

**GENERATION Z EMPLOYEES' FINANCIAL LITERACY, FINANCIAL
SECURITY, AND WELL-BEING IN PRIVATE
HIGHER EDUCATION INSTITUTIONS**

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CERTIFICATE OF PANEL APPROVAL

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Christine L. Bonggol

Via Jean B. Dela Cruz

Benjamin M. Dumon

DEDICATION

This study is dedicated to our families for their unwavering support and belief in our potential, inspiring us to pursue knowledge and innovation.

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as a humble contribution

toward a future of learning, progress, and discovery.

Christine L. Bonggol

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ABSTRACT

In today's complex financial landscape, financial literacy and economic well-being have emerged as vital competencies, especially among the younger population. This study sought to determine the relationship between financial literacy and the financial security and well-being of Generation Z employees at a private higher education institution. Using a descriptive correlational research design, the researchers explored the Generation Z employees' financial literacy in relation to their financial security and well-being. The study is conducted among 55 Generation Z employees working in a private higher education institution in Ozamiz City. The respondents of this study are the faculty members of the private higher education institution. Respondents are selected through random sampling based on the study's characteristics and objectives to identify the best-fit participants. The study used a researcher-made questionnaire to gather data. This study also uses Mean and Standard deviation, and Pearson Product-Moment Correlation Coefficient as statistical tools. The findings indicate a strong relationship between Generation Z employees' financial literacy and financial security and well-being. A strong understanding of financial matters is more likely to help Generation Z employees achieve financial stability and improve overall well-being. Future researchers may include financial behavior as a mediator to determine whether an individual's behavior affects their financial stability and well-being.

Keywords: *financial literacy, financial management, financial security, well-being, financial satisfaction*

TABLE OF CONTENTS

TITLE PAGE	i
CERTIFICATE OF PANEL APPROVAL.....	ii
ACKNOWLEDGEMENT.....	iii
DEDICATION.....	iv
ABSTRACT.....	v
TABLE OF CONTENTS.	vi
LIST OF TABLES.....	vii
LIST OF FIGURE.....	viii
LIST OF APPENDICES.....	ix
INTRODUCTION.....	1
Background of the Study.....	1
Theoretical Framework	6
Conceptual Framework	8
Statement of the Study.....	13
RESEARCH METHODOLOGY.....	14
Design	14
Setting	14
Respondents.....	14
Instruments	15
Data Gathering Procedures	17
Ethical Considerations.....	17
Data Analysis.....	17
RESULTS AND DISCUSSIONS.....	19
Level of Financial Literacy Among Generation Z Employees.....	19
Level of Financial Security Among Generation Z Employees.....	22
Level of Well-Being Among Generation Z Employees.....	24
Significant Relationship Between Financial Literacy and Financial Security.....	27
Significant Relationship Between Financial Literacy and Well-Being	28
CONCLUSION AND RECOMMENDATION.....	31
LITERATURE CITED.....	32
APPENDECIES.....	41
CURRICULUM VITAE.....	63

LIST OF FIGURE

Figure	Page
1 Schematic Diagram of the Study	12

LIST OF TABLES

Table		Page
1	Level of Financial Literacy Among Generation Z Employees'	22
2	Level Financial Security Among Generation Z Employees'	24
3	Level of Well-Being Among Generation Z Employees'	26
4	Significant Relationship Between Financial Literacy and Financial Security	28
5	Significant Relationship Between Financial Literacy and Well-Being.....	30

LIST OF APPENDICES

Appendix A: Financial Literacy of Generation Z Employees' Questionnaire.....	41
Appendix B: Financial Security of Generation Z Employees' Questionnaire.....	43
Appendix C: Well-Being of Generation Z Employees' Questionnaire.....	44
Appendix D: HR Data for Generation Z Employees.....	49
Appendix E: Informed Consent.....	51
Appendix F: Aligned Research Matrix.....	55
Appendix G: Certification.....	56
Appendix H: Letter of Request.....	57
Appendix I: Documentation.....	59
Appendix J: Turnitin Request.....	61
Appendix K: Grammarly Result.....	62

INTRODUCTION

Background of the Study

Financial literacy and economic well-being are important for young professionals to understand in today's uncertain financial landscape. Financial literacy refers to a person's in-depth understanding of financial principles and skills, enabling them to make better financial decisions (Aziz et al., 2025). This understanding allows them to understand how to manage their finances through saving, budgeting, investing, managing debt and credit, assessing risks, and navigating digital payment methods (Shah et al., 2024). With the advancement of digital financial tools, escalating inflation, and more accessible credit, it is vital for Generation Z employees just starting work to develop strong financial management skills. Financial literacy significantly influences financial choices, especially when viewed through the lens of demographic factors that influence individual behavior (Gunawan et al., 2023; Wahyuni et al., 2023). The lack of financial literacy can lead to poor choices, resulting in debt, financial stress, and instability, which may negatively impact job performance and overall quality of life (Lusardi & Messy, 2023; Ghafoor & Akhtar, 2024).

A significant number of Generation Z employed in higher education perceive gaps in their financial knowledge, even though they understand that financial literacy is important for maintaining financial stability (Hemayanti & Nurabiah, 2025). Despite showing strengths in budgeting and managing debt, they often lack understanding of long-term investments and building emergency savings, leading to increased financial stress (Golilao, 2022; Gumarac, 2024). While digital financial platforms and social media make financial information readily available, this accessibility does not always result in prudent financial choices (Cao et al., 2021).

Moreover, institutional and cultural factors play a significant role in shaping financial behavior. In Western nations, employees benefit from structured financial education programs, whereas in many non-Western regions, people often prioritize family financial obligations over personal investment goals (Mancone et al., 2024). Customized financial education programs are essential for assisting young professionals in higher education, as a strong relationship persists between financial literacy, job satisfaction, and overall well-being (Lusardi & Streeter, 2023).

Even with the availability of financial apps and tools, a large proportion of Generation Z employees still struggle with managing their finances. Notably, 76% of Gen Z workers identify financial stress as their leading cause of anxiety, ranking higher than worries about job performance or work-life balance (Buchanan, 2021). Poor financial planning and insufficient emergency savings are frequently cited challenges for Generation Z staff in academic settings (Gumarac, 2024).

A person's financial literacy greatly influences how well they handle their finances and plan their financial future (Lusardi & Messy, 2023). Among university employees, 82% reported having debt, and 51% faced challenges meeting their financial commitments. Inadequate financial knowledge often leads to unwise financial choices, which can reduce productivity, diminish job satisfaction, and negatively affect overall well-being (Ghafoor & Akhtar, 2024).

In nations such as the US, Canada, and the UK, financial literacy is shaped by factors including early financial education, advances in digital banking, and employer-led financial wellness programs (Khan et al., 2022). The prevalence of budgeting apps and financial planning tools has contributed to 68% of Canadian Generation Z employees

exhibiting strong financial knowledge. However, despite increased awareness from these digital tools, many young professionals still face challenges in applying financial knowledge to long-term planning (Gonzales, 2025).

Likewise, in the US, 79% of Generation Z employees acknowledged that financial literacy is important, but just 32% were confident in handling their own finances (Shan et al., 2023). A considerable number of young professionals turn to social media platforms, such as the TikTok "FinTok" community, as their primary sources for financial advice (Janjanam & Satya, 2025). This important dependence on informal financial education highlights a gap between financial knowledge and its capability to make better financial decisions (Spohn, 2024).

Moreover, European nations like Germany and Sweden exhibit higher financial literacy rates, largely because of structured financial education policies (Faulkner, 2021). In Germany, 74% of Generation Z employees demonstrated solid knowledge of credit, debt management, and saving money—a notable increase from 55% among their peers in the United States (Bucher-Koenen et al., 2023). Sweden's achievements in financial literacy are attributed to compulsory financial education embedded in school programs, equipping young professionals with robust financial skills as they enter the job market (Samuelsson et al., 2023).

