Navigating Financial Constraints: Exploring Teachers Challenges and Strategies in Managing Low Monthly Take-Home Pay

Romeo E. Castillano III., May Anne V. Delara., Leonel M. Mabaquiao., Lilibeth P. Braza., Sharlene F. Altea., Julieta B. Chavez., Evangeline V. Postrano

Department of Education, Carlos Hilado Memorial State University, Philippines

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ABSTRACT

This study explores the financial challenges faced by teachers with low monthly take-home pay and examines the strategies they employ to manage their constrained financial resources. Using a case-study approach, the research delves into the experiences of teachers in public schools, focusing on their financial struggles and coping mechanisms. It adopted a narrative inquiry approach and utilized open-ended and discovery-oriented questions for data collection. The rigors of findings were addressed using member checking, coding, recoding strategy, thick description, data saturation, and data checking. The data explication process applied the six-phase analysis introduced by Braun and Clarke. The themes that emerged from the study are Financial Insufficiency, Institutional Gaps, Emotional Impact, Coping Strategies, and Policy Recommendations. Data was collected through detailed case analyses, including interviews. The findings reveal that many teachers grapple with difficulties in meeting basic living expenses, managing family obligations, and handling unforeseen financial demands due to insufficient income. Despite these challenges, teachers exhibit resilience by employing various strategies such as stringent budgeting, seeking supplementary income, and relying on financial assistance from family or loans. This case-study approach highlights the complexity of their financial situations and the adaptive strategies they use. The research emphasizes the need for systemic reforms in teacher compensation and the implementation of targeted financial literacy programs to improve teachers' economic well-being. The insights gained from this study contribute to a better understanding of the socio-economic challenges faced by educators and offer a basis for policies aimed at supporting their financial security.

Keywords: Financial challenges, Low monthly take-home pay, Teachers

INTRODUCTION

Teachers worldwide face financial constraints, particularly those working in underfunded education systems. Across many countries, low salaries and increasing living costs have led to widespread challenges for educators. In developing nations, teachers are often underpaid relative to the cost of living, which can result in high levels of stress and job dissatisfaction. According to the study of Plaza & Jamito (2021), entitled "Financial Conditions and Challenges among Public School Teachers: Its Implication to their Personal and Professional Lives" stated on their findings that, most of the teachers have the same financial conditions and financial challenges encountered. Teachers were at nearly sufficient financial condition. Their monthly salary could not suffice on their monthly expenses for varied reasons. Most of them resorted to debts or loans in case of emergency purposes due to lack of emergency funds. The insufficiency of financial aspects leads to the problem encountered. Consequently, this will have an impact on their personal and professional lives.

The issue of indebtedness or even over indebtedness among public school teachers in the Philippines has long hunted the entire public education system (Ferrer, 2017). According to the article written by Reysio-Cruz (2019) a reporter of the Philippine Daily Inquirer stated that public school teachers owe a combined debt of at least P319 billion, an increase of P18 billion in just over two years, according to the Department of Education

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(DepEd) and in October 2017, Education Secretary Leonor Briones said that at the end of the previous year, teachers owed a combined P301 billion, or P123 billion to the GSIS and P178 billion to private lenders.

Additionally, the study entitled "Financial Challenges among Public School Teachers: Basis for Proposed Program" revealed that public school teachers face financial challenges due to their family needs, education for their children, stagnant salaries, rising healthcare expenses, and the necessity of personally funding classroom supplies. The prevailing issue of teachers' loans has become increasingly over the years due to their commitment to provide for the needs of their family, personal, and even work (Tagapulot and Macalisag, 2024).

Based on the studies stated above, the researchers would like to understand the Behind the challenges and how teachers cope those challenges in managing low monthly take-home pay. This study aims to explore the challenges and strategies of public-school teachers in managing low monthly take-home pay and seeks to address the gap by exploring how public-school teachers experience and manage the challenges of a low monthly take-home pay through their own voices and stories. Questions such as: 'What are the challenges experiences by teachers?' "How these challenges affect them?", "What are the strategies or ways in managing financial constraints?'. Thus, this study is conducted.

Objectives of the Study

This study aims to explore the challenges and strategies of Public-School Teachers in Managing Low Monthly Take Home Pay. Specifically, the paper aimed to address three key issues related to financial constraints. First, it examined what are the challenges experienced by teachers having low monthly take home pay. Second, it explored how do these challenges affect teachers daily living expenses. Lastly, it analyzed how do teachers cope with the challenges.

