
Financial Status, Emotional Well-Being, and Performance of Public Elementary School Teachers

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Abstract — This study examined the financial status, emotional well-being, and teaching performance of public elementary school teachers in the San Agustin District, Schools Division of Surigao del Sur, during School Year 2025–2026, with the end view of proposing a professional development program. Using a descriptive-correlational research design, data were gathered from 106 respondents whose profiles showed varied distributions in age, sex, civil status, position, educational attainment, years in service, relevant trainings attended, family size, and combined monthly income. Findings indicated that teachers demonstrated a neutral level of financial status (overall mean = 3.19), characterized by sufficient financial literacy and budgeting skills but limited savings, moderate salary insufficiency, and financial strain. Teachers, however, exhibited high emotional well-being (overall mean = 3.82), reflected in strong stress management, emotional

regulation, psychological balance, motivation, job satisfaction, and perceived social support. Teaching performance, based on the IPCRF ratings for 2024–2025, showed that a majority achieved a Very Satisfactory rating (82.08%), with the rest receiving Outstanding or Satisfactory ratings. Correlational analyses revealed no significant relationships between respondents' profiles and their financial status or emotional well-being, except for combined family income, which showed a weak but significant positive correlation with emotional well-being. Teaching performance was significantly associated only with the highest educational attainment, which showed a weak negative correlation. A moderate, positive, and considerable correlation ($\rho = 0.490$, $p < .001$) was found between financial status and emotional well-being, though neither significantly influenced teaching performance. Qualitative findings further showed that financial strain contributes to stress, reduced motivation, and difficulty maintaining classroom focus, while stable finances support emotional balance and better instructional performance. Teachers recommended financial literacy programs, mental health and wellness training, instructional and pedagogical enhancement, and holistic development initiatives as essential components of a proposed professional development program.

Keywords: Administration and Supervision, Financial Status, Emotional Well-Being, Teacher Performance, Public School Teachers, Professional Development Program, Descriptive–Correlational–Comparative, San Agustin, Surigao del Sur, Philippines

I. INTRODUCTION

Teachers shape the future of every community, yet many silently struggle with an issue too often overlooked: financial instability that gradually seeps into their emotional well-being and professional lives. In many districts, teachers routinely engage in financial management–related activities—from seminars and orientations on loan applications to various enabling mechanisms that encourage borrowing, making financial transactions a regular part of their work environment. In the district of San Agustin, for instance, school-level activities such as loan facilitation, lending

orientations, and mandatory financial assemblies occur several times per year. These are intended to support teachers, yet they also signal the frequency with which educators rely on formal and informal financial institutions.

The decision to conduct this study stems from increasing concerns observed among teachers in the district. School heads frequently report teachers experiencing stress, reduced motivation, and diminished work focus due to persistent financial obligations. Preliminary observations from supervisory visits reveal that a significant number of teachers have multiple active loans, some deducting over fifty percent (50%) of their net monthly salary, leaving them with limited financial flexibility. These conditions highlight the urgency of exploring how financial strain impacts emotional well-being and job performance. Despite financial literacy initiatives, many teachers continue to struggle with budgeting, loan management, and debt reduction, suggesting that existing interventions may be insufficient or misaligned with their needs. In sum, this study seeks to determine the relationships among financial status, emotional well-being, and teacher performance among public elementary school teachers in the San Agustin District, thereby contributing meaningful insights to improving teacher welfare and school productivity.

Literature Review

The financial status of public elementary school teachers is more than just a matter of salary or allowances—it is the invisible force that shapes the emotional and professional lives of those entrusted with molding the next generation. Across the Philippines, countless teachers grapple with economic hardships that go unnoticed in policy debates yet have profound implications for the classroom. When financial insecurity dominates a teacher's life, stress and anxiety become constant companions, eroding emotional well-being and, inevitably, the quality of instruction delivered to students. Despite the centrality of teachers in national development, the paradox remains: society expects excellence in education from professionals whose financial and emotional needs are often marginalized. This study situates itself within this critical juncture, exploring how financial status and emotional well-being intersect to influence performance, thereby revealing a

neglected dimension of teacher welfare with significant consequences for both educators and learners.