In non-Western countries, cultural attitudes, the availability of financial education, and access to financial services affected the Degree of financial literacy (Malepe, 2024). In several Asian and Latin American countries, family obligations play an important role in shaping financial choices and promoting a collective mindset toward money management (Esteve et al., 2022). For instance, young professionals in the Philippines and

Indonesia frequently prioritize supporting their extended families over building personal savings or investments (Golilao, 2022). Such cultural norms can create financial pressure, as immediate family needs are often prioritized over long-term stability.

Members of Generation Z working as teachers, administrative staff, and support workers encounter distinct financial challenges (Rubin et al., 2024). In the Philippines, university employees generally excelled in budgeting and debt management but had only an average understanding of savings and investment strategies (Golilao, 2022). Persistent financial stress among staff at public universities was linked to inadequate emergency funds and limited long-term planning (Gumarac, 2024). This shows the importance of financial education programs specifically designed for young professionals in academia (Adesina et al., 2024).

In developing countries, financial literacy remains a challenge because of inadequate opportunities for financial education and the scarcity of employer-backed financial programs (Ngwenya & Chett, 2024). Although digital banking tools have made financial services more accessible, persistent misinformation and insufficient formal instruction still threaten the financial security of young workers in less developed regions (Kumar, 2024).

Achieving financial security helps Generation Z employees to experience a good quality of life, free from the anxiety of potential financial emergencies (Mamani et al., 2025). It is defined as the capacity to fulfill daily needs while sustaining financial independence (Gajendrakar, 2023). With financial security, Gen Z workers can make choices guided by their personal values and aspirations rather than being constrained by their current financial standing (Zell, 2025). For Generation Z, financial security is

essential, as it cultivates stability and resilience in times of crisis (Waugh, 2023).

Well-being encompasses a person's perception of their financial health, personal happiness, and sense of tranquility (Sabri et al., 2013). Being content with one's financial state is commonly regarded as a sign of financial stability. Quality of life is closely linked to well-being (Renaldo et al., 2020). Financial literacy is necessary for well-being because it supports the attainment of financial objectives (Uyanto, 2020).

Although Generation Z employees have abundant financial information available through digital platforms, many still struggle to put financial concepts into practice in everyday life (Ngwenya et al., 2024). Digital tools, social media influence, and differing degrees of formal financial education shape their financial behaviors. Comparing well-being internationally—particularly between Western and non-Western regions—reveals important geographical differences. Recognizing these variations can offer deeper insights into the financial challenges that Generation Z employees encounter in the workplace.

This research study aims to address a research gap by investigating the association among financial literacy, financial security, and well-being among Generation Z employees at private higher education institutions in Ozamiz City, Philippines. These organizations foster a distinct environment where young professionals often encounter financial difficulties, largely due to modest salaries and a lack of diverse financial planning opportunities (Orosa, 2022; Uy et al., 2024). Although numerous studies have examined financial literacy, a population gap persists. Results may vary based on respondent characteristics and geographical location (Sajuyigbe et al., 2024). Much of the existing research focuses on analyzing financial literacy in college students and scholars, with past studies conducted in countries such as China, Jordan, and Saudi Arabia. The objective of

this research study is to assess financial literacy levels, financial security, and well-being among Generation Z employees in private higher education institutions in the Philippines, particularly in Ozamiz City. By analyzing these factors from both local and international perspectives, this research aspires to understand how financial knowledge, workplace financial programs, and cultural influences shape well-being.

The study's findings may help higher education institutions and policymakers in crafting targeted financial wellness programs for young professionals. Strengthening financial literacy and promoting sound budgeting habits will enhance financial security, job satisfaction, and overall well-being within the private education sector. Addressing the financial challenges of Generation Z employees will help build a financially resilient workforce capable of navigating economic uncertainties and achieving long-term financial success.

Theoretical Framework

This study was anchored in two theories: the Life Cycle Hypothesis (LCH) by Franco Modigliani (1957) and the Personal Financial Management (PFM) Theory by Dave Ramsey (2003).

The Life Cycle Hypothesis (LCH) claims that a person will aim to maintain consistent utilization throughout their lives by borrowing when earnings are low and saving when income is higher (Modigliani, 1957). This model describes how people plan their finances based on projected lifetime earnings, shaping both their spending and saving habits (Agustin et al., 2014). The LCH claims that a person will modify their financial behaviors over time to ensure a stable quality of life (Overy, 2021). This perspective helps explain the positive sense of well-being among today's employees. Generation Z workers

often report strong well-being as they focus on meeting their personal needs and reserve a portion of their earnings to support family members.

Previous studies have connected the Life Cycle Hypothesis to financial literacy at the household level, paying particular attention to household debt and patterns of saving and spending in family financial decisions (Wahab et al., 2024). The present research centers on how individuals maintain consumption to satisfy their needs into old age or retirement. During their most productive years, people strive to fulfill their needs in order to achieve a sense of satisfaction (Mahrani & Sari, 2023).

The Personal Financial Management (PFM) theory emphasizes a structured approach to achieving financial independence through careful money management, debt reduction, and wealth building (Ramsey, 2003). Effective personal financial management involves overseeing all aspects of finances, including consumer debt, tax planning, investing, asset management, insurance coverage, and estate planning (Nga, 2023). PFM serves as a behavioral metric encompassing activities such as planning and monitoring cash flow, managing credit, saving and investing, securing insurance, preparing for retirement and estate transfers, and overall household financial management (Goyal et al., 2021). It encompasses comprehensive money management throughout every stage of life (Munohsamy, 2015). This theory helps explain how Generation Z employees handle their finances in pursuit of financial freedom. Many Gen Z workers report feeling financially secure because they grasp fundamental financial principles and recognize the value of saving and maintaining an emergency fund.

Previous research indicates that budgeting, saving, and investing are PFM practices that directly affect individuals' engagement with financial products, thereby enhancing

financial resilience and improving outcomes (Lusardi & Mitchell, 2014). For Generation Z employees, effective PFM is an important skill in attaining financial stability and well-being within the context of financial literacy (Yakoboski et al., 2021). Those who demonstrate strong personal financial management are more likely to take advantage of financial products, thereby improving their overall financial stability and well-being (Walugembe et al., 2025). Fundamentally, PFM involves assessing one's financial position to optimize resources for current needs and future planning (Chhillar & Arora, 2023).

Conceptual Framework

This conceptual framework examines the interrelationships between financial literacy, financial security, and well-being among Generation Z employees working in private higher education institutions. The framework establishes a foundation for understanding how these variables interact among Generation Z employees, particularly in the Philippine setting.

Financial literacy encompasses a person's thorough knowledge of financial principles, habits, and mindsets that support effective personal finance management (Sharma & Tewari, 2025). Moreover, an individual's level of financial literacy has a notable effect on their financial actions (Mutlu & Ozer, 2022). Financial literacy equipped individuals to make informed and well-balanced decisions both in the short-term and long-term by grasping fundamental concepts, effectively using and managing financial products and services, and cultivating the right attitudes and behaviors (Salsabila & Sumiati, 2025). Therefore, mastering personal finance management is essential, as it is an important factor in achieving success in life (Farida et al., 2021).

Financial knowledge involves understanding and being aware of key fundamentals

of finance, such as budgeting, saving, and investing (Susanto et al., 2025). Determinants such as income, self-discipline, and financial literacy together shape financial behaviors and contribute to improved financial outcomes for Generation Z (Anjani & Darto, 2023). In addition to affecting daily financial decisions, financial literacy also plays a significant role in guiding investment choices, enabling Generation Z employees to make more sound and strategic decisions (Ulfa et al., 2023).