Significance of the Study

This study explores the challenges and strategies of public-school teachers in managing low monthly take-home pay.

The findings of this study will benefit the following individuals.

Teachers. This study is significant for public school teachers since it will provide insight into the usual financial challenges they experience and the strategies for addressing them. The study may benefit teachers by providing potential financial management strategies, offering insights into better handling their financial challenges, and suggesting ways on how to navigate financial constraints.

Policymakers. This study will help the policymakers especially providing them an information and better understanding of how financial stress impacts teachers' well-being, job satisfaction, and effectiveness in the classroom. With this, it will help to create an environment where teachers feel valued and supported, which can improve retention rates and the quality of education.

Students and Families. By addressing teachers' financial challenges, this study is important and indirectly benefits students and their families by ensuring a more motivated, well-supported, and effective teaching workforce, which is vital for improving educational outcomes.

Educational Support Services. This research will also be valuable to organizations or individuals providing support services for teachers, such as financial literacy programs or career counseling services.

Researchers. This study will enhance the researcher's knowledge and skills in exploring teachers' financial challenges and applying research methods effectively.

Future Researchers. It can serve as a reference for future researchers exploring related topics, such as teacher well-being, financial literacy, or policy interventions in the education sector.

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LITERATURE REVIEW

Teachers' job satisfaction and overall well-being at work are closely linked, both playing a crucial role in shaping their effectiveness in the classroom and influencing student outcomes. Assaf and Antoun (2024) found that many teachers possess a strong sense of self-efficacy, demonstrating their commitment to delivering high-quality education and supporting students through various challenges. However, financial concerns particularly income and job security stood out as the most pressing issue, with around 80% of teachers identifying it as a major concern. Other notable areas of dissatisfaction included peer relationships, working conditions, and general attitudes toward the teaching profession. According to UNESCO (2020), a significant number of teachers, particularly those working in poorly funded public schools, receive salaries that fall short of a basic living wage.

Furthermore, more teachers who spent more and spent beyond their means were aware that they need to borrow money in order to cover up their expenses. They allowed higher expenses because they know that having loans can answer the gap between their income and expenditures (Mencias-Tabernilla, 2023).

METHODS

Research Design

This study employed the case study approach as a methodological tool, as it allowed for an in-depth exploration of individual teachers' experiences with financial constraints, emphasizing their specific challenges, daily expenses, and coping strategies. By analyzing multiple data sources, such as interviews and observations, this approach provided rich, contextual insights into the personal factors that influenced teachers' financial management.

Conversation Partners

This study involved elementary school teachers and aimed to include approximately five teachers. This number allowed for a diversity of experiences and ensured rich, detailed insights while remaining manageable.

To ensure the relevance of the data, participants were required to meet specific inclusion criteria that defined their eligibility for the study. Primarily, participants were full-time public elementary school teachers who were currently employed within the province of Negros Occidental. Furthermore, these teachers were selected based on their financial status, specifically regarding low monthly take-home pay as measured through self-reported financial strain and standardized benchmarks. The group also possessed varying years of teaching experience, which provided a broad perspective on financial progression over time. Finally, the inclusion was finalized based on the participants' consent, as they demonstrated a clear willingness to engage in detailed interviews or surveys regarding their specific financial challenges and coping strategies.

Data were collected through coordinating with the selected teachers to establish a schedule that did not interfere with their instructional hours. Once the modality was determined through either face-to-face meetings/on-site, online video platforms/online interviews, or survey instruments, depending on accessibility and participant availability, the sessions began with a formal review of informed consent to ensure participants understood their rights to privacy and anonymity. The researchers utilized a semi-structured interview format. This provided a consistent framework of questions regarding financial challenges and coping strategies while allowing the flexibility to explore spontaneous and personal narratives.

During these sessions, the researchers employed active listening and probing techniques to elicit rich, descriptive data about the teachers' daily expenditures and emotional experiences. To ensure an accurate representation of the participants' voices, every interview was audio-recorded with prior permission and supplemented by detailed field notes that captured non-verbal cues. Following the completion of the interviews, the recordings were transcribed verbatim and assigned pseudonyms to protect the identities of the educators. This ensured that the sensitive nature of their financial management remained strictly confidential.

