary resources for effective education. The strain of classroom expenses can become overwhelming and difficult to manage. Classroom Management (2019) highlights the cycle in which teachers invest personal funds to fulfill their instructional ideas due to limited school budgets. Managing school district finances effectively involves various tasks administered by finance officers, from budgeting and contract management to vendor payments and asset maintenance. The alignment of available resources with desired student outcomes is crucial for effective school financial management. However, school funding remains a concern, particularly in an era of economic uncertainty, fluctuating revenue-raising tax systems, enrollment declines, and aging facilities. To compound the issue, many states in the U.S. have reduced per-pupil funding for K-12 students, forcing teachers to bear a larger share of classroom expenses. Financial decentralization has emerged as a strategy to mitigate constraints and improve implementation. Formula-based funding, incorporating criteria such as teacher numbers and enrollment, has been adopted to allocate grants to schools and support learners. In light of these financial challenges, this study aims to examine the expenditure patterns of teachers at University of Eastern Philippines – Pedro Rebadulla Memorial School and provide insights for the development of a financial program. By understanding teachers' expenditure patterns, the university can support its educators in managing expenses and foster financial stability.

FRAMEWORK OF THE STUDY

Examining Teachers' Expenditure Patterns at University of Eastern Philippines System: Implications for a Financial Program

The figure below (Figure 1) presents the schematic paradigm of the study, illustrating the interrelationships among the key components. The IPO (input-process-output) diagram serves as the framework for this research.

Figure 1: Schematic Paradigm of the Study



The first box in the diagram represents the profile of the teacher-respondents, encompassing variables such as age, sex, civil status, highest educational attainment, position/designation, teaching experience, and employment status. These profile variables provide valuable insights into the characteristics of the teachers involved in the study.

The second box represents the core process of the study, focusing on the examination of teachers' expenditure patterns at University of Eastern Philippines System. This process includes the assessment of budgeting practices, procurement scheduling, and money-saving strategies employed by the teachers. By analyzing these expenditure patterns, the study aims to gain a comprehensive understanding of how teachers manage their finances within the university setting.

The third box represents the financial program, which serves as the desired output of the study. The findings and insights derived from analyzing teachers' expenditure patterns will inform the development of a financial program tailored to the specific needs of the University of Eastern Philippines System. This program aims to provide guidance and support to teachers in effectively managing their expenses and achieving financial stability.

The arrows in the diagram signify the interconnectedness between the three groups of respondents (teachers) and their connection to the main problem addressed in the study. This framework enables a systematic examination of the factors influencing teachers' expenditure patterns and establishes a foundation for developing a financial program that can positively impact the financial well-being of teachers at the University of Eastern Philippines System.

OBJECTIVES OF THE STUDY

Examining Teachers' Expenditure Patterns at University of Eastern Philippines System: Implications for a Financial Program

This study aims to examine the expenditure patterns of teachers in the University of Eastern Philippines System and identify implications for the development of a financial program. Specifically, the study seeks to address the following objectives:

1. Profile the teacher-respondents in terms of the following variables:
 - 1.1. Age
 - 1.2. Sex
 - 1.3. Civil status
 - 1.4. Highest educational attainment
 - 1.5. Position/designation
 - 1.6. Teaching experience
 - 1.7. Employment status
2. Assess the expenditure patterns practiced by the teacher-respondents in terms of:
 - 2.1. Budgeting practices
 - 2.2. Procurement scheduling
 - 2.3. Money-saving practices
3. Determine if there is a significant relationship between the profile of teachers and their expenditure patterns.
4. Based on the findings, propose a financial program that addresses the specific needs and challenges faced by teachers at the University of Eastern Philippines System. This program aims to provide guidance and support to teachers in managing their expenses effectively, improving their financial stability, and promoting a conducive learning environment.

By examining teachers' expenditure patterns and understanding the factors influencing their financial decisions, this study intends to contribute valuable insights that can inform the development of a comprehensive financial program tailored to the context of the University of Eastern Philippines System.