Financial behavior refers to putting financial skills into practice in everyday financial situations (Dew & Jian Xiao, 2011). Practices like consistent saving, careful borrowing, and intentional spending go beyond financial knowledge, they are essential for supporting entrepreneurship and attaining lasting financial security (Isaga, 2025). As a result, people with solid financial education who adopt responsible financial habits are generally more confident, manage their money proactively, and have better financial results (Blaschke, 2022; Morris et al., 2022).

Financial attitude encompasses one's mindset, self-assurance, and drive when dealing with financial issues (Moko et al., 2022). It can also be described as the practice of financial guidelines to build and maintain wealth by making prudent decisions and managing financial resources effectively (Salsabila & Sumiati, 2025). Therefore, financial attitudes serve as guiding principles for leveraging financial concepts to enhance value through thoughtful resource allocation and decision-making (Moko et al., 2022). Consequently, a positive financial outlook helps individuals manage their money more effectively and distinguish between needs and wants (Endri et al., 2020).

Financial security encompasses a person's perception of stability, control, and peace of mind about their economic status (Hu & Zhang, 2025). Achieving financial

comfort means feeling assured that one can meet obligations and manage unexpected challenges without major worry (Waugh, 2023). To be financially secure is to have confidence in one's financial situation and command over one's resources (Munster, 2024). As a result, financial security promotes comfort and reduces stress.

Financial management indicated the skillful oversight of one's income, expenditures, and investments. It involves systematically planning, organizing, and directing financial resources to achieve specific objectives (Strutner, 2025). The ways individuals manage their finances depend on how they utilize, allocate, and control their available financial resources (Yogasnumurti et al., 2021). Effective money management includes setting a budget, saving, practicing discipline, investing wisely, and paying bills promptly (Maulana et al., 2024).

Financial resilience encompasses the capacity of Generation Z employees to cope with financial challenges such as illness, divorce, or the pressures of rising inflation. It represents a proactive, long-term strategy designed to safeguard savings regardless of life's uncertainties (Caplan, 2024). This resilience helps individuals handle work pressures, maintain well-being, and sustain job performance during tough times (Ferreira & Gomes, 2021; Hanu & Khumalo, 2023). In personal finance, establishing an emergency fund is fundamental to sound planning, providing a buffer against unexpected costs or a sudden loss of income (Giau et al., 2025).

Well-being encompasses experiencing positive emotions and a positive mindset, minimal adverse feelings, life satisfaction, a sense of fulfillment, and a positive work performance (Chutiyami, 2022). It is a complex concept applied in various fields to capture the essence of health, happiness, and overall wellness (Bautista et al., 2023). This state

depends on how individuals personally evaluate their happiness, life satisfaction, and emotional well-being (Dwidienawati et al., 2025).

Psychological well-being refers to a person's subjective sense of positive emotions or cognitive evaluations, ranging from low-arousal states like calmness or satisfaction to more energized feelings such as excitement or exhilaration (Hernandez et al., 2017). This concept surpasses mere financial wealth, including both the emotional and mental aspects of financial stability and independence (Brüggen et al., 2017). Over time, the term has shifted beyond the idea of accumulating assets or income, now reflecting an individual's sense of financial security and autonomy in making choices both now and in the future (Sorgente et al., 2023).

Financial satisfaction refers to how individuals perceive their financial circumstances (Ali et al., 2015). It involves fulfilling current financial obligations, feeling secure about finances, and making choices that enhance overall life satisfaction (Deloitte, 2026). This concept is now widely recognized as an important element of quality of life among Generation Z employees (Hongdiyanto, 2025). Practicing good financial habits, such as budgeting, saving, and managing debt, contributes to greater financial contentment and reduced stress (Lusardi & Streeter, 2023).

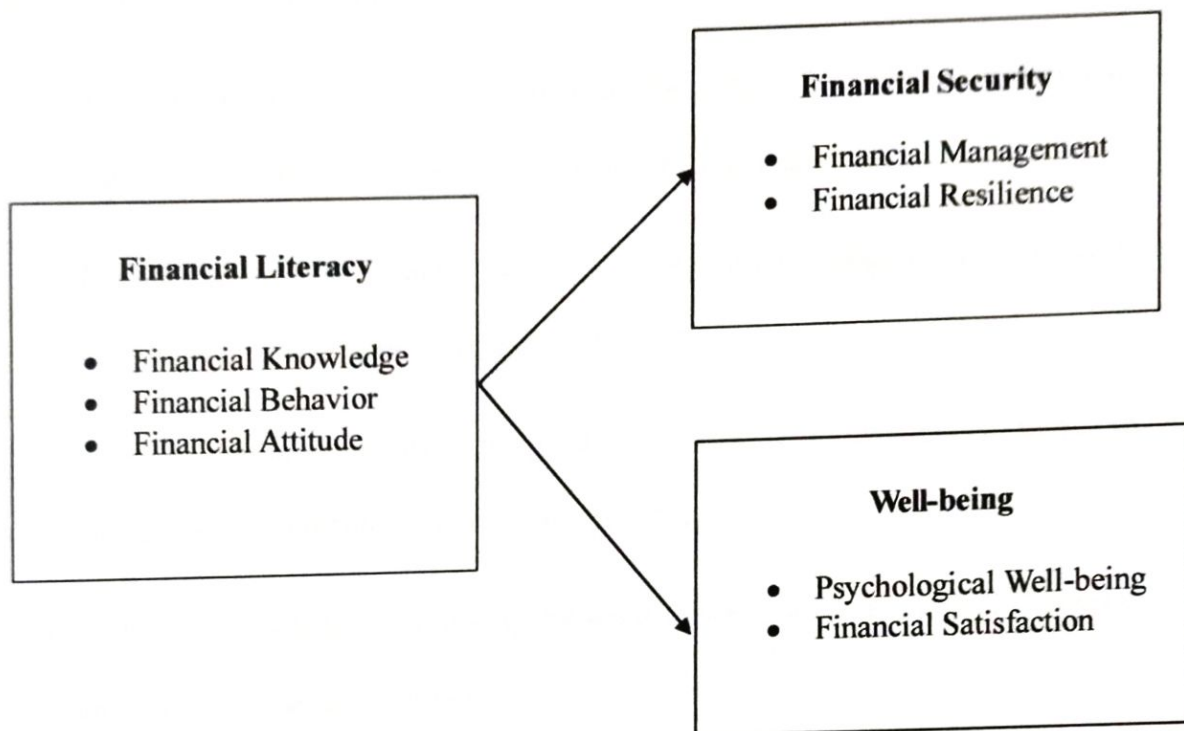


Figure 1. Schematic Diagram of the Study

Statement of the Study

This study explored the significant relationship between Generation Z employees' financial literacy and financial security, and the well-being of a private higher education institution. Specifically, it sought to answer the following research questions:

1. What is the level of financial literacy of Generation Z employees in terms of financial knowledge, financial behavior, and financial attitude?
2. What is the level of financial security of Generation Z employees in terms of financial management and financial resilience?
3. What is the level of Well-Being of Generation Z employees in terms of psychological well-being and financial satisfaction?
4. Is there a significant relationship between Generation Z employees' financial literacy and financial security?
5. Is there a significant relationship between Generation Z employees' financial literacy and well-being?

Significance of the Study

The study's findings may help higher education institutions and policymakers in crafting targeted financial wellness programs for young professionals. Strengthening financial literacy and promoting sound budgeting habits will enhance financial security, job satisfaction, and overall well-being within the private education sector. Addressing the financial challenges of Generation Z employees will help build a financially resilient workforce capable of navigating economic uncertainties and achieving long-term financial success.

RESEARCH METHODOLOGY

Design

This research study integrated a quantitative research approach utilizing descriptive correlational research design. Descriptive correlational studies primarily describe rather than infer cause-and-effect relationships and examine relationships between variables (Leedy & Ormrod, 2017). The research focuses on addressing how, rather than what or why, some things occur. It helps demonstrate the relationship between events when the researcher lacks control over the independent variables believed to influence the dependent or outcome variable (Lappe, 2000). Correlational design uses statistical power to eliminate independent variables, resulting in more accurate estimates and conservative assumptions (Becker et al., 2016). This design is appropriate for the study, as it will explore Generation Z employees' financial literacy in relation to their financial security and well-being.