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Gatekeepers

School principals are the primary gatekeepers identified in this study. These people have the power to grant permission to schools and allow teachers to communicate with one another. To ensure ethical access to participants and educational settings, permission must be obtained. Formal letters of request outlining the objectives, significance, and methodology of the research will be presented in order to obtain cooperation. These letters will emphasize the study's academic and practical importance as well as the ethical protections in place, such as data protection, voluntary participation, and confidentiality. Gatekeepers will also be made aware that the research findings will be disseminated to relevant institutions in order to support the advancement of education and policy.

Instrument

This study will employ Braun and Clarke’s (2006) thematic analysis as its primary analytic framework. This approach is well-suited for capturing the lived experiences of public-school teachers coping with financial constraints, as it offers a flexible yet rigorous method for identifying, analyzing, and reporting patterns within qualitative data. Following the completion of data collection, all audio-recorded interviews will be transcribed verbatim to preserve the accuracy and depth of participants’ narratives.

Braun and Clarke’s six-phase process will guide the analysis: (1) familiarization with the data, through repeated reading of transcripts; (2) generating initial codes, using open coding to capture significant meaning units; (3) searching for themes, by grouping codes into broader categories such as Financial Insufficiency, Emotional Impact, Institutional Gaps, Coping Strategies, and Policy Recommendations. (4) reviewing themes to ensure coherence and distinctiveness; (5) defining and naming themes to sharpen their relevance to the research objectives; and (6) producing the report, which will involve interpreting the themes in light of the broader context of financial hardship among teachers.

This analytic approach aligns with the study’s goal of gaining nuanced insights into how public school teachers experience and manage financial stress, allowing for both depth and flexibility in interpretation while maintaining methodological transparency and rigor.

Data Collection Procedure

Data collection will be carried out in a systematic and ethically responsible manner. The process of gathering data will be methodical and morally upright. Following the submission of formal letters and approval from the relevant gatekeepers, selected participants will be contacted by the researcher to schedule personal interviews. To guarantee minimal disturbance and to establish a comfortable environment for open discussions, these interviews will be conducted in a quiet room. It is expected that each interview will go between thirty and forty-five minutes. Each session will start with a reminder of the study's objectives, the participants' rights such as voluntary participation, confidentiality, and withdrawal any time, and verbal and signed confirmation of their consent. To ensure the accurate documenting of responses, a digital audio recorder will be used with participants' consent. Every piece of information gathered will be safely kept and managed in compliance with ethical research guidelines.

Rigors of Findings

To ensure the trustworthiness of the study, several strategies will be employed. Credibility will be established through member checking, allowing participants to validate the accuracy of interview data, and through triangulation by collecting information from multiple sources. Dependability will be supported by maintaining a detailed audit trail documenting each phase of data collection and analysis. Confirmability will be enhanced through researcher reflexivity and the involvement of multiple reviewers to minimize bias. Lastly, transferability will be addressed by providing a rich, detailed description of the study’s context, participants, and findings to allow others to determine its relevance to different settings.

Data Explication

The data for this study will follow a systematic and rigorous approach, aligned with qualitative research standards. Data will be collected from public school teachers purposely selected and identified as having a low monthly take-home pay. Upon completion of data collection, all information, audio-recorded interviews, and discussions will be transcribed verbatim to ensure accuracy and to safeguard the integrity of participants' narratives. The data will be subsequently organized and subjected to a multi-level coding process using thematic analysis. In the first stage, open coding will be used to identify and classify distinct meaning units based on recurrent patterns in the data. The next step was axial coding, which involves analyzing the correlations between codes and classifying them into more general categories like Financial Insufficiency, Emotional Impact, Institutional Gaps, Coping Strategies, and Policy Recommendations. Selective coding will be used in the last stage to combine and refine the categories into main themes that directly address the research's primary objectives. Interpretation of data will be conducted with careful attention permitting a more detailed knowledge of the contexts in which various teacher profiles demonstrate financial constraints.

Ethical Considerations

Informed Consent: This study is entirely voluntary, and participants are free to withdraw their participation at any moment without incurring any penalties. To ensure that participants understand the objectives and purpose of the study, the type of questions being asked, and how their data will be utilized, informed consent will have to be obtained. Possible risks include the discomfort of answering difficult questions, concerns about confidentiality, time commitment, bias towards social desire, and potential discomfort with the survey method. Clear communication will be maintained, confidentiality will be ensured, and participants will be reminded that they can leave at any time in order to minimize these risks. Efforts will be made to make the survey process as convenient as possible.