Financial status, encompassing not only income but also financial literacy, capability, and management behaviors, is a primary determinant of well-being and professional functioning. Research highlights that financial literacy equips teachers with the knowledge, skills, and attitudes necessary to make sound financial decisions, yet knowledge alone is insufficient without responsible behavior such as budgeting, saving, and debt management (Paneda & Albay, 2025; Manalo, Bayona & Uy, 2023). Hobfoll's Conservation of Resources (COR) theory (1989) emphasizes that financial resources are critical personal assets, and their depletion generates stress that undermines both emotional health and professional performance. Philippine legal frameworks, including Article XIV, Section 5 of the 1987 Constitution, explicitly mandate adequate teacher remuneration and support, acknowledging that financial stability is foundational to both well-being and instructional effectiveness (IJASE, 2023). Without such stability, even the most skilled teachers risk emotional exhaustion and reduced capacity to perform in their classrooms.

The literature collectively underscores that financial status, emotional well-being, and teacher performance are interdependent and must be studied holistically. While numerous studies have examined these constructs individually, few have integrated them within the context of public elementary school teachers—a group often underrepresented in research despite facing unique challenges. By investigating these variables together, the present study addresses a critical gap and offers insights that extend beyond individual welfare to encompass the broader educational system. In doing so, it provokes a necessary dialogue about societal responsibility: can the nation expect excellence in education without first ensuring the financial and emotional stability of its teachers? This review of literature provides the theoretical and empirical foundation for exploring these pressing questions, situating the current study at the intersection of financial justice, emotional resilience, and educational effectiveness.

II. METHODOLOGY

Research Design

This study employed a descriptive-correlational research design, which is appropriate for investigations that aim to describe existing conditions while simultaneously determining the statistical relationships among variables without manipulating them. According to Saunders, Lewis, and Thornhill (2019), descriptive research is used to present an accurate profile of people, events, or situations as they naturally occur, while correlational research is designed to examine associations between variables to determine the extent and direction of their relationships. Similarly, Creswell and Creswell (2018) emphasized that correlational designs allow researchers to investigate patterns among variables that cannot be experimentally controlled, making them suitable for studies in real educational settings. In educational research, descriptive-correlational approaches are widely used to explore teacher attributes, workplace conditions, and performance outcomes because these factors are inherently interconnected and ethically cannot be manipulated (Lodico, Spaulding, & Voegtle, 2020). The present study adopts this design to describe the financial status and emotional well-being of public elementary school teachers in the District of San Agustin during School Year 2025–2026 and to determine how these variables relate to their teaching performance. By measuring variables as they naturally exist, this research design provides a valid, ethical, and systematic means of explaining whether teachers' financial conditions and emotional health are significantly associated with their performance, thereby aligning with current methodological standards in educational and social science research.

Sample of the Study

The respondents in this study were public elementary school teachers from different schools in the District of San Agustin, Surigao del Sur. For School Year 2025–2026, the district has a total teaching population of 146 elementary teachers distributed across its various implementing units. To ensure fair representation of all schools—regardless of size, geography, or teacher distribution—the study employed stratified random sampling, yielding a final sample of

106 teachers, representing approximately 73% of the population. In this approach, each school served as a distinct stratum, and the number of teacher respondents drawn from each school was proportional to its total teacher population, ensuring that the sample reflected the district's actual composition. This sampling method strengthened the validity of the findings by reducing sampling bias and ensuring that both large and small schools contributed meaningfully to the study.

The distribution of the population and sample per school is shown in Table 1. The entries clearly present the total number of teachers in each school and the corresponding number selected for the 106-sample group. This alignment ensures that the quantitative data presented in the table accurately matches the narrative description of the sampling process and adheres to Graduate School formatting requirements.