Setting

This study was conducted among Generation Z employees working in private higher education institutions in Ozamiz City. These institutions are selected to provide a comprehensive representation of various academic and administrative roles occupied by young professionals. Ozamiz City's economic landscape, characterized by its mix of public and private institutions, provides a relevant setting for examining how young professionals navigate financial challenges and opportunities.

Respondents

The respondents of this study consisted of 55 faculty members from a private higher education institution in Ozamiz City. Respondents were selected through random sampling

based on the established criteria and objectives of the study to ensure the suitability of respondents. To be included in the study, they must: (1) be faculty members of a private higher education institution; (2) belong to Generation Z, having been born between 1997 and 2012; (3) be unmarried; (4) be between 21 and 28 years of age; and (5) voluntarily provide informed consent to participate in the survey. Faculty members who did not meet these criteria were excluded from the study.

Instruments

This study used the following research instruments in gathering the data:

A. Financial Literacy Questionnaire. This questionnaire is a researcher-made questionnaire with a four-point Likert scale. The questionnaire consists of 3 constructs: Financial knowledge, Financial behavior, and Financial attitude. To ensure reliability, the researchers tested the questionnaire. The computed Cronbach's alpha coefficient was 0.949, which falls within the acceptable range. The researchers used the questionnaire to determine the level of Financial Literacy as perceived by Generation Z employees of private higher education institutions. In determining this, the researchers used the following scales:

Responses	Continuum	Interpretation
4 – Strongly Agree (SA)	3.25 – 4.00	Very High (VH)
3 – Agree (A)	2.50 – 3.24	High (V)
2 – Disagree (D)	1.75 – 2.49	Low (L)
1 – Strongly Disagree (SD)	1.0 – 1.74	Very Low (VL)

B. Financial Security Questionnaire. This questionnaire is a researcher-made questionnaire with a four-point Likert scale. The questionnaire consists of 2 constructs: Financial

management and Financial resilience. The researchers used the questionnaire to determine the level of Financial Security as perceived by Generation Z employees of private higher education institutions. The computed Cronbach's alpha coefficient was 0.949, which falls within the acceptable range. In determining this, the researchers used the following scales:

Responses	Continuum	Interpretation
4 – Strongly Agree (SA)	3.25 – 4.00	Very High (VH)
3 – Agree (A)	2.50 – 3.24	High (V)
2 – Disagree (D)	1.75 – 2.49	Low (L)
1 – Strongly Disagree (SD)	1.0 – 1.74	Very Low (VL)

C. Well-being Questionnaire. This questionnaire is a researcher-made questionnaire with a 4-point Likert scale. The questionnaire consists of 2 constructs: Psychological Well-being and Financial Satisfaction. The researchers used a questionnaire to determine the level of well-being as perceived by Generation Z employees of private higher education institutions. The computed Cronbach's alpha coefficient was 0.949, which falls within the acceptable range. In determining this, the researchers used the following scales:

Responses	Continuum	Interpretation
4 – Strongly Agree (SA)	3.25 – 4.00	Very High (VH)
3 – Agree (A)	2.50 – 3.24	High (V)
2 – Disagree (D)	1.75 – 2.49	Low (L)
1 – Strongly Disagree (SD)	1.0 – 1.74	Very Low (VL)

Data Gathering Procedures

Before gathering data, the researcher sought permission from the Deans of all the colleges at Misamis University. An authorization letter was approved, and the researcher had requested consent from the respondents to participate in the study. Researchers provided respondents with a consent letter to ensure ethical considerations and protect respondents' rights when completing the research survey. After researchers completed data gathering, the collected data were systematically tabulated, analyzed, and interpreted.

Data Analysis

This study used the following statistical tools to analyze the data:

Mean and Standard Deviation were used to assess the levels of financial literacy, financial security, and well-being among Generation Z employees at private higher education institutions.

Pearson Product-Moment Correlation Coefficient was used to assess the relationships among financial literacy, financial security, and well-being.

Ethical Considerations

Before conducting the study, researchers observed four key ethical principles to ensure the integrity of the research. First, the researchers ensured that respondents were not harmed. Second, researchers obtained informed consent by providing potential respondents with relevant information and a consent letter before they decided to participate. Third, privacy is respected, allowing respondents to skip any questions they find too personal.

However, since the study did not involve sensitive topics, participants were expected to feel comfortable answering the questions. Fourth, there was no deception, as

the survey had clearly stated its purpose.

Additionally, researchers maintained anonymity and confidentiality to protect respondents' identities and responses. The researchers were also available to address any concerns or questions from participants during the survey.

RESULTS AND DISCUSSIONS

Level of Financial Literacy Among Generation Z Employees

Table 1 illustrates the financial literacy levels among Generation Z employees. It shows how effectively Gen Z staff at private higher education institutions grasp financial concepts and manage their budgets. This demonstrates that their financial choices are influenced by their knowledge, skills, and attitudes. As a result, they develop stronger skills in key concepts such as saving, budgeting, investing, and debt management.

The findings reveal that Generation Z employees demonstrate a notably high level of financial literacy ($M=3.43$; $SD=0.40$). Gen Z employees at private higher education institutions demonstrate a strong understanding, particularly of interest rates, inflation, insurance, and emergency savings. They have developed solid financial management skills by navigating challenging situations with care. As a result, Generation Z is capable of making well-informed personal finance decisions. Given their recent entry into the workforce, these employees may have benefited from institutional seminars or workshops on effective financial management.

Among the evaluated constructs, financial attitude has the highest rating, classified as very high ($M=3.62$; $SD=0.36$) interpretation. Generation Z employees take a careful, positive approach to managing their finances. They recognize the significance of saving, budgeting, and making wise spending choices. This sense of responsibility and caution translates into more thoughtful financial decisions. Such a mindset boosts their confidence in handling money and motivates them to prepare for future needs. Many may have faced financial instability in college, learning valuable lessons that shaped their strong financial attitudes.

Financial knowledge among Generation Z employees is also rated very high ($M=3.36$; $SD=0.40$). This means that Generation Z employees have a solid understanding of financial concepts such as saving, budgeting, and investing, enabling them to make smarter decisions and avoid unnecessary debt and poor spending habits. Their financial understanding supports their pursuit of long-term stability by helping them manage resources efficiently. As digital natives, Gen Z employees often use online resources, such as articles and videos, to learn about effective saving, budgeting, and investing strategies, further enhancing their financial literacy.

However, financial behavior has the lowest rating among the three constructs, but it is still rated as very high ($M=3.31$; $SD=0.45$). The results showed that these employees consistently monitor their budgets, track spending, and prioritize essential expenses. They have developed solid financial discipline and practice responsible money management. Additionally, they tend to avoid non-essential purchases and adapt their spending habits to align with their financial goals. As newcomers to the workforce, they may have received guidance from colleagues, family, or friends on managing their finances after receiving their salary.

The low standard deviation ($SD=0.40$) shows that private higher education institutions' Generation Z employees display similar levels of financial knowledge, behavior, and attitude, with minimal variation among individuals, which suggests that these employees, particularly those from Generation Z, share a comparable understanding of key financial concepts such as budgeting, saving, and managing debt.