Confidentiality: All information provided by participants will be treated with strict confidentiality. To maintain anonymity, personal data will be removed during transcribing and pseudonyms will be used in place of real names. The raw data will only be available to the researcher and no personal information will be included in the final report or publication. The researcher only will have secure access to the data, which will be stored in password-protected digital files. Throughout the study, the researcher will make sure that all data is managed in a way that protects study participants' privacy. To reduce the risk of identification, responses from participants will be displayed in aggregated form. All data will be safely destroyed or anonymised at the end of the research project, ensuring participant confidentiality even after the study is completed.

Data Security: As a participant, your privacy is protected by laws such as the Data Privacy Act of 2012 (Republic Act No. 10173), which ensures that any personal data you provide will be securely stored and used only for the research purposes stated. Your responses will be anonymized, and any identifying information will be kept separate from your data. The researchers are committed to safeguarding your information and will only share aggregated, de-identified data. You have the right to withdraw at any time without consequence, and you will be fully informed about how your data will be used. All audio recordings will be transcribed and stored securely. Data will be stored in password-protected files, and any identifying information will be removed from transcripts. Your participation is voluntary, and your privacy will be respected at all stages of the study.

RESULTS

This section presents the findings of the study through a thematic analysis of interviews with five public school teachers. Five major themes and subtheme were developed based on recurring patterns in their narratives, specifically focusing on the challenges they face and the strategies they employ in navigating financial constraints. The key themes identified include Financial Insufficiency, Emotional Impact, Coping Strategies, Institutional Gaps, and Policy Recommendations.

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Financial Insufficiency

This theme captures the common experiences of teachers whose take-home pay is insufficient to meet their daily and family needs.

Participant 1 shared the difficulties experienced having insufficient take home pay: "Honestly, that is not really sufficient because of the expensive goods, tuition of the children, electricity bill, water bills, and groceries." and "It's hard to budget especially if your income is low... it gives you a headache."

Participant 2 reported that the net income is not enough to meet even basic expenses: "No, not enough." and "If you are a breadwinner, have many payments, have a patient that undergoes dialysis... it is really hard."

Participant 3 opened: "Of course not, ma'am... the price of goods are continuously increasing." and "Even personal emergencies cannot be covered."

Participant 4 responded that teachers are often breadwinners and support family members, increasing financial pressure and experienced having insufficient take home pay: "Of course not." and "My salary is no longer enough to cover my financial needs... Luckily, I have my daughter and husband who support me."

Participant 5 answered that “No typical monthly take home pay, 0, no, no…. 2000, 3000”

Inadequate Take-Home Pay

Teachers consistently report that their net income is not enough to meet even basic expenses.

Participant 1 reported: “Probably ten thousand plus... Honestly, that is not really sufficient.”

Participant 2 shared: “7000/month. No, not enough.”

Participant 3 stated: “5000/month. Of course not.”

Participant 4 added: “11,900. Of course not.”

Participant 5 explained: “No typical monthly take home pay, 0, no, no…. 2000, 3000.”

Increasing Cost of Living

Inflation and rising prices of goods contribute heavily to the insufficiency of teacher salaries.

Participant 1 explained: “Because of high prices of goods, groceries, electricity bill, and tuition.”

Participant 2 shared: “Dialysis, medicines, students' allowance, and basic needs it's really hard.”

Participant 3 noted: “ The price of goods are continuously increasing.”

Budgeting Difficulties

Limited income requires constant and stressful budgeting decisions.

Participant 1 admitted: “It's hard to budget, gives you a headache.”

Participant 2 advised: “Prioritize basic needs, not wants.”

Participant 3 explained: “We limit the budget only for important needs.”

Participant 5 emphasized: “Budget, budget only for the basic needs and necessities like food, clothing and shelter.”