TABLE 1
DISTRIBUTION OF RESPONDENTS PER SCHOOL

Schools	N = Population		n = sample	
	f	%	f	%
Santo Nino Elementary School	26	17.81	23	21.70
San Agustin Central Elementary School	23	15.75	13	12.26
Salvacion Elementary School	14	9.59	9	8.49
Britania Elementary School	9	6.16	7	6.60
Lamela Elementary School	9	6.16	7	6.60
Hamburger Elementary School	9	6.16	6	5.66
Maurilio Integrated School	8	5.48	5	4.72
Janipaan Elementary School	7	4.79	6	5.66
Gata Integrated School	7	4.79	6	5.66
Pongtod Elementary School	7	4.79	5	4.72
Hornasan Elementary School	7	4.79	6	5.66
Buhisan Elementary School	7	4.79	6	5.66
Campanubay Elementary School	7	4.79	4	3.77
Teodoro R. Alvizo IPCES	6	4.11	3	2.83
Total	146	100	106	100

Measures

The present study used a researcher-designed questionnaire to gather comprehensive data on the financial status, emotional well-being, and performance of public elementary school

teachers. The instrument was structured into three major sections, each directly aligned with the study's primary variables. All items were developed through a thorough review of literature, validated by field experts, and pilot-tested among non-participating teachers to ensure clarity, relevance, and reliability.

The first section, Financial Status, consisted of indicators describing teachers' economic conditions, including their monthly income, financial obligations, savings behavior, and perceived level of financial sufficiency. Items in this section asked respondents to rate the extent to which their current financial resources meet their personal and professional needs. Measures also included questions on budgeting practices, loan utilization, and financial challenges encountered. These indicators were included to capture the teachers' daily financial realities and their implications for work stability and overall life satisfaction.

The second section, Emotional Well-Being, measured the teachers' affective and psychological state using indicators based on established frameworks of emotional wellness. This portion of the questionnaire included items that assessed levels of stress, job satisfaction, self-confidence, emotional resilience, and perceived social support within the school environment. Respondents rated their agreement with statements that reflected their typical emotional experiences as teachers. The instrument further explored how teachers respond to work pressures, manage their emotions in challenging situations, and maintain motivation and optimism. These indicators were selected to provide a holistic and accurate representation of the teachers' emotional functioning.

The third section, Performance of Teachers, focused on key indicators that reflect both individual and school-related performance outcomes. The discussion went directly to the school climate and its relationship to teacher performance, particularly emphasizing leadership support, collegial collaboration, communication flow, and availability of instructional resources. Indicators describing school climate captured the extent to which the work environment fosters positive morale, shared decision-making, and professional growth. The questionnaire also proceeded directly to the assessment of school performance, using indicators such as instructional delivery, classroom management efficiency, timeliness and quality of outputs, learner engagement, and

alignment with school goals. These measures collectively reflected the teachers' contribution to organizational effectiveness and learner development.

Overall, the design of the questionnaire ensured that each section systematically measured the variable it represented. The alignment between the indicators and the constructs guaranteed that the data generated would provide meaningful insights into the financial, emotional, and performance conditions of public elementary school teachers. The structured yet comprehensive format of the instrument served as a reliable tool for understanding how these variables interact within the context of public elementary education.

Procedures

. The study began by formally seeking permission from the Graduate School to conduct the research among public elementary school teachers. Upon receiving approval, the researchers coordinated with the Schools Division Office and the respective school heads to secure authorization for data collection and to arrange schedules that were convenient for the teacher-respondents. After permission was granted, the researchers proceeded with preparing the research instrument. An initial version of the questionnaire was developed based on a thorough review of literature and previously validated tools measuring financial status, emotional well-being, and teacher performance. The instrument underwent expert validation to ensure content appropriateness, clarity, and alignment with the study variables, following the recommended validation procedures described by Polit and Beck (2017) and the criteria for content validity established by Lawshe (1975).