Recent research affirms that financial attitude plays a major role in shaping the outcomes of financial literacy and is widely acknowledged as an important determinant of

an individual financial literacy level (Adhikari et al., 2025). They can plan and budget effectively if they have a solid financial understanding, helping them to make informed decisions and attain their financial objectives (Shah & Patel, 2023). Financial behavior connects financial literacy and actual spending habits to identify whether they were able to practice what they understand (Mahendra et al., 2023). In turn, financial literacy significantly influences how a person manages their finances (Mutlu & Ozer, 2022). Furthermore, making sound financial choices requires a solid understanding of financial literacy (Morgan & Long, 2020). A financially literate person has the expertise to select suitable investment products and manage risk effectively (Salsabila & Sumiati, 2025).

Thus, private higher education institutions' Generation Z employees are increasingly adept at managing their finances responsibly. They consistently budget, save, and avoid unnecessary debt, remaining content with their earnings. This approach leads to reduced financial stress and greater stability. To further enhance their financial behavior, institutions may consider offering training or seminars to equip Generation Z employees with the knowledge and skills needed for effective financial management. Encouraging employees to apply these lessons by setting financial goals, monitoring expenses, and developing strong saving habits will help reinforce their financial literacy, promote smarter decision-making, and support long-term financial stability.

Table 1**Level of Respondents' Financial Literacy of Generation Z Employees (n=55)**

Financial Literacy	Mean	SD	Interpretation
Financial Knowledge	3.36	0.40	Very High
Financial Behavior	3.31	0.45	Very High
Financial Attitude	3.62	0.36	Very High
Overall	3.43	0.40	Very High

Note: Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Low)

Level of Financial Security Among Generation Z Employees

Table 2 presents the respondents' level of financial security. Financial security describes the sense of stability, confidence, and readiness employees have when managing their finances. It indicates their capacity to cover regular expenses, cope with unforeseen financial challenges, and maintain confidence in both their present and future economic situation. Understanding this concept is important in assessing the overall financial stability of private higher education institutions for Generation Z employees.

The overall result shows that Generation Z employees exhibit a high level of financial security ($M=3.07$; $SD=0.49$), indicating they typically feel financially stable and secure. They trust their ability to meet monthly commitments, handle unexpected costs, and preserve financial steadiness. This feeling of security reduces financial anxiety, boosts workplace motivation, and contributes to overall well-being.

Among the rated constructs, financial management receives the highest rating, with a high level ($M = 3.22$, $SD = 0.46$). This means that Generation Z employees improve at managing and organizing their financial obligations. Their skill in distributing financial resources, planning expenditures, and making informed financial choices demonstrates their proficiency in money management. These results imply that Gen Z staff effectively

apply prudent financial practices, fostering a greater sense of financial security. Being single may allow them to focus on their own needs and wants, making it easier to monitor spending, repay debts promptly, and set aside savings and emergency funds.

Meanwhile, financial resilience is also rated as high ($M = 2.93$, $SD = 0.53$). This demonstrates that Generation Z employees are equipped to handle financial challenges arising from unexpected life events. The findings indicate that those in private higher education successfully set aside emergency funds. With fewer financial commitments, they can save for emergencies and avoid unnecessary debt.

The low standard deviation ($SD=0.49$) indicates that private higher education institutions' Generation Z employees exhibit similar levels of financial management and resilience, with little variation in their financial security. These findings indicate a shared sense of financial stability among Gen Z staff. Most people have experience with comparable financial situations and can manage them effectively to maintain their financial stability.

Previous studies show the crucial function of financial management in supporting financial stability for younger generations (Shah & Patel, 2023). The capacity to plan, budget, and anticipate financial uncertainty, skills associated with financial literacy, enhances financial security (Lusardi & Messy, 2023). Individuals who consistently engage in money management are more confident in meeting their financial obligations and handling unexpected expenses (Goyal et al., 2021). Those who prioritize saving and budgeting often experience less stress and a greater sense of financial stability (Guan et al., 2022).

Thus, private higher education institutions' Generation Z employees demonstrate

confidence in handling their financial responsibilities. They regularly set aside part of their earnings for emergencies and are diligent in managing debt by making timely payments. To further enhance their financial security, institutions can continue promoting financial wellness through initiatives like personalized finance coaching, which provides tailored guidance on expense tracking and money management. Additionally, encouraging the development of positive financial habits, self-control, and emergency preparedness can help Gen Z employees build greater financial stability.

Table 2
Level of Respondents' Financial Security of Generation Z Employees (n=55)

Financial Security	Mean	SD	Interpretation
Financial Management	3.22	0.46	High
Financial Resilience	2.93	0.53	High
Overall	3.07	0.49	High

Note: Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Low)

Level of Well-Being Among Generation Z Employees

Table 3 presents the level of well-being among Generation Z employees. Well-being encompasses employees' general sense of life satisfaction and emotional balance, shaped by their financial circumstances. It involves their interpretation of financial health and the effects these have on their mental health and emotional well-being. This concept reflects their resilience in facing financial challenges, their capacity to maintain a positive outlook, and their ability to sustain stability in their personal lives.

The overall result shows that Generation Z employees exhibit a high level of well-being ($M=3.01$; $SD=0.45$). This suggests that, although these employees are early in their careers, they typically enjoy favorable financial circumstances, which foster a positive

confidence in handling their financial responsibilities. They regularly set aside part of their earnings for emergencies and are diligent in managing debt by making timely payments. To further enhance their financial security, institutions can continue promoting financial wellness through initiatives like personalized finance coaching, which provides tailored guidance on expense tracking and money management. Additionally, encouraging the development of positive financial habits, self-control, and emergency preparedness can help Gen Z employees build greater financial stability.

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Financial Security	Mean	SD	Interpretation
Financial Management	3.22	0.46	High
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Overall	3.07	0.49	High

Note: Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Low)

Level of Well-Being Among Generation Z Employees

Table 3 presents the level of well-being among Generation Z employees. Well-being encompasses employees' general sense of life satisfaction and emotional balance, shaped by their financial circumstances. It involves their interpretation of financial health and the effects these have on their mental health and emotional well-being. This concept reflects their resilience in facing financial challenges, their capacity to maintain a positive outlook, and their ability to sustain stability in their personal lives.

The overall result shows that Generation Z employees exhibit a high level of well-being ($M=3.01$; $SD=0.45$). This suggests that, although these employees are early in their careers, they typically enjoy favorable financial circumstances, which foster a positive

outlook and emotional well-being. Their financial stability enhances overall life satisfaction and helps them handle daily responsibilities with reduced stress. Being new to the workforce and having fewer obligations contributes to their self-perception of being financially secure. Among the rated constructs, psychological well-being receives the highest rating ($M = 3.02$; $SD = 0.42$) and is interpreted as high. This means that Generation Z employees can maintain strong emotional and psychological well-being even while managing their financial obligations. They demonstrate confidence and stability in making financial choices, which allows them to reduce financial stress and anxiety. The findings indicate that a stable financial situation supports positive mental health, keeping them motivated, efficient, and dedicated to their personal and work-related ambitions. As newcomers to the workforce, their sense of productivity and job satisfaction further contributes to overall mental stability.

Meanwhile, financial satisfaction is also rated as high ($M = 3.01$; $SD = 0.48$). These findings indicate that Generation Z employees are typically satisfied with their financial situations. They successfully cover essential needs, handle recurring expenses, and set aside money for savings or future aspirations. Their sense of satisfaction stems from effective budgeting and limiting avoidable debt, giving them a sense of financial control. Because they can manage personal expenses independently, they experience greater financial contentment.

The low standard deviation ($SD=0.45$) indicates that Generation Z employees at private higher education institutions report similar levels of psychological well-being and financial satisfaction, with minimal variation in their perceptions of overall well-being. These results indicate a shared sense of psychological well-being and financial contentment

among Gen Z faculty.

Recent studies support these findings. Well-being helps reduce anxiety about potential financial challenges and enables individuals to manage their present expenses with confidence (Mathew et al., 2024). Those with strong financial knowledge demonstrate strong money management skills, leading to increased financial satisfaction and improved overall well-being (Sabri et al., 2021). Financially literate individuals tend to be more adept at managing their finances and experience less financial stress (Paul, 2024). Research also shows that financial satisfaction links financial resilience to psychological well-being, suggesting that resilient individuals feel more confident and emotionally stable (Yogasnumurti et al., 2021).

