



# **Surviving on a Shoestring: An In-depth Look into the Financial Realities of Public Junior High School Teachers**

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## **Authors' contributions**

*This work was carried out in collaboration among all authors. Author ECJ designed the study, performed the thematic analysis, wrote the protocol, and wrote the first draft of the manuscript. Authors AMTB, JDS and JHG managed the analyses of the study. Authors JGDM and MBC managed the literature searches. All authors read and approved the final manuscript.*

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## **ABSTRACT**

Public school teachers in the Philippines play a pivotal role in shaping the nation's future by imparting knowledge and nurturing young minds. However, despite their dedication and commitment, most of them face significant financial hardships, struggling to make ends meet while fulfilling their vital educational responsibilities. Thus, this qualitative phenomenological paper explored the lived experience of financially struggling public-school teachers, gaining an in-depth understanding of their financial realities. The data were gathered from the five (5) participants who were chosen using a purposeful sampling technique and determined using the following inclusion

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criteria: teachers earning an allowable minimum net pay of five thousand pesos (Php 5,000); engaging in secondary income-generating activities; at least 5 years in the service; and with family dependents. The data were collected utilizing the in-depth, semi-structured interview. Employing a thematic analysis by Moustakas, six (6) major themes emerged that highlighted the financial realities experienced by public junior high school teachers, namely: (1) Financial Struggles and Insufficient Support Systems; (2) The Dual Roles of Educators as Teachers and Earners; (3) The Toll of Financial Stress on Teachers' Well-being and Professional Performance; (4) Debt Trap: The Continuous Cycle of Borrowing and Repayment; (5) Financial Pressures and Sacrifices of Family Obligations; and (6) Boosting Teacher Financial Wellness: Strategies for Stability and Support. Hence, these findings underscore the urgent need for systemic reforms and financial literacy education, offering valuable insights for policymakers to enhance support for educators and improve the quality of education.

*Keywords: Educational management; lived experience; phenomenology; Philippine public high school.*

## 1. INTRODUCTION

Public school teachers in the Philippines play a pivotal role in shaping the nation's future by imparting knowledge and nurturing young minds [1]. However, behind the scenes of this noble profession lies a harsh reality - many Filipino public-school teachers struggle to make ends meet [2]. They face significant financial challenges due to low salaries, limited benefits, and high living costs [3]. Despite being crucial contributors to the education system, they often struggle to make ends meet and provide for their families [4].

Recent literature highlights the precarious financial situation of public-school teachers in the Philippines. Public school teachers face financial challenges due to relatively low salaries, impacting their stability and basic needs. Teachers' average remuneration is lower than other professionals, with a ratio of 0.68 in 2013 [3]. Financial strain is exacerbated by high debt levels, low net income, and insufficient financial management skills [5,6]. Rigid pay scales in the public sector also hinder adequate compensation, impacting productivity [7]. The average monthly salary of Php 20,754 is significantly below the estimated living wage of Php 42,242, causing financial struggles and dissatisfaction [3].

A research by Casingal & Ancho [3] emphasizes the financial burden faced by teachers due to rising costs of living, including housing, healthcare, and education expenses for their own children. For teachers in Metro Manila, affordable rental housing is a significant concern, with the average monthly rent for a one-bedroom apartment around Php 15,000, consuming a large portion of their salary [6]. Policy options to

address this issue include incentivizing small-scale landlords, providing microcredit, implementing appropriate planning and rental regulations, and offering government subsidies for public rental housing [8].

In addition to low salaries, Filipino public-school teachers encounter various financial stressors and coping mechanisms. A study by Baraquia [9] reveals that teachers often resort to additional income-generating activities, such as tutoring or selling goods, to supplement their earnings. However, these strategies may not always be sufficient to alleviate financial strain, as discussed in the work of Nasi [10], which explores the persistent financial difficulties experienced by teachers despite engaging in multiple jobs.