During validation, several items were modified based on expert feedback. Items under the financial status section were revised to reflect financial conditions specific to public elementary school teachers, such as loan obligations, budgeting practices, and the adequacy of salaries in meeting professional needs. The emotional well-being indicators were refined to align more closely with contemporary definitions of affective functioning, drawing on frameworks by Ryff (1989) and Diener et al. (2010). Likewise, the teacher performance items were adjusted to reflect

context-specific indicators such as instructional delivery, classroom management, and adherence to school goals. Modifications were necessary to increase contextual relevance and validity, ensuring the instrument accurately captured respondents' lived experiences. These revisions followed standard adaptation procedures for questionnaires, as recommended by DeVellis (2017).

After revisions, the instrument underwent pilot testing with a group of teachers outside the sample schools. Feedback from the pilot test led to minor adjustments in wording to improve clarity and comprehension. Once the final version was prepared, the researchers personally distributed the questionnaires to the selected teacher-respondents using a stratified random sampling procedure. Respondents were briefed about the purpose of the study, assured of confidentiality, and given sufficient time to complete the questionnaire. Retrieval of accomplished questionnaires was coordinated with the school heads to minimize disruption of classes, and all responses were checked for completeness prior to data encoding.

Throughout the data collection process, several challenges were encountered. Scheduling difficulties arose due to simultaneous school activities, training sessions, and academic deadlines, which limited teacher availability and delayed the distribution and retrieval of instruments. Some respondents initially hesitated to disclose financial information, prompting the researchers to reiterate the confidentiality of responses and the study's academic purpose. Weather disturbances also affected school accessibility, particularly in remote areas, leading to postponed visits. Despite these challenges, consistent coordination with school administrators and flexible scheduling enabled the successful completion of data gathering.

Data Processing

Once all completed questionnaires were retrieved, the researchers initiated the data processing phase by thoroughly checking each questionnaire for completeness, legibility, and consistency of responses. This preliminary screening ensured that no missing or ambiguous entries would compromise the dataset's integrity. Following this, all valid responses were manually encoded in Microsoft Excel to facilitate initial organization and cleaning. The cleaned dataset was

then imported into the Jamovi Software Version 2.6.44, which served as the primary platform for statistical computation. Consistent with recommendations from recent methodological studies (Kim, 2018; Pek et al., 2023), the researchers conducted a normality test to determine the most appropriate statistical approach for the study. The Shapiro–Wilk Test was utilized due to its sensitivity and accuracy for small to medium sample sizes, particularly in educational and behavioral research contexts. The test results revealed that the p-values for the composite scores of Financial Status, Emotional Well-Being, and Teacher Performance were all below the 0.05 significance threshold, indicating statistically significant departures from normal distribution. This deviation highlighted the need to employ nonparametric statistical tools for further analysis, thereby ensuring methodological rigor and appropriate data treatment. The narrative of the normality test results was supported by contemporary literature highlighting the importance of distribution checking before selecting analytic techniques, particularly in studies involving self-report measures and ordinal-based instruments (Ghasemi & Zahediasl, 2012; Kim, 2018).

After determining the data's distributional properties, the researchers computed descriptive statistics to summarize and interpret the profile variables and the levels of the primary constructs. Frequencies, percentages, means, variance and standard deviations were used to provide an overview of respondents' demographic attributes and their corresponding scores in each variable. For inferential analysis, only nonparametric methods were used due to the dataset's nonnormality. Spearman's Rank-Order Correlation was employed to examine the relationships between the significant variables, following statistical guidelines that recommend this measure for ordinal, skewed, or heterogeneously distributed data common in social science research (Laerd Statistics, 2020). To ensure the instrument's internal consistency, reliability was assessed using Cronbach's alpha, with interpretation guided by established standards in scale development and psychometrics (Tavakol & Dennick, 2011; DeVellis, 2017). The validated and pilot-tested instrument thus maintained integrity throughout the data collection and processing stages. All statistical analyses were interpreted at a 0.05 level of significance, adhering to best practices in contemporary educational research conducted between 2018 and 2025, which emphasize transparency, accuracy, and methodological alignment with the nature of the dataset (Pek et al., 2023).