Thus, private higher education institutions, Generation Z employees tend to enjoy emotional stability and financial satisfaction. They feel secure in their finances and trust their capability to fulfill both immediate and future financial commitments. This sense of security reduces financial stress. To further support the well-being of Gen Z employees, institutions could offer programs focused on stress management, such as workshops or seminars, along with mental health awareness initiatives.

Table 3

Level of Respondents' Well-Being of Generation Z Employees (n=55)

Well-being	Mean	SD	Interpretation
Psychological Well-being	3.02	0.42	High
Financial Satisfaction	3.01	0.48	High
Overall	3.01	0.45	High

Note: Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49(Low); 1.0-1.74(Low)

Significant Relationship Between Financial Literacy and Financial Security

Table 4 presents statistical confirmation of a substantial relationship between financial literacy and financial security among Generation Z employees. An R-value of .624 and a P-value of .000 indicate a strong, positive relationship between these two factors. This means that as Generation Z employees, achieving financial stability increases as their financial literacy increases. Those with solid financial knowledge are better equipped to save, budget, monitor spending, set aside emergency funds, and minimize unnecessary expenses. The relationship is unlikely to be due to chance, as reflected by the P-value of .000, and with a significance level of 0.01 (2- tailed), the results are unlikely to be due to random chance. These findings reinforce the conclusion that a strong association exists between financial literacy and financial security among Generation Z employees.

According to the study, Generation Z employees with greater financial literacy are more likely to attain financial stability. The research underscores that Generation Z employees with a solid understanding of financial concepts are better able to address or prevent financial challenges, underscoring the importance of financial literacy for securing one's finances. Furthermore, the statistically significant p-value of .000 further validates the strong relationship between financial literacy and financial security among Generation Z employees.

Recent research further substantiates these conclusions. Individuals who perceive themselves as financially knowledgeable often experience increased financial stability and satisfaction (Bai, 2023). Financially literate Generation Z employees have been found to correspond with greater financial stability (Taft et al., 2013). Additionally, financial literacy plays an important function not only in boosting personal wealth but also in

improving financial stability (Kozup & Hogarth, 2008).

The Personal Financial Management (PFM) theory provides theoretical support for the study's findings. According to this theory, Generation Z employees can enhance their well-being by practicing disciplined financial habits. By budgeting, saving, and investing, they work toward better financial results and greater security. The PFM theory further proposes that by building strong financial management skills, Generation Z can more effectively utilize financial products to secure their financial future.

Therefore, private higher education institutions' Generation Z employees gain from their high financial literacy, which bolsters their financial security. Their understanding of essential financial principles, such as budgeting, saving, and managing debt, enables them to navigate unforeseen situations effectively. As a result, they maintain financial stability. To further enhance this stability, implementing financial education initiatives and offering guidance on saving and investing in low-risk options is recommended for Generation Z employees.

Table 4
Significant Relationship Between Generation Z Employees' Financial Literacy and Financial Security

Variables	r-value	p-value	Interpretation
Financial Literacy & Financial Security	0.624**	0.000	Highly Significant

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

Significant Relationship Between Financial Literacy and Well-Being

Table 5 presents statistical confirmation of a substantial relationship between financial literacy and well-being among Generation Z employees. The findings reveal an R-value of .369 and a P-value of .006, which shows a moderate positive relationship. Thus,

as Generation Z employees become more financially literate, the possibility of experiencing well-being also increases. Those who possess a strong understanding of finances are equipped to make thoughtful decisions about spending, budgeting, and saving.

The statistical significance of the relationship, confirmed by the p-value of .006 at a 0.01 (2-tailed) significance level, suggests the observed correlation is not due to chance. This evidence further supports the claim that there is a significant relationship between financial literacy and well-being in Generation Z employees.

The study suggests that Generation Z employees tend to be more well-off when they are financially literate. The research study shows that a solid understanding of financial concepts can help people attain well-being, underscoring the importance of financial literacy in achieving well-being. Additionally, the statistically significant P-value of .006 supports the finding of a moderate relationship between financial literacy and well-being among Generation Z employees.

Recent research further validates these findings, attaining well-being is associated with having adequate financial knowledge, which empowers individuals to make sound financial choices (Lone & Bhat, 2022). Financially literate people are more adept at managing their assets and developing effective plans for saving, investing, and wealth accumulation, highlighting the important role of financial literacy in better overall well-being (Nejad & Javid, 2018). Achieving well-being requires certain freedoms and attributes, with financial literacy being a key factor (Aziz et al., 2025). Various studies show that financial literacy interventions often lead to improved well-being across different scenarios (Choowan et al., 2025). This shows the importance of enhancing Generation Z employees' financial literacy as a pathway to greater overall well-being. By strengthening

financial literacy, Generation Z employees can handle their finances more effectively, reduce financial risks, and boost their overall well-being (Buderini et al., 2023).

The Life Cycle Hypothesis (LCH) theory provides support for the study's findings, suggesting that Generation Z employees achieve financial security through proactive financial management. This theory highlights how financial knowledge enables Generation Z to adjust their saving and spending habits across different life stages to promote well-being. Therefore, the high financial literacy of Generation Z employees at private higher education institutions enhances their overall well-being. They are less likely to worry about overdue bills or unexpected events because their strong understanding of budgeting, saving, and debt avoidance helps them manage their finances effectively. To further support the well-being of Generation Z employees, a month-long workshop could be offered focusing on budgeting, saving, debt management, and responsible spending, along with sessions on coping with financial stress.

Table 5
Significant Relationship Between Generation Z Employees' Financial Literacy and Well-Being

Variables	r-value	p-value	Interpretation
Financial Literacy & Well Being	0.369**	0.006	Highly Significant

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

CONCLUSION AND RECOMMENDATION

The study found that Generation Z employees in private higher education institutions demonstrate a very high level of financial literacy, enabling them to manage their finances responsibly through effective budgeting, regular saving, and prudent debt management. As a result, they experience greater financial security, confidence in meeting both short- and long-term financial obligations, reduced financial stress, and improved overall well-being. The findings further established a strong positive relationship between financial literacy, financial security, and well-being, indicating that a solid understanding of financial concepts helps Generation Z employees navigate unexpected financial challenges and maintain financial stability. Based on these findings, private higher education institutions are encouraged to provide financial literacy programs, such as virtual budgeting and money management simulations, to strengthen employees' financial capabilities. Policymakers may also consider integrating financial education as a mandatory subject across higher education curricula in coordination with the Commission on Higher Education (CHED), focusing on essential topics such as budgeting, emergency savings, and debt management. Furthermore, future researchers may explore the role of financial behavior as a mediating variable to determine how individual financial practices influence financial stability and well-being.

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Appendix A

FINANCIAL LITERACY QUESTIONNAIRE

Directions: Please read each statement carefully and write a check mark(/) on the columns that contain your answer. Be guided by the following scale: (1) Strongly Disagree, (2) Disagree, (3) Agree, (4) Strongly Agree).

STATEMENTS	RESPONSES			
	4	3	2	1
A. Financial Knowledge				
1. I understand how interest rates affect loans and savings.				
2. I am knowledgeable about inflation and its impact on purchasing power.				
3. I am aware of different types of investments and their risks.				
4. I know how to calculate loan payments and interest rates.				
5. I understand the importance of credit scores and how they are determined.				
6. I am familiar with various insurance products and their benefits.				
7. I know how to read and understand financial statements.				
8. I am aware of tax obligations and how they affect personal finances.				
9. I understand how diversification helps in risk management.				
10. I am knowledgeable about the importance of emergency funds.				
B. Financial Behavior				
1. I regularly review my financial transactions and expenses.				
2. I track my spending to ensure I stay within my budget.				
3. I make timely payments for my financial obligations.				
4. I set financial goals and work towards achieving them.				
5. I compare financial products before making financial decisions.				
6. I avoid unnecessary debt and manage credit responsibly.				