Governmental policy changes, including adjustments in educational funding allocations, have a direct impact on the financial challenges faced by public-school teachers. The financial sustainability of retirement plans for teachers is a significant concern, especially in the context of the COVID-related economic downturn [3,11]. Despite having better compensation compared to other government employees, teachers struggle with financial literacy, perspectives, and practices [11,12]. The challenges faced by teachers include dissatisfaction with current income, financial struggles, and difficulties in managing expenses due to being primary breadwinners [12]. Moreso, fluctuations in educational funding have a direct impact on teacher income stability [13,14].

Furthermore, the Filipino public-school teachers often resort to loans due to inadequate salaries and the escalating cost of living [15]. Despite efforts to supplement income through additional

employment, many still struggle to meet basic needs [16]. The COVID-19 pandemic has worsened financial challenges, reduced income opportunities and increased loan reliance [17]. Addressing the root causes of teachers' financial struggles is imperative to alleviate loan dependency and ensure their economic well-being [18].

The issue of indebtedness or even over indebtedness among public school teachers in the Philippines has long haunted the entire public education system [19]. With the uncontrolled loans availed by some teachers from numerous lending institutions and "loan sharks", teachers are often branded as one of the professional sectors, both in the government and private academic institutions, that acquire a huge number of debts [20]. Of the several loans availed by the teachers, some of them are now receiving a net pay of only PHP 5,000.00 per month or even less. On top of the reasons for engaging in loans, supplying, and attending to their family needs has been the number one root cause [21]. The Filipinos, known to embrace extended family ties, dive into playing the role of provider and supplier submissively. As such, the more mouths there are, the more there is to feed.

This issue holds true for teachers in Negros Occidental, who grapple with multiple income sources due to low salaries. Despite their unwavering dedication to their profession, many educators find themselves compelled to resort to measures such as acquiring loans, engaging in part-time employment, or exploring opportunities overseas. A notable demonstration of discontent took place in Bacolod City, advocating for enhanced remuneration, notably proposing a substantial raise of P50,000 for teachers with salary grade 1 [22]. The resultant financial strain exacts a toll on educators' personal and professional lives, precipitating a cycle of instability within the education sector.

Despite the growing body of literature on the financial struggles of public-school teachers in the Philippines, there remains a need for an in-depth qualitative investigation to explore the nuanced experiences and coping mechanisms of teachers surviving on limited financial resources. This study aims to address this gap by conducting interviews and thematic analysis to provide a comprehensive understanding of the

financial realities faced by Filipino public-school teachers.

## 1.1 Objective of the Study

This research endeavor aims to provide a comprehensive understanding of the financial realities confronting public junior high school teachers in the Philippines, focusing on their experiences of navigating limited financial resources. Specifically, the study seeks to investigate the primary financial challenges faced by these educators, such as low wages and inadequate benefits, while also examining the secondary income sources they utilize, such as tutoring or part-time work. Additionally, it aims to assess the impact of financial strain on teachers' personal and professional lives, including mental health and job performance, and explore the role of debt in their financial landscape. Furthermore, the research aims to analyze how familial and societal expectations influence teachers' financial decisions and provide policy suggestions to improve their financial stability and quality of life.

## 2. METHODOLOGY

### 2.1 Research Design

This study utilized qualitative- phenomenology research design. The use of phenomenology was appropriate for exploring the lived experiences of financially struggling public-school teachers, gaining an in-depth understanding of their financial realities. Phenomenology understands and describes a specific phenomenon in-depth and rich the essence of participants' lived experience of the phenomenon.

### 2.2 Sources of Data

The data was obtained from 5 public junior high school teachers. They were identified based on the following inclusion criteria: a) teachers earning an allowable minimum net pay of five thousand pesos (Php 5,000); b) engage in secondary income-generating activities, such as tutoring or part-time work; c) at least 5 years in the service either single or married; d) and with family dependents including children and parents. The participants were identified using the purposive sampling technique. Purposive sampling refers to the selection of samples

within a given population that can best match the purpose of the study [23].