Ethical Considerations

To ensure confidentiality and compliance with the Data Privacy Act of 2012 (Republic Act 10173), strict measures were implemented in the handling, storage, and processing of the data gathered. Respondents were not asked to write their names or any personally identifiable information on the questionnaire, and each survey form was coded numerically to prevent direct identification. All completed questionnaires were kept in sealed envelopes and stored in a secure cabinet accessible only to the researchers. Digital files containing encoded data were password-protected, stored in encrypted folders, and accessed exclusively on the researchers' personal devices. In accordance with data privacy protocols, the collected information was used solely for academic purposes and was not shared with any unauthorized individual or entity. After the study is completed and the written manuscript is submitted, both hard and soft data files will be disposed of responsibly, either by shredding physical questionnaires or permanently deleting digital records.

III. RESULTS AND DISCUSSION

The 106 respondents are fairly distributed across age groups, with the most significant proportion belonging to the 36–40 years old category (19.81%), followed by those aged 31–35 years (17.92%) and the 25–30 and 46–50 age groups, each comprising 16.98% of the sample. Teachers aged 41–45 years account for 15.09%, while those 51 years old and above represent the smallest group at 13.21%. Overall, the distribution reflects a balanced mix of early-career, mid-career, and senior teachers, with a slight concentration in the mid-career range, suggesting a workforce with diverse experiences and potentially varying financial and emotional needs.

Of the 106 respondents, 10 are male (9.43%), and 96 are female (90.57%). This indicates that the sample is heavily dominated by female teachers, reflecting a common trend in the teaching workforce where women constitute the majority, particularly at the elementary level. The proportion suggests that the insights gathered in the study largely reflect the perspectives and experiences of female educators in the San Agustin District.

Most teachers are married (76 or 71.70%), followed by those who are single (24 or 22.64%), while a small proportion are widowed (4 or 3.77%) or separated (1 or 0.94%). This distribution indicates that most respondents have family responsibilities, which may influence their financial obligations, emotional well-being, and work-life balance. The predominance of married teachers suggests the potential impact of household and family demands on teachers' overall professional and personal experiences

The distribution of respondents by current teaching position. The largest group consists of Teacher III respondents (49, or 46.23%), followed by Teacher I (37, or 34.91%) and Teacher II (16, or 15.09%). Only a small portion hold higher ranks, with 3 teachers (2.83%) serving as Master Teacher I and 1 teacher (0.94%) serving as Master Teacher II. This distribution suggests that the sample is primarily composed of teachers in the lower to mid-level ranks, with relatively few holding advanced or supervisory positions. Such a profile may influence factors related to financial status, workload, and emotional well-being, as teachers in lower positions typically have lower salaries and may face greater financial constraints.

Summary of Findings

The findings of the study reveal that the public elementary school teachers in the District of San Agustin present a predominantly mid-career and female workforce, with most respondents married, holding Master's units, and possessing varied teaching experiences, indicating a professionally active and development-oriented teaching population with substantial family responsibilities that shape their financial and emotional contexts. Their financial status is characterized by moderate strain, as reflected by a neutral overall assessment: while teachers demonstrate sufficient financial literacy, budgeting practices, and bare income sufficiency, many report inadequate savings, reliance on loans, and financial stress, suggesting that economic pressures remain a persistent concern. In contrast, their emotional well-being is consistently high, with teachers expressing strong resilience, motivation, stress management skills, and support from colleagues and administrators, demonstrating a stable psychological foundation despite financial constraints. Teaching performance is likewise strong, with the vast majority rated "Very