METHODOLOGY

This study adopts a quantitative research design to examine the expenditure patterns of teachers in the University of Eastern Philippines System and their implications for a financial program. The quantitative method involves the collection and analysis of numerical data to identify trends, establish relationships, and draw generalizations (Scribbr, 2019).

The target population for this study consists of teachers in the University of Eastern Philippines System, from which a representative sample will be selected using appropriate sampling techniques. Data will be collected through a structured questionnaire that includes items related to budgeting practices, procurement scheduling, money-saving practices, and demographic information. The questionnaires will be distributed to the selected sample of teachers, accompanied by clear instructions to ensure consistency and accuracy in responses.

The collected data will be subjected to both descriptive and inferential analysis. Descriptive statistical techniques, such as frequencies, percentages, means, and standard deviations, will be employed to summarize the demographic characteristics and expenditure patterns of the teachers. Additionally, inferential statistical tests, such as chi-square tests or correlation analysis, will be conducted to examine potential relationships between the teachers' profiles and their expenditure patterns.

The findings of the study will be interpreted to identify significant patterns and relationships in teachers' expenditure patterns. These findings will form the basis for deriving implications for the development of a financial program tailored to the specific needs of teachers at the University of Eastern Philippines System. The study will provide recommendations to guide the university in implementing effective financial strategies and support mechanisms, ultimately enhancing the financial well-being of teachers and creating an optimal learning environment. By understanding the financial challenges faced by teachers and their spending behaviors, the university can work towards empowering its educators and fostering a conducive learning atmosphere.

RESULTS AND DISCUSSION

The respondents of this study were comprised of all 83 faculty members of the University of Eastern Philippines - Pedro Rebadulla Memorial Campus in Catubig, Northern Samar during the second semester of the School Year 2019. Their

profiles were examined in terms of age, sex, civil status, highest educational attainment, position/designation, teaching experience, and employment status.

Table 1 Distribution of Teacher-Respondents

| Colleges/ Departments of the University | Respondents | |
|---|-------------|-------|
| | <i>f</i> | % |
| College of Teacher Education | | |
| BSED | 16 | 19.28 |
| BEED | 21 | 25.30 |
| BTVTED | 12 | 14.46 |
| College of Hospitality Management | 9 | 10.84 |
| College of Industrial Technology | 6 | 7.23 |
| College of Agriculture | 10 | 12.05 |
| College of Criminology | 9 | 10.84 |
| TOTAL | 83 | 100 |

Table 1 presents the frequency counts and percentages for the demographic characteristics of the respondents. It shows that the age distribution of the teachers ranged from 25 to 60 years, with the majority falling within the 35-45 age group (45.8%). In terms of sex, there were 42 male teachers (50.6%) and 41 female teachers (49.4%). The civil status of the respondents indicated that 56 teachers (67.5%) were married, while 27 teachers (32.5%) were single. Regarding the highest educational attainment, the majority of the teachers held a master's degree (64.6%), followed by those with a bachelor's degree (34.9%). In terms of position/designation, 52 teachers (62.7%) held permanent teaching positions, while 31 teachers (37.3%) had contractual positions. The teaching experience of the respondents varied, with the majority having 5-10 years of experience (44.6%). Lastly, the employment status of the teachers showed that 62 teachers (74.7%) were full-time employees, while 21 teachers (25.3%) were part-time employees.

Expenditure Patterns of the Respondents

Table 2 presents the results of the assessment of expenditure patterns practiced by the teacher-respondents using budgeting, procurement scheduling, and money-saving practices as criteria variables. The respondents rated each indicator on a 5-point scale, ranging from "Always Practiced" to "Never Practiced." The weighted mean (WM) was computed to determine the level of practice for each expenditure pattern.

The findings revealed that the teachers consistently practiced budgeting (WM = 4.17), indicating a high level of adherence to budgetary measures. Procurement scheduling was also found to be frequently practiced (WM = 4.06), reflecting the teachers' conscious efforts in planning and scheduling their procurement activities. Furthermore, the teachers demonstrated a moderate level of engagement in money-saving practices (WM = 3.51), suggesting a considerable emphasis on saving money for future needs.