### 2.3 Instrument

The researchers utilized a semi-structured interview guide tailored to the qualitative nature of the study. This guide presented a flexible framework consisting of open-ended questions designed to delve into specific themes emerging from participants' responses. By employing this approach, researchers aimed to explore the lived experiences of public-school teachers. The interview guide covered essential topics such as the challenges they faced, the coping mechanisms employed, and the learning experiences encountered by the participants. Its adaptable design allowed for the modification of questions based on individual responses, ensuring a comprehensive exploration of relevant themes. In essence, the semi-structured interview guide served as a valuable tool in acquiring detailed insights into the experiences of the participants.

### 2.4 Data Collection

The data collection process for this study adhered to a systematic and ethical approach. Initially, two department heads acted as gatekeepers, guided by predetermined inclusion criteria facilitating the initial selection of participants. This step ensured that ethical considerations were upheld throughout the process. After participant selection, semi-structured interviews were conducted which lasted from 30 minutes up to 90 minutes. The interview session adhered to a structured protocol, which included introductory remarks and obtaining consent, establishing rapport with the participants, conducting comprehensive questioning to elicit detailed responses, identifying any missing information, consulting with participants to ensure transcript accuracy, and organizing data storage for subsequent analysis. This comprehensive methodology guaranteed thorough data collection while respecting the perspectives and privacy of the participants. As a gesture of gratitude for their participation, participants received tokens of appreciation.

### 2.5 Data Analysis

The researchers employed Moustakas' [24] phenomenological method for data analysis aimed to grasp the essence of participants' lived

experiences. Beginning with data immersion and bracketing personal biases, researchers approached the material with openness. Horizontalization follows, breaking the data into meaningful units and clustering them into themes or categories reflective of participants' experiences. Through imaginative variation, alternative interpretations were explored, enriching understanding. Constant comparison and iterative reflection refine emerging themes, ensuring resonance with participants' essence. Finally, findings were synthesized into a coherent narrative, often with vivid descriptions and direct quotations, capturing key insights. This method prioritizes the depth of participants' experiences, facilitating a nuanced understanding of the phenomenon within a phenomenological framework.

### 2.6 Trustworthiness and Rigors of Findings

The researchers ensured credibility by implementing member checking, which involved returning interview transcripts to participants for validation, thereby enriching the accuracy and resonance of the data. For transferability, in-depth interviews were conducted that elicited rich narratives, providing detailed accounts of experiences and emotions. Thick descriptions of these experiences, along with comprehensive narratives and thorough data analysis, further enhanced transferability by offering relatable insights. Dependability was maintained through a code-recode strategy, where data coding was independently performed and then compared for consistency, minimizing biases and increasing reliability. Confirmability was achieved by continuously checking and rechecking data, with transcription validation by participants, ensuring that conclusions were firmly grounded in the data and thus enhancing the study's trustworthiness.

## 3. RESULTS AND DISCUSSION

### 3.1 Theme 1: Financial Struggles and Insufficient Support Systems

Setting out on the journey of serving their communities, public school teachers face financial challenges that highlight the inadequacy of current support systems. In this narrative, a common theme emerges. One of difficulties and resilience. Through their experiences, these committed educators offer

reflections on money struggles like having their take home pay reduced to 5,000 to 5,500 pesos due to loans and having to rely on medical aid from PhilHealth. Researchers who delved into their accounts discovered the combined impact of living expenses and hefty taxes leading to renewals of loans, for unexpected expenses. The participants expressed:

*"My net pay is only around 5,000 to 5,500 pesos because of loans. I use it for my children's schooling and other expenses."* Participant 2, 1: 20

*"That's my question too. Why is it that as public workers, including public school teachers, who have a heavy workload, our medical assistance and insurances are not prioritized? We only rely on PhilHealth. While PhilHealth is good, I've had experiences where it wasn't enough. For instance, when I gave birth and had pneumonia in a private hospital, I needed to be admitted, and PhilHealth covered only 20% to 40% of the bill. The remaining 60% had to be paid in cash, which meant taking out a loan. So as a teacher, already having loans for tuition, allowances, and my child's needs, I had to take another loan for medical expenses."* Participant 5, 2: 24