Satisfactory” or “Outstanding,” indicating that teachers maintain high professional standards regardless of personal financial and emotional challenges. Correlational analyses show that demographic variables do not significantly influence financial status or emotional well-being, except for combined monthly family income, which exhibits a weak but significant positive relationship with emotional well-being, suggesting that higher financial resources enhance psychological stability. Additionally, highest educational attainment is negatively correlated with teaching performance, implying that teachers with more advanced credentials may experience demands that slightly reduce their performance ratings. Intervariable correlations further reveal a moderate, significant positive relationship between financial status and emotional well-being, indicating that improved economic conditions contribute meaningfully to teachers’ psychological health; however, neither financial status nor emotional well-being shows a significant relationship with teaching performance, underscoring that instructional competence remains strong despite personal financial or emotional fluctuations. Qualitative findings reinforce these patterns, with many teachers reporting that financial strain generates stress, anxiety, and reduced focus, thereby influencing emotional balance and daily work functioning, while financial stability enhances confidence, energy, and instructional quality. Respondents also highlighted adaptive strategies—such as financial literacy training, mental health support, additional income sources, and positive workplace relationships—as essential to strengthening both financial and emotional well-being. Overall, the results portray a resilient teaching workforce whose performance remains consistently high, yet whose financial challenges directly shape emotional well-being and indirectly influence professional functioning through stress, motivation, and coping capacities.

Profile of Respondents. The respondents represented diverse demographic and professional backgrounds. Most teachers were female (90.57%) and married (71.70%). A majority held master’s degree units (85.85%) and fell within the middle-income bracket, earning between ₱25,001 and ₱35,000 (36.79%)

Financial Status. Teachers reported a neutral financial status ($M = 3.19$). Respondents generally understood budgeting and financial concepts but expressed concerns regarding salary sufficiency, lack of emergency savings, and financial strain. Many indicated inadequate financial buffers and moderate stress related to financial obligations

Emotional Well-Being. Teachers demonstrated high emotional well-being ($M = 3.82$), showing strong coping skills, emotional regulation, and motivation. Respondents frequently reported positive social support from colleagues and school leaders, stable emotional resilience, and satisfaction with their teaching responsibilities.

Teaching Performance. Findings indicated high teaching performance, with 82.08% receiving “Very Satisfactory” and 8.49% receiving “Outstanding” ratings. No respondents fell below the “Satisfactory” category, indicating consistent instructional quality across the district.

Qualitative Findings. Commonly reported effects of financial strain included stress, anxiety, reduced focus, and diminished motivation. Teachers also recognized that financial stability enhances emotional balance and instructional effectiveness, although some demonstrated resilience despite hardship. For improving economic stability and emotional well-being, teachers frequently recommend financial literacy training, mental health support, personal budgeting, salary adjustments, and a positive work environment. Professional development preferences included mental health training (66.0%), financial literacy programs (56.6%), instructional training (42.5%), and holistic PD programs.

IV. CONCLUSIONS

The study's results indicate that public elementary school teachers in the District of San Agustin exhibit a high level of professional resilience and competence despite experiencing varied financial pressures that subtly influence their emotional and psychological well-being. Although the teachers represent a largely mid-career, academically progressing, and family-oriented workforce, many continue to face financial challenges marked by insufficient savings, periodic reliance on loans, and moderate financial stress, even as they demonstrate strong financial literacy and responsible budgeting behavior. In contrast, their emotional well-being remains consistently positive, characterized by strong motivation, effective stress management, emotional regulation, and supportive relationships within the school environment. Teaching performance likewise remains commendably high, with most teachers achieving “Very Satisfactory” to “Outstanding”

ratings, indicating that their instructional quality and professional dedication are not directly diminished by their financial or emotional circumstances. Correlational analyses further suggest that demographic characteristics have little influence on financial status or emotional well-being, except for family income, which positively affects psychological stability, and educational attainment, which shows an inverse relationship with performance. The significant link between financial status and emotional well-being underscores the crucial role of economic stability in shaping teachers' emotional health, even though neither variable directly predicts teaching performance. Qualitative findings reinforce that financial strain can generate stress and reduced focus, while financial stability can enhance confidence and instructional engagement. These insights collectively conclude that although teachers maintain high professional performance, strengthening their financial security and emotional support systems is essential for sustaining long-term well-being, reducing stress-related vulnerabilities, and ensuring continued excellence in their teaching practice.

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