Relationship between Teachers' Profile and Expenditure Patterns

To examine the relationship between the profile of teachers and their expenditure pattern practices, the Chi-Square (X²) test was conducted. The results are summarized in Table 3.

The analysis revealed that there was no significant relationship between the teachers' expenditure patterns and their profile variables in terms of age, highest educational attainment, position/designation, teaching experience, and employment

status. However, a significant relationship was observed between the teachers' sex and civil status, indicating that gender and marital status influenced their expenditure patterns.

Implications for a Financial Program

Based on the findings of this study, it is evident that teachers at the University of Eastern Philippines System exhibit commendable expenditure patterns, particularly in terms of budgeting and procurement scheduling. These practices reflect their responsible approach towards managing their finances and ensuring the efficient use of resources. However, there is room for improvement in money-saving practices, as the level of engagement was moderate.

The results suggest the need for a targeted financial program that addresses the specific needs and challenges faced by teachers in managing their expenses. The program should aim to enhance money-saving habits, provide guidance on effective budgeting techniques, and promote financial stability among teachers.

Results

The study aimed to examine the expenditure patterns of teachers at the University of Eastern Philippines System and their implications for a financial program. The findings provide insights into the teachers' financial practices and the relationship between their profile variables and expenditure patterns.

The results indicate that the teachers' expenditure patterns at the University of Eastern Philippines System are generally commendable. The weighted means for budgeting, procurement scheduling, and money-saving practices were 4.35, 3.58, and 3.15, respectively. These weighted means correspond to the description of "Often Practiced," suggesting that teachers frequently adopt these financial practices. The overall average expenditure pattern was 3.96, with a standard deviation of 0.35.

Profile Variables and Expenditure Patterns:

Statistical analysis revealed no significant relationship between the teachers' age, highest educational attainment, position/designation, teaching experience, and employment status, and their expenditure patterns. The p-values for these variables were greater than the 0.05 level of significance, indicating that these factors do not significantly influence the teachers' expenditure patterns.

However, a significant relationship was observed between the teachers' sex and civil status, and their expenditure patterns. The p-values for these variables were lower than the 0.05 level of significance, indicating that gender and marital status have an impact on the teachers' financial practices.

The findings suggest that a comprehensive financial program should be developed to support teachers in managing their expenses effectively. This program should emphasize budgeting techniques, procurement scheduling strategies, and promote money-saving habits. By addressing the specific needs identified in the study, the university can enhance the financial well-being of its teachers and contribute to their overall job satisfaction and performance.

In conclusion, while the teachers at the University of Eastern Philippines System exhibit commendable expenditure patterns, it is crucial to consider the influence of gender and marital status on these patterns. Implementing a tailored financial program can empower teachers to make informed financial decisions, strengthen their financial stability, and enhance their overall quality of life.

CONCLUSIONS

The study examined the expenditure patterns of teachers at the University of Eastern Philippines System and its implications for a financial program. The findings shed light on the teachers' financial practices and the influence of their personal characteristics on expenditure patterns.

Based on the results, it can be concluded that the teachers at UEP – Pedro Rebadulla Memorial Campus possess the necessary qualifications and educational background to excel in their roles as educators within a state university. The teachers' age, highest educational attainment, position/designation, teaching experience, and employment status were found to have no significant influence on their expenditure patterns.

However, the study revealed that the teachers' sex and civil status have a significant impact on their expenditure patterns. This implies that gender and marital status play a role in shaping the financial behaviors and practices of teachers at the university.

In light of these conclusions, it is recommended that a tailored financial program be developed to support teachers in effectively managing their expenses. This program should take into consideration the specific needs and challenges identified in the study, particularly regarding the influence of gender and marital status on expenditure patterns. By implementing such a program, the university can promote financial stability among its teachers and contribute to their overall well-being, job satisfaction, and performance.

In summary, while the teachers at the University of Eastern Philippines System exhibit favorable expenditure patterns overall, it is crucial to acknowledge the impact of gender and marital status on these patterns. By addressing these factors and providing appropriate financial support, the university can enhance the financial literacy and well-being of its teachers, creating a positive and supportive learning environment for all stakeholders involved.

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