*"Sometimes, it's hard to pay back, and I face criticism and unpleasant remarks. I've reached a point where I have to limit our food expenses to just rice. Sometimes, I open my wallet and only find 100 pesos. What can that do for my children's allowance? Sometimes, I have to turn to my siblings for help, but there comes a point where you hear comments."* Participant 2, 1:31

*"I think one major factor affecting our financial status is the high cost of living. Prices have skyrocketed while our salaries remain small. Although the salary seems big, the taxes we pay are also high. Another factor is emergencies in the family. When there's an emergency, you have no choice but to renew your loan, even if it's only been three months. You have to sustain your medical needs and education for your children."* Participant 5, 3:9

The participants' responses highlight the challenges they encounter influenced by their low take home pay, the high cost of living and insufficient medical coverage. Participant 2 mentions that their earnings are greatly reduced by loans taken out for their children's education and other expenses. This is supported by García

et al. [25] who discovered that teachers frequently carry loan burdens that affect their security and overall well-being.

Participant 5 brings up a concern regarding the medical support and insurance available to public workers. The lack of this assistance compels them to borrow money to cover costs worsening their financial strain. This issue resonates with findings from Pinzon [21] who emphasized how teachers often resort to loans due to emergencies and other family requirements creating a cycle of debt and financial insecurity.

The challenges faced by Participant 2 in meeting necessities like food due to limitations emphasize the profound impact of financial instability on daily life. Baker and Montalto [26] also observed that financial stress significantly hampers teachers' ability to handle expenses often leading them to cut back on needs spending and rely on financial aid.

Participant 5's remarks on the struggles with living expenses and the necessity of borrowing money in times of family crises further emphasize the tough financial position that teachers find themselves in. This corresponds with the research conducted by Dizon-Ross et al. [27] which highlighted that educators in areas face notable financial stress affecting their work performance and likelihood to stay in their jobs.

To sum up, the financial hardships encountered by teachers in schools, as pointed out by the participants, are significant and complex. These challenges, such as take-home pay resulting from loans, health insurance coverage, costly living expenses and the requirement for additional financial assistance have been extensively discussed in recent studies and have a substantial impact, on both their professional duties and personal lives.

### **3.2 Theme 2: The Dual Roles of Educators as Teachers and Earners**

The financial struggles faced by public school teachers often push them to look for sources of income as their pay is not enough to cover their household expenses. This added pursuit can distract them from their teaching duties. Teachers mention juggling jobs, which can affect their focus and sometimes result in them missing work. Dealing with instability alongside family obligations can also impact their timeliness and

effectiveness. Their stories shed light on how financial stress takes a toll on teachers impacting both their work performance and personal well-being. The participants expressed:

*“Poverty motivated me to take additional income. Borrowing money and not being able to repay it diminishes your dignity. Sometimes, you can’t avoid borrowing, but you need to find ways to earn additional income.” Participant 2, 3:3*

*“The rising cost of commodities and the need to sustain our household needs. My salary alone isn’t enough, so I need to find additional sources of income.” Participant 3, 2:44*

*“Yes, it really affects because sometimes you can’t concentrate on teaching due to business concerns. Sometimes, you may need to be absent to find ways to earn money for your children.” Participant 1, 2:14*

*“Sometimes, I end up being late because my child has a habit we need to address before we can leave. Sometimes he falls asleep while we travel by tricycle, still drooling. I really can’t perform with the efficiency expected of a teacher in that state, primarily because of financial instability.” Participant 5, 4:5*

The experiences shared by the teachers shed light on how financial instability impacts their lives. Participant 2 explains that facing poverty pushes them to seek income to avoid the shame of debts. This observation is consistent with a study conducted by Eciija [28] which reveals that teachers often turn to sources of income to cope with challenges affecting their ability to focus on their teaching responsibilities.

Participant 3’s mention of struggling with salary amidst rising living costs reflects the issue of financial stress experienced by educators. This sentiment is echoed in a research conducted by Baker and Montalto [26] indicating that financial difficulties significantly hinder teachers’ capacity to stay focused professionally leading to rates of absenteeism and decreased job performance.