A consistent theme across all participants was the inadequacy of their monthly take-home pay in meeting basic needs. Teachers reported that their salaries are no longer sufficient, especially given the rising costs of goods, utilities, tuition fees, and household expenses. Participant 1, who has been in service for 21 years, stated, “Honestly, that is not really sufficient... usually my salary is spent on tuition, bills, and groceries.” Similarly, participant 2, with a monthly income of around ₱7,000, described the financial difficulty of being a breadwinner while supporting a sick family member: “It is really hard.” Participant 3, earning ₱5,000 monthly, emphasized that “even personal emergencies cannot be covered.” Despite a relatively higher salary, Participant 4, earning ₱11,900 monthly, admitted that “my salary is no longer enough to cover my financial needs,” and she relies on support from her husband and daughter. Participant 5, stated that having 2000 to 3000 monthly take-home pay is not enough.

Emotional Impact

This theme reflects the emotional toll of financial struggles, including stress, frustration, motivation, and psychological resilience.

Participant 1 shared: "Even when I’m short on money, I don’t get easily irritated... it’s all about staying positive." and "If you love teaching... money doesn’t really matter."

Participant 2 also described: "Sometimes it can affect your teaching... instead of focusing on your lesson, you're thinking about the due date of your debt." and "Nothing, ’coz I’m a happy-go-lucky person."

Participant 3 reflected: "Low income can lower your interest in teaching... but it depends... I try not to let it affect students." and "Sometimes you’re easily annoyed, but you need to control yourself to avoid affecting others."

Participant 4 responded: "They don’t really bother me... I believe God will provide." and "I love teaching no matter what. Whether I have money or not, I will still teach."

Participant 5 opened: “Everything Miss, if you don’t have money everything will be a challenge but I don’t really think it as a problem because God only knows what we need, right?”

Financial Stress and Distraction

Financial problems distract teachers from their professional responsibilities.

Participant 2 shared: “Instead of focusing on your lesson, you’re thinking about the due date of your debt.”

Participant 3 explained: “Low income... can lower your interest in teaching.”

Participant 5 remarked: “God only knows what we need, right?”

Emotional Resilience

Despite hardships, teachers develop positive outlooks and coping mechanisms.

Participant 1 said: “I just stay chill even without money... it’s all about staying positive.”

Participant 4 added: “They don’t really bother me… God will provide.”

Passion for Teaching

Despite hardships, teachers develop positive outlooks and coping mechanisms.

Participant 1 shared: “I just stay chill even without money... it’s all about staying positive.”

Participant 4 mentioned: “They don’t really bother me… God will provide.”

While some teachers reported minimal emotional impact from financial strain, others admitted that their teaching performance and mental well-being are affected. Participant 2 shared that her focus on lessons sometimes suffers due to worry over debt repayments: “Instead of focusing on your lesson, you’re thinking about the due date of your debt.” Participant 3 admitted that financial instability “can lower your interest in teaching,” though she tries not to let it affect her students. In contrast, Participant 1 and 4 emphasized the role of personal positivity and faith in mitigating emotional stress. Participant 1 stated, “Even when I’m short on money, I don’t get easily irritated... it’s all about staying positive,” while Participant 4 mentioned, “I believe God will always provide.”

Coping Strategies

This theme includes budgeting tactics, seeking loans, alternative income sources, and reliance on family support.

Participant 1 expressed: “You really have to be good at budgeting... avoid spending on unnecessary things.” then “Yes, I take loans when needed... but spend it wisely.” and “We support each other—it’s balanced.”

Participant 2 explained: “Tutorials... I adjust my time for extra income.”, “Prioritize basic needs, not wants.” and “Yes, loans... re-loan... drowning from the debt.”

Participant 3 shared: “Loan... paying debts little by little.”, “I pawned my jewelry to avoid higher interest.” and “My husband helps financially when I can't.”

Participant 4 noted: “Always pray and believe God will provide.” “Daughter and husband support household needs.” and “No loan for basic needs, my loans are for property investments.”

Participant 5 remarked: “Everything Miss, if you don’t have money everything will be a challenge but I don’t really think it as a problem because God only knows what we need, right?”
and “Budget, budget only for the basic needs and necessities like food, clothing and shelter.”

Budgeting and Financial Management

Strategic budgeting is crucial to stretching limited income.

Participant 1 advised: “Be good at budgeting… avoid unnecessary spending.”

Participant 3 emphasized: “Limit the budget only for important needs.”

Participant 5 stated: “Budget, budget only for the basic needs and necessities like food, clothing and shelter.”

Loans and Debt Reliance

Many turn to loans or pawnshops, leading to long-term debt cycles.

Participant 1 admitted: “Yes… I take out loans… but spend it wisely.”