7. I plan my expenses in advance to prevent financial strain.				
8. I allocate a portion of my income for savings or investments.				
9. I seek professional financial advice when making major financial decisions.				
10. I control my impulse spending and prioritize necessary expenses.				
C. Financial Attitude				
1. I believe that financial planning is essential for future security.				
2. I feel confident in making financial decisions independently.				
3. I believe that saving money is more important than spending on luxuries.				
4. I am comfortable taking calculated risks to grow my wealth.				
5. I believe financial education is crucial for financial success.				
6. I prefer long-term financial stability over short-term gains.				
7. I feel responsible for my financial future and take actions accordingly.				
8. I am motivated to increase my financial literacy.				
9. I believe in maintaining a positive mindset towards financial challenges.				
10. I value financial independence and work towards achieving it.				

Appendix B

FINANCIAL SECURITY QUESTIONNAIRE

Directions: Please read each statement carefully and write a check mark(/) on the columns that contain your answer. Be guided by the following scale: (1) Strongly Disagree, (2) Disagree, (3) Agree, (4) Strongly Agree).

STATEMENTS	RESPONSES			
A. Financial Management	4	3	2	1
1. I actively manage my income and expenses.				
2. I make informed financial decisions to maintain stability.				
3. I prioritize paying off debts to avoid financial burden.				
4. I maintain a record of my financial transactions.				
5. I ensure that my spending aligns with my income level.				
6. I seek opportunities to increase my financial security.				
7. I am aware of financial resources that can help improve my financial stability.				
8. I regularly evaluate and adjust my financial strategies.				
9. I avoid unnecessary financial risks that may compromise my stability.				
10. I take proactive steps to secure my financial future.				
B. Financial Resilience				
1. I can handle a major unexpected expenses.				
2. I have enough savings to support myself.				
3. I feel confident in my ability to manage my money even when prices rise.				
4. I regularly set aside part of my income for emergencies.				
5. I could financial cope with a serious personal crisis.				
6. I am able to adjust my spending and lifestyle when living costs increase.				
7. I have clear plan to protect my savings and income over long-term, even if life becomes unpredictable.				
8. I feel less stressed about money than people my age in similar job.				
9. I feel confident that I can recover financially after a setback.				
10. I actively build and maintain financial reserve to safeguard against uncertainties.				

Appendix C

WELL-BEING QUESTIONNAIRE

Directions: Please read each statement carefully and write a check mark(/) on the columns that contain your answer. Be guided by the following scale: (1) Strongly Disagree, (2) Disagree, (3) Agree, (4) Strongly Agree).

STATEMENTS	RESPONSES			
	4	3	2	1
A. Psychological Well-being				
1. I do not feel financially stressed in my daily life.				
2. Financial concerns do not affect my mental health.				
3. I do not often feel anxious about my financial situation.				
4. I do not feel emotionally exhausted due to money-related issues.				
5. I do not find it difficult to concentrate at work because of financial worries.				
6. Money problems does not cause me to feel overwhelmed.				
7. I am able to manage my stress related to finances effectively.				
8. My financial situation positively impacts my overall mood.				
9. I feel supported by my workplace when dealing with financial stress.				
10. Financial stress does not affect my sleep or physical health.				
B. Financial Satisfaction				
1. I am satisfied with my current financial situation.				
2. I feel content with how I manage my personal finances.				
3. I am confident about my ability to achieve financial goals.				
4. I feel secure about my financial future.				
5. I am comfortable with the amount of money I currently save.				
6. My income meets my needs and financial expectations.				
7. I feel financially stable compared to my peers.				
8. I am happy with the financial decisions I have made.				
9. I am satisfied with the financial resources available to me.				
10. I feel optimistic about improving my financial situation.				

RESPONDENTS' LEVEL OF FINANCIAL LITERACY QUESTIONNAIRE

Directions: Please read each statement carefully and write a check mark(/) on the columns that contain your answer. Be guided by the following scale: (1) Strongly Disagree, (2) Disagree, (3) Agree, (4) Strongly Agree.

STATEMENTS	RESPONSES			
	4	3	2	1
A. Financial Knowledge				
1. I understand how interest rates affect loans and savings.			/	
2. I am knowledgeable about inflation and its impact on purchasing power.		/		
3. I am aware of different types of investments and their risks.			/	
4. I know how to calculate loan payments and interest rates.		/		
5. I understand the importance of credit scores and how they are determined.		/		
6. I am familiar with various insurance products and their benefits.		/	/	
7. I know how to read and understand financial statements.		/		
8. I am aware of tax obligations and how they affect personal finances.		/	/	
9. I understand how diversification helps in risk management.		/		
10. I am knowledgeable about the importance of emergency funds.		/		
B. Financial Behavior				
1. I regularly review my financial transactions and expenses.			/	
2. I track my spending to ensure I stay within my budget.		/		
3. I make timely payments for my financial obligations.		/		
4. I set financial goals and work towards achieving them.		/	/	
5. I compare financial products before making financial decisions.			/	
6. I avoid unnecessary debt and manage credit responsibly.		/		
7. I plan my expenses in advance to prevent financial strain.		/		
8. I allocate a portion of my income for savings or investments.			/	

9 I seek professional financial advice when making major financial decisions		/		
10 I control my impulse spending and prioritize necessary expenses		/		

C. Financial Attitude

1 I believe that financial planning is essential for future security			/	
2 I feel confident in making financial decisions independently		/		
3 I believe that saving money is more important than spending on luxuries		/		
4 I am comfortable taking calculated risks to grow my wealth			/	
5 I believe financial education is crucial for financial success		/		
6 I prefer long-term financial stability over short-term gains			/	
7 I feel responsible for my financial future and take actions accordingly		/		
8 I am motivated to increase my financial literacy		/		
9 I believe in maintaining a positive mindset towards financial challenges		/		
10 I value financial independence and work towards achieving it		/		

RESPONDENTS' LEVEL OF FINANCIAL SECURITY QUESTIONNAIRE

Directions: Please read each statement carefully and write a check mark(✓) on the columns that contain your answer. Be guided by the following scale (1) Strongly Disagree, (2) Disagree, (3) Agree, (4) Strongly Agree).

STATEMENTS	RESPONSES			
	4	3	2	1
A. Financial Management				
1. I actively manage my income and expenses.		✓		
2. I make informed financial decisions to maintain stability.			✓	
3. I prioritize paying off debts to avoid financial burden.			✓	
4. I maintain a record of my financial transactions.		✓		
5. I ensure that my spending aligns with my income level.		✓		
6. I seek opportunities to increase my financial security.		✓		
7. I am aware of financial resources that can help improve my financial stability.		✓		
8. I regularly evaluate and adjust my financial strategies.		✓		
9. I avoid unnecessary financial risks that may compromise my stability.		✓		
10. I take proactive steps to secure my financial future.		✓		
B. Financial Stress				
1. I do not feel anxious about my financial situation.			✓	
2. I do not worry about my ability to meet my financial obligations.		✓		
3. I do not feel stressed due to unexpected financial expenses.		✓		
4. I do not feel burdened by the amount of debt I have.		✓		
5. I do not find it challenging to save due to financial constraints.		✓		
6. I do not experience difficulty in managing my financial responsibilities.		✓	✓	
7. I frequently think about financial problems and their impact on my well-being.			✓	
8. I am financially prepared for emergencies.		✓		
9. I feel confident in my financial.		✓		
10. I believe I have adequate financial resources to support my needs.			✓	

RESPONDENTS' LEVEL OF WELL-BEING QUESTIONNAIRE

Directions: Please read each statement carefully and write a check mark(✓) on the columns that contain your answer. Be guided by the following scale: (1) Strongly Disagree, (2) Disagree, (3) Agree, (4) Strongly Agree).