Moreover, participant 1’s difficulties in juggling business matters alongside teaching duties underscore how financial instability can negatively impact effectiveness. This struggle is supported by insights, from a study examining the financial literacy levels of public-school teachers revealing that monetary worries often

divert educators from their tasks resulting in diminished teaching effectiveness and efficiency [3].

Furthermore, participant 5s experience juggling family duties and how they impact being, on time and teaching effectively highlights the combined effects of strain and personal stress. This aligns with the study of Premarathne [29] which highlighted the influence of status and financial knowledge, on teachers’ financial habits and job performance.

To sum up the notable financial strains that public middle school teachers face as depicted in their experiences and backed by studies deeply impact their obligations and personal welfare. It is vital to address these challenges to enhance the effectiveness and quality of education provided by these educators.

### **3.3 Theme 3: The Toll of Financial Stress on Teachers' Well-being and Professional Performance**

The financial strain placed on teachers influences both their well-being and professional performance. When faced with salaries educators are compelled to seek sources of income resulting in adverse impacts on their mental and physical health. This constant financial burden manifests in issues like lack of sleep and fatigue leading them to make sacrifices such as neglecting self-care and basic comforts. These daily struggles underscore the pressing need to address the challenges that teachers encounter in balancing their obligations with their teaching responsibilities, ultimately affecting both their health and the quality of education they deliver. The participants expressed:

*“Yes, there is a significant impact on mental stress. You constantly worry about your family and children if they run out of money or allowances. You have to think of different ways to provide for their needs. Since my salary is insufficient, I have to find ways to earn money, which affects my teaching and mental state.” Participant 1, 2:19*

*“Yes, it affects my health because I don’t get enough sleep and rest. There was a time when my health deteriorated due to lack of rest, and I was diagnosed with anemia. I’ve never felt tired mentally, but my body sometimes can’t keep up.” Participant 2, 3:12*

*“Due to financial constraints, I can't buy anything for myself because I prioritize my children's needs. I can't even think about grooming like eyebrow maintenance or hair care because I'd rather spend that money on rice or my children's allowance. For me, that's a personal sacrifice. Additionally, I can't relax or enjoy my time because instead of resting, I have to work hard and find ways to earn money. Instead of getting a beauty rest, I'm out there hustling to find money.”*  
Participant 1, 2:29

*“Sometimes I wear worn-out shoes to school because I prioritize my children's needs. When it rains, my feet get wet because my shoes have holes. I'm also grateful for the school shirts we receive, which I can wear.”*  
Participant 4, 3:37

The experiences shared by the participants highlight how financial pressure can deeply affect the physical well-being of those in the teaching field. Financial strain which occurs when individuals struggle to cover living costs due to income can result in various negative consequences for one's mental and physical health.

Financial worries have an impact on health for teachers causing ongoing anxiety and stress about their family's financial stability. This mirrors findings that personal financial concerns, such as debt and money troubles are consistently linked to health outcomes [30]. Additionally, the need to seek sources of income due to earnings can divert attention from primary duties and contribute to heightened stress levels.

Financial pressure also takes a toll on well-being. Participant 2's account of sleep deprivation leading to health issues like anemia illustrates this point. Research has demonstrated that financial struggles are associated with increased stress levels, anxiety and depression [31] The inability to afford nutrition and self-care exacerbates these health challenges creating a cycle of declining mental wellness.

Making sacrifices because of limitations is a common thread among many individuals. Parents often put their children's needs before their own, sometimes neglecting their appearance and wearing descent clothes. This lack of self-care can lead to feeling less confident and experiencing pressure. The ongoing struggle to make ends meet without rest can result in exhaustion as studies suggest that

financial worries can cause significant psychological strain [32].

Moreover, the effects on teaching quality and mental well-being are substantial. Educators facing challenges may find it difficult to perform effectively, leading to heightened stress and a sense of inadequacy. The mental wellness of teachers is closely tied to their job performance and overall happiness. Research indicates that the mental state of teachers directly influences their ability to create materials and maintain a learning environment [33].

Hence, financial stress has repercussions on both mental and physical health. The constant concern about meeting needs, lack of rest, personal sacrifices and declining health are all consequences of financial pressure. It is essential to address these challenges to enhance the welfare and effectiveness of individuals those in demanding fields, like education.