Participant 2 confessed: “Re-loan… drowning from the debt.”

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Participant 3 shared: "Pawned my jewelry… to avoid higher interest."

Participant 5 advised: "Loan, if you loan just save the money until your next salary comes in."

Alternative Income Sources and Family Financial Support

Teachers engage in side jobs like tutorials to supplement income and spouses, children, or extended family often contribute to meet financial gaps.

Participant 2 explained: "I adjust my time for extra income through tutorials."

Participant 3 shared "My husband helps financially."

Participant 4 stated: "My daughter and husband support household needs."

Teachers shared various strategies they use to manage financial shortfalls. Budgeting and prioritization of needs emerged as common practices. Participant 1 emphasized the importance of wise spending and prioritizing essentials like food and children's education. Participant 2 supplements her income through tutorials and avoids unnecessary purchases. Participant 1, 2, and 3 admitted to taking out loans as a short-term solution, although some expressed concerns about the cycle of debt and re-loaning. Participant 3 also pawned jewelry to manage interest payments and avoid forfeiture. Family support plays a crucial role for many. Participant 3 and Respondent 4 acknowledged the financial contributions of their spouses and children. Participant 4 added a spiritual dimension to her coping, stating that prayer and faith help her navigate financial stress.

Institutional Gaps

This theme reflects the perceived inadequacies or systemic shortcomings from institutions, including salary delays, limited benefits, and lack of governmental prioritization.

Participant 1 expressed: "Unlike in other professions where salary increases come easily, for us, it's really a struggle." and "The government's support should go beyond what's on the surface."

Participant 2 stated: "Very low." "By increasing the salary." and "Nothing." (in response to receiving institutional support)

Participant 3 noted: "Our salary increases take so long." and "It is much better if there is an increase... there should be financial literacy for teachers."

Participant 4 emphasized: "It's lacking, really very lacking." Then "Even if you're a Teacher I, a Master Teacher, or even a Principal, it's still not enough." and "Assign one officer per region to monitor loan activities of teachers—because they're lining up more at lending centers than in classrooms."

Participant 5 pointed out: "It is not enough for teachers to support a decent lifestyle. Just like in any other countries, teachers are provided with housing allowance to support their needs."

Inadequate Government Support

Participants feel that teachers are not prioritized in policy and financial planning.

Participant 1 emphasized: "Government's support should go beyond what's on the surface."

Participant 4 stated: "It's lacking, really very lacking."

Salary Delays and Low Increments

Teachers express frustration over delayed or insignificant salary increases.

Participant 1 shared: "Unlike in other professions where salary increases come easily, for us, it's really a struggle."

Participant 3 noted: "Our salary increases take so long."

Participant 5 pointed out: "It is not enough for teachers to support a decent lifestyle, just like in any other countries, teachers are provided with housing allowance to support their needs."

Lack of Institutional Benefits

Participants note the minimal support and benefits offered by the education sector.

Participant 2 replied: "Nothing." (in response to receiving institutional support)

Participant 4 observed: "Teachers line up at lending centers more than classrooms."

Participants expressed concerns about the systemic limitations within the education sector that contribute to their financial struggles. Teachers highlighted slow and inadequate salary adjustments, unequal distribution of opportunities, and lack of financial literacy programs. Participant 1 noted that "unlike in other professions where salary increases come easily, for us, it's really a struggle." Participant 3 emphasized the need for financial planning early in one's teaching career, regretting the absence of guidance on how to manage income. Participant 2 noted a complete lack of institutional financial support. Participant 4 proposed that "the government should assign one officer per district to monitor the loan activities of teachers," highlighting the urgency of recognizing the extent of teachers' financial dependence on lending institutions.

POLICY RECOMMENDATIONS

This theme captures suggestions for policy changes aimed at improving teacher financial well-being.

Participant 1 suggested: "Salary increase should not be taxed." Then "Promotions should be fair and free of bias, "Free medical services and enhanced insurance." and "Lessen taxes on food and salaries."

Participant 2 recommended: "I recommend increasing the salary." and "Teachers should be financially literate to budget wisely."

Participant 3 stated: "Salary should be increased." and "Proper budgeting and financial planning should be taught early in career."

Participant 4 emphasized: "Government should increase teachers' salary.", "Assign Education Officers to monitor lending institutions and understand teacher debt." and "Teachers need more structured support due to rising expenses."