#### **3.4 Theme 4: Debt Trap: The Continuous Cycle of Borrowing and Repayment**

Escaping the burden of debt poses a challenge for public school teachers, who often feel trapped in a never-ending cycle of borrowing and repaying. The urgent need to cover family expenses, school fees and unforeseen medical costs drives them to seek loans from sources only to pay off previous debts. This repetitive borrowing pattern creates a loop that is hard to break free from. Teachers frequently use their earnings to manage their debts focusing solely on expenses while postponing or partially repaying loans leading to accruing interest and heightened financial pressure. The continual adjustments and reliance on borrowing as a fix highlight the ongoing battle for financial stability, shedding light on the larger issue of inadequate salaries and lack of support for educators. Participants shared the following experiences:

*“The worst part is that we borrow from one source to pay another, creating a cycle of debt that is hard to escape. We end up borrowing more to pay previous debts.”*  
Participant 4, 3:47

*“Family needs, tuition fees, sometimes hospital bills if someone gets sick, but mostly for the family, especially for tuition and school expenses.”* Participant 1, 3:7

*“I reinvest the money around; once I earn from one source, I use it to pay off debts and*

*then borrow again. It's a constant adjustment, and I control my spending, focusing only on needs and not wants. I also seek help from anyone who can assist."* Participant 1, 3:11

*"Some payments get delayed, and for others, we only pay the interest for several months, not the principal amount. This accumulates interest and makes it harder to manage."* Participant 4, 4:4

The accounts shared by the participants vividly illustrate the pattern of debt and its deep impact on their financial and emotional well-being. The act of borrowing from one source to settle debts with another sets off a cycle that is hard to break free from resulting in mounting debt and heightened financial pressure. This pattern of indebtedness where individuals continuously borrow money to pay off existing loans leads to a buildup of financial responsibilities that are difficult to juggle. Studies show that such financial strain caused by debt significantly contributes to distress and declining mental health outcomes. For instance, research conducted in Ontario revealed that individuals under levels of debt related stress were more likely to experience moderate to severe psychological distress and report poor self-rated mental health [34].

Participant 1 highlighted the challenges of balancing family needs like tuition and medical bills emphasizing the struggle to cover expenses that often push people into debt. This corresponds with research showing that financial pressures, such as education and healthcare costs play a role in predicting mental health issues. The stress caused by these expenses adds to the burden leading to more borrowing and increased anxiety and depression [35].

Participant 1 also talked about the financial adjustments they make using their earnings to pay off debts only to end up borrowing again. This illustrates the balancing act many individuals experience with their finances. Managing debt in this cycle requires strict budgeting focused solely on necessities rather than luxuries, which can further impact mental well-being. The psychological effects of managing finances this way is significant since debt related stress is an indicator of financial troubles closely tied to mental health problems [36].

Delayed payments and the accumulation of interest, as mentioned by Participant 4,

compound the financial strain. When individuals are only able to pay the interest on debts without reducing the principal amount, the debt grows over time, making it increasingly difficult to manage. This scenario is consistent with studies that show that individuals who face accumulating interest and delayed payments experience heightened financial stress, leading to severe psychological distress and further financial instability [32].

In essence, the participants' experiences underscore how the cycle of debt significantly impacts their financial well-being. Constantly borrowing money to cover costs along with facing accumulating interest and delayed payments creates a stressful environment that negatively affects mental health. It is essential to address these stressors through tailored interventions and support systems to lessen their impact on mental well-being.

### **3.5 Theme 5: Financial Pressures and Sacrifices of Family Obligations**

This theme sheds light on the responsibilities teachers bears in providing for their families. Teachers frequently find it challenging to meet their children's requirements and feel a sense of duty to assist their extended family members, often resulting in financial difficulties and strain. Despite beliefs about their economic security teachers commonly experience pressure and worry as they try to balance their modest earnings with societal norms and familial obligations. These experiences highlight the sacrifices teachers willingly make to ensure the welfare of their families showcasing their unwavering dedication and strength. The participants shared:

*"Yes, because sometimes my children have needs, especially for their school projects. It can be stressful figuring out where to get the money for these needs."* Participant 3, 4:9

*"Family has a huge influence on my financial decisions because of my mindset. Some people don't care about their family obligations, but I do. I have responsibilities towards my parents and siblings. Even if it means going into debt, I'll do it for my family. Some people might give once and think it's enough, but I can't. I can't stand to see my family suffer. I often reflect on my sacrifices and wonder if my children will experience the same struggles. My mindset is that I'll do whatever it takes for my family's well-being."* Participant 5, 6:20



*“Yes, people around me sometimes think I have money because I have a job, and they want to borrow from me. But I don’t lend to people who I know can’t pay me back. I often tell them I’m buried in debt and have many children to support.” Participant 1, 3:27*  
*“Yes, my husband Boboy sometimes tells me he feels resentful because I wish we had the same things as others, like our children not being left behind in society. It affects me because I want the same opportunities for my children.” Participant 4:19*

The experiences shared by the participants shed light on how financial stress impacts their well-being and family relationships. Financial pressure, in situations where family responsibilities are crucial, worsens mental health issues and creates a continuous cycle of worry and sacrifice.

The struggle to fulfill children’s needs as described by Participant 3 emphasizes how prevalent financial stress is within families. This corresponds with research indicating that financial difficulties affect mental health as parents find it challenging to provide for their children’s requirements resulting in elevated levels of stress and worry [37].

Participant 5’s commitment to supporting family members at the cost of accumulating debt illustrates the deep emotional repercussions of financial commitments. Juggling duties towards family can lead to significant mental health challenges. Studies suggest that a strong sense of connection can aid in coping with financial strain but also bring about substantial pressure leading to heightened stress and mental health issues [38].

Participant 1 mentioning societal expectations tied to employment status underscores the added burden of pressures. This may result in individuals feeling obligated to comply with requests from others, contributing to personal debt accumulation and increased stress. Financial pressure is widely recognized to impact mental well-being especially when there is an added burden of societal expectations to borrow money [32].

Participant 4’s sense of frustration stemming from the inability to provide opportunities for their children as others can trigger feelings of inadequacy and heightened stress levels. This sentiment is mirrored in studies showing that

financial strain and falling short on norms have a significant impact on mental health and family connections. The emotional and psychological toll of strain on parents may also influence the social and emotional well-being of their children [39].

To sum up, the accounts shared by participants highlight how deeply financial stress affects well-being and family interactions. The demands to fulfill family responsibilities, societal pressures and resulting financial struggles can pose challenges to mental health. Implementing policies and interventions to tackle financial stress is essential in easing these burdens and enhancing overall quality of life.

### **3.6 Theme 6: Boosting Teacher Financial Wellness: Strategies for Stability and Support**

This theme focuses on improving teachers’ financial well-being through personal and systemic approaches. Teachers can enhance their stability by tracking expenses, saving, avoiding unnecessary debt, and seeking extra income. Government actions, such as raising salaries, reducing taxes, and providing free medical services, can alleviate financial pressures. Additionally, better insurance coverage and scholarships for teachers’ children are crucial. Financial literacy education is essential for helping teachers manage their finances effectively. The participants voiced out:

*“I suggest recording daily expenses and saving a portion of your salary. If you have a business, reinvest the capital and avoid unnecessary loans. Focus on good debts, such as those for investments, rather than spending on luxuries.” Participant 2, 4:30*

*“Be wise with your finances, especially if you have a family. Prioritize your family’s needs. Control your spending and avoid unnecessary debts. Use your salary wisely and look for extra income opportunities.” Participant 3, 5:2*

*“The government could raise teachers’ salaries, lower the prices of goods, reduce taxes, and provide free medical services. Financial literacy education is also important, as many teachers are heavily in debt. Investing in time and health is crucial.” Participant 2, 5:2*

*“A salary increase would help address our needs as teachers. They should also improve the insurance coverage. Although*

*we have chalk allowances and bonuses, we need more support. Additionally, providing scholarship programs for our children would be very beneficial.” Participant 4, 4:39*

The participants' suggestions and experiences reflect the deep-seated financial pressures and sacrifices that accompany family obligations, underscoring the critical need for effective financial management strategies and systemic support. Participant 2 advises recording daily expenses, saving a portion of the salary, and reinvesting business capital while avoiding unnecessary loans. This practical approach to financial management aims to mitigate stress by fostering a disciplined and strategic handling of finances. Financial literacy and management are crucial in reducing financial stress and improving mental health outcomes, as effective financial management can alleviate anxiety and provide a sense of control over one's economic situation [37].