Salary Increase Advocacy

Participants recommend a substantial and regular increase in teacher salaries.

Participant 3 stated: "Salary should be increased."

Participant 4 explained: "Even if you're a Master Teacher... it's still not enough."

Tax Reform on Salary and Benefits

Teachers suggest reducing taxes on their salary and benefits.

Participant 1 recommended: "Salary increase should not be taxed."

Participant 2 added: "Taxes should be lessened… we're already taxed on food and salary."

Financial Literacy Programs

Emphasis on the need for budgeting education and financial planning for teachers.

Participant 2 emphasized "Teachers should be financially literate to budget wisely."

Participant 3 reflected: "That's my regret… I didn't plan it well when I started."

All participants unanimously called for a salary increase and more comprehensive financial support from the government. Participant 1 proposed that salary increases should be meaningful and tax-free, and advocated for equitable promotions and additional benefits such as medical services and insurance. Participant 2 underscored the importance of financial literacy, recommending that teachers be trained in budgeting early in their careers. Participant 3 emphasized the importance of setting limits on salary deductions and suggested reforms to how salary increases are administered. Participant 4 advocated for the assignment of officers to monitor lending institutions, aiming to uncover the hidden struggles of educators. She noted that teachers often line up at loan offices instead of classrooms, illustrating the extent of their financial distress.

DISCUSSION

The findings of this study underscore the financial struggles faced by public school teachers, particularly the inadequacy of their take-home pay. Across all five participants, there was a consistent theme of financial insufficiency, with monthly earnings ranging from as low as ₱2,000 to ₱11,900 amounts that teachers unanimously agreed were not enough to cover daily necessities, including food, utilities, tuition, and healthcare.

This insufficiency is compounded by the rising cost of living, making budgeting increasingly difficult. Teachers described the emotional strain of constantly juggling expenses, with one participant stating that budgeting "gives you a headache." Despite these pressures, many show emotional resilience, relying on faith, positivity, and a strong passion for teaching to endure challenges.

To cope, teachers adopt a variety of strategies such as strict budgeting, borrowing, and seeking additional income through tutorials or relying on family support. However, some participants expressed concern over being trapped in a cycle of debt, with re-loaning and pawning personal belongings becoming common.

Institutional shortcomings were also highlighted, including slow salary adjustments, lack of financial assistance, and minimal government support. Participants called for policy reforms, including salary increases, tax relief, financial literacy training, and structural monitoring of lending practices. These responses collectively point to a need for systemic change, not only in teacher compensation but also in the broader support mechanisms that affect their financial and emotional well-being.

Moreover, regarding their current financial constraints and difficulties, public school teachers have two main concerns. First of all, the majority of them are having financial challenges and are not satisfied with their existing wage. They anticipate receiving a larger salary increase. Second, their financial responsibilities are overwhelming them, which essentially means that they have a lot of bills. Since the majority of teachers are the family's primary provider, budget distribution is particularly difficult (Casingal & Ancho , 2022).

According to the study of Arroyo & Bayani, (2024) entitled Financial Literacy And Well-Being As Predictors Of Work Performance Of Teachers reveals that although teachers are highly financially literate, their

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understanding of investments has to be improved. Additionally, the study discovered a positive correlation between well-being and financial literacy, indicating that raising both variables can enhance academic and professional success.

The results highlight the necessity of interventions including wellness initiatives, financial literacy programs, and time management training to help teachers overcome challenges. By addressing these issues, educational outcomes, professional efficacy, and teacher well-being can all be improved (Bustos and Marapao 2025).