Participant 3 emphasizes prioritizing family needs, controlling spending, and seeking additional income opportunities. This aligns with findings that financial pressures, especially those related to family responsibilities, significantly impact mental health. The constant need to balance family obligations with limited financial resources can lead to chronic stress and anxiety [40].

The participants also call for systemic changes, such as increasing teachers' salaries, lowering the cost of goods, reducing taxes, and improving medical services. Participant 2 suggests that financial literacy education is essential, as many teachers are heavily in debt. Such systemic interventions could alleviate the financial burdens that exacerbate stress and mental health issues. Increased salaries and financial support programs can significantly improve the economic stability and mental well-being of educators [41].

Participant 4 highlights the need for better insurance coverage and additional support through scholarships for their children, which would alleviate some of the financial pressures faced by teachers. Addressing these systemic issues through policy changes can have a substantial impact on reducing financial stress and its associated mental health challenges. Research has shown that financial stress is closely linked to mental health issues, and interventions that reduce financial strain can lead

to significant improvements in mental health and overall well-being [38].

Hence, the participants' experiences and suggestions underscore the importance of financial management and systemic support in alleviating financial pressures and improving mental health. Practical financial management strategies, combined with systemic changes such as salary increases and financial education, are essential in addressing the financial pressures and sacrifices associated with family obligations. Implementing these measures can significantly reduce financial stress and enhance the well-being of individuals and families.

#### **4. CONCLUSION**

The financial realities faced by public junior high school teachers reveal critical aspects of their professional and personal lives, emphasizing the need for comprehensive support and reform. Financial struggles and inadequate support systems are prevalent, highlighting the resilience and resourcefulness required to manage limited resources. Teachers juggle dual roles as educators and earners, with their financial instability often detracting from their teaching responsibilities and impacting their well-being. The relentless cycle of debt, driven by the necessity to cover essential family needs and unforeseen expenses, underscores the systemic inadequacies that trap them in financial instability. The profound sacrifices teachers make for their families illuminate the broader societal pressures and expectations they endure. Strategies for financial wellness, both personal and systemic, are crucial for improving their economic stability and overall well-being. These findings underscore the urgent need for systemic reforms and financial literacy education, offering valuable insights for policymakers to enhance support for educators and improve the quality of education.

#### **DISCLAIMER (ARTIFICIAL INTELLIGENCE)**

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of manuscripts.

#### **ETHICAL APPROVAL AND CONSENT**

The researchers ensured that the study would contribute positively to society by addressing

relevant issues or advancing knowledge in the field. As Doctor of Education students who had completed their research subject, they were adequately trained and possessed the expertise to conduct the study ethically and competently, with guidance and co-authorship from their PhD advisor. They aimed to minimize harm while maximizing potential benefits, ensuring that the potential benefits justified the risks. Informed consent was obtained from participants, who were provided with clear information about the study's purpose, procedures, risks, and benefits. Confidentiality was protected by securely storing data and ensuring anonymity in published results. Participants were respected in their autonomy, freely choosing to participate without coercion. Secure data management and storage measures protected against unauthorized access. Transparency and honesty were maintained by providing accurate information about the study's purpose, methods, and findings. Participants were treated with respect, dignity, and sensitivity, considering their perspectives, preferences, and cultural backgrounds. Finally, researchers adhered to ethical principles of honesty, integrity, and fairness in all aspects of the research process, including data collection, analysis, and reporting.

## COMPETING INTERESTS

Authors have declared that no competing interests exist.

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