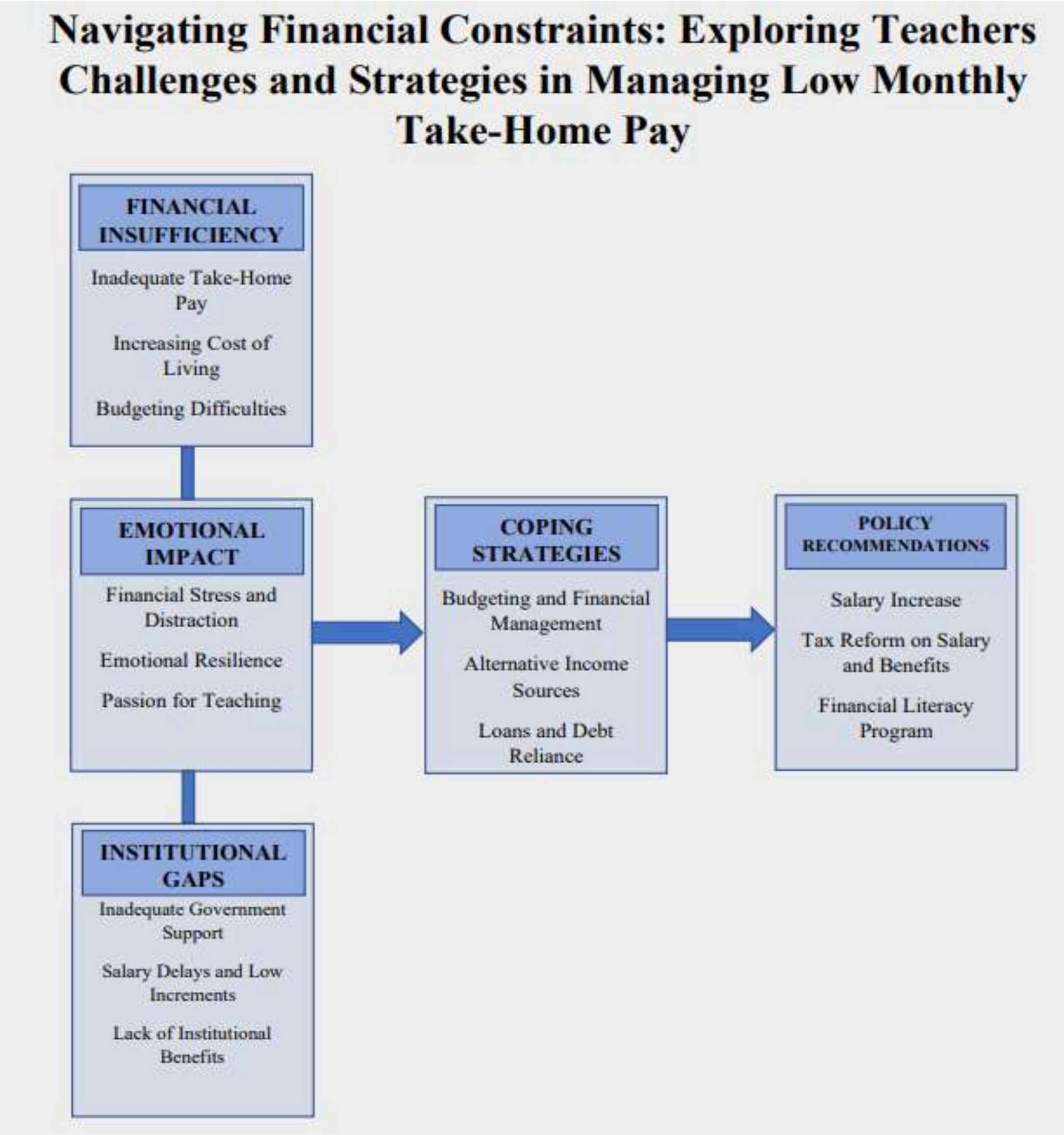

Figure 1. Schematic illustration of the significant findings that emerged from the data.

CONCLUSION

The study reveals the persistent financial challenges experienced by public school teachers, highlighting the inadequacy of their take-home pay in meeting essential living expenses. With salaries that fall significantly below the cost of living, teachers are left to navigate daily survival through strict budgeting, borrowing, and reliance on family support are often at the cost of personal well-being and professional focus.

Despite these hardships, the teachers in this study demonstrate remarkable emotional resilience, drawing strength from personal values such as faith, optimism, and dedication to their profession. However, this resilience is not a substitute for structural support. While many remain committed to their profession and show emotional strength, the burden of low income, recurring debt, and inadequate institutional support has a clear impact on their quality of life and professional performance. Budgeting becomes a source of daily stress, and coping mechanisms such as loans, pawning valuables, or taking on side jobs point to a deeper systemic problem.

The findings strongly advocate for systemic reforms. These include meaningful salary increases, tax relief, financial education, and government oversight of lending practices that disproportionately affect teachers. By addressing these core issues, policymakers can help ensure that educators are not only financially stable but also empowered to deliver quality education without the constant burden of financial insecurity.

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