STATEMENTS	RESPONSES			
	4	3	2	1
A. Psychological Well-being				
1. I do not feel financially stressed in my daily life.		✓		
2. I find that financial concerns do not usually affect my mental well-being.		✓		
3. I do not often feel anxious about my financial situation.			✓	
4. I do not feel emotionally exhausted due to money-related issues.			✓	
5. I do not find it difficult to concentrate at work because of financial worries.		✓		
6. I do not often feel overwhelmed by money problems.		✓		
7. I am able to manage my stress related to finances effectively.		✓		
8. My financial situation positively impacts my overall mood.		✓		
9. I feel supported by my workplace when dealing with financial stress.			✓	
10. Financial stress does not affect my sleep or physical health.		✓		
B. Financial Satisfaction				
1. I am satisfied with my current financial situation.		✓		
2. I feel content with how I manage my personal finances.		✓		
3. I am confident about my ability to achieve financial goals.		✓		
4. I feel secure about my financial future.		✓		
5. I am comfortable with the amount of money I currently save.		✓		
6. My income meets my needs and financial expectations.			✓	
7. I feel financially stable compared to my peers.			✓	
8. I am happy with the financial decisions I have made.		✓		
9. I am satisfied with the financial resources available to me.		✓		
10. I feel optimistic about improving my financial situation.			✓	

Appendix D – HR Data for Generation Z Employees

AGRICULTURE (2)

ARTS AND SCIENCES

1. Alcabaza, Arjade O. ✓
2. Amil, Centhony L.
3. Asibal, Jonathan D.
4. Atacador, Diamae Grace J.
5. Babor, Ethni Charmay P. ✓
6. Canama, Gin Lou G.
7. Canoy, Jemicah C.
8. Codilla, Kelsy Jean B.
9. Danghil, Sweet Cherry Janne C.
- ✓10. Dela Sierra, Lowie John Y.
11. Dolocanog, Mellin Jan M. ✓
12. Ejara, Krishia Doreen
13. Emperio, Catalino III L.
14. Gumahad, Stefany E. ✓
15. Judilla, Ricojun S.
16. Manabat, Adjemore A.
17. Manlangit, Paterlyn ✓
18. Taylaran, Darwin R. ✓
19. Tigolo, Jeric C.

Business and Management

20. Hingco, Joey T.
21. Lahoylahoy, Mary Mar B.
22. Maribojoc, Chriscel Ann O.

Criminology

23. Gupit, Elma Fe E.
24. Lagata, Love S.
25. Maldepeña, Kristal May V.

Education

26. Generalao, Winlove Jobelle E.

Medical Technology

27. Billones, Aiko M.
28. Ebarat, Rolyn L.
29. Francisco, Ephesiany G.
30. Kua, Mary Grace T.
31. Lao, Karl Maxel O.
32. Malolot, Kimberly S.
33. Pansanting, Renny Rose

Basic Education

34. Alonsagay, Mhadelle L.
35. Araco, Jannie Olymph G.
36. Baldesanso, Jaydee L.
37. Comison, Crystel May M.
38. Dabalos, Leizel Joy C.
39. Edullantes, Jocie Rose T.
40. Ginatilan, Ma Viña Athena B.
41. Gomez, Esell Grace M.
42. Javinal, May Sheres Anne E.
43. Jumawan, Mark T.
44. Lumayag, Junjie B.
45. Nazer, Kesha Angele C.
46. Rebucas, Honey Lou B.
47. Sabayton, Kristine Mae G.
48. Supang, Nova Bel A.
49. Tomatao, Sheen Nicolle T.
50. Toring, April Rose M.

Engineering and Technology

51. Alagano, Noelben L.
52. Guerra, Wilfredo Jr. L.
53. Martir, Rens Charls A.
54. Padilla, Hannah Mae S.
55. Rosal, Rey Jesus S.

Maritime Education

Nursing, Midwifery and Radiologic Technology

56. Almeda, Andrea S.
57. Camion, Angel Jane S.
58. Dela Cerna, Angel June R.
59. Dela Cruz, John Aaron Paul P.
60. Elmedulan, Chesca Mae C.
61. Lumanog, Christianne Gayle V.
62. Mendiola, Dennise Faye Q.
63. Mendoza, Rocyfaith T.
64. Pepito, Jon Jenneth B.
65. Recto, Rembrandt Anthony B.
66. Salibay, Carl Stephen A.
67. Yabo, Glaiza Mae H.
68. Decierdo, Lovely Dawn M.
69. Jamoner, Rain Destiny b.

Appendix E – Informed Consent



MISAMIS UNIVERSITY
Ozamiz City
College of Business and Management



INFORMED CONSENT FORM

Researcher/Investigator

Name: Via Jean Dela Cruz, Benjamin Dumon, and Christine Bonggol

Course: Bachelor of Science in Business and Management

College: College of Business and Management

Email / Contact Number: dviajean@gmail.com / 09489250424

Dissertation Title:

GENERATION Z EMPLOYEES' FINANCIAL LITERACY, FINANCIAL SECURITY, AND WELL-BEING IN PRIVATE HIGHER EDUCATION INSTITUTIONS

PART I. INFORMATION SHEET

Introduction	Good day! I am Via Jean B. Dela Cruz, Benjamin Dumon, and Christine Bonggol the principal researcher/investigator of the study entitled "Generation Z Employees' Financial Literacy Financial Security, and Well-Being in Private Higher Education Institutions." I am an undergraduate student under the program Bachelor of Science in Business Administration at Misamis University in Ozamiz City. I am to conduct the research with Generation Z employees in Private higher education as participant. In this vein, I am respectfully seeking your voluntary participation, being qualified to give your informed consent to take part in this study. Before you decide whether to participate or not in this study, please read the succeeding information about the study and feel free to ask questions anytime should there be anything you do not understand or want to clarify. If you agree to answer the interview, you will be asked to affix your name and signature on this form for which you will be given a copy.
Purpose	The purpose of this study is to explore Generation Z employees' financial literacy in relation to financial security, and well-being. This research study can in addressing the financial challenges of Generation Z employees will help build a financially resilient workforce capable of navigating economic uncertainties and achieving long-term financial success.
Type of Research Intervention	This study will be conducted through interviews. The gathering of data will be conducted in person.

Selection of Participants	The selection of the participants is based on the following inclusion criteria: The following criteria for selecting instructors as respondents are : (1) a faculty member in a private higher education institution; (2) they must be born in the year 1997 to 2012; (3) they must not be married; (4) they must be 21 to 28 years old; and (5) they must have consent to answer the survey. However, the researchers will exclude those who do not meet the criteria from the study.
Voluntary Participation	Your participation has to be voluntary and will not affect your situation or status in any way, including your relationship with the researcher. You are free to decide if you will take part or not. If you decide to participate, you are free not to answer any questions that you do not prefer to answer.
Procedure	The participants will be given ample time when to undertake the interview. The interviews will be undertaken once or several times when necessary. The researcher will transcribe the interviews to be used for the analysis of the data. The information and data provided by you as a participant will be utilized for this study alone and will be treated with the utmost confidentiality.
Duration	The gathering of data through the interview will last for 5 to 10 minutes.
Risks and Discomforts	The respondents will be protected from physical, social, or economic risks. In case the items in the survey instrument are too personal and make you feel uncomfortable, you may decline to answer any or all questions and may terminate your involvement at any time you choose.
Benefits	This study will enable you to shed light or provide understanding about financial literacy, financial security, and well-being. Thus, your responses shall be highly valued being deemed important in the field of financial literacy.
Reimbursements	There will be no monetary expenses or costs on your part as a respondent, nor any monetary compensation for your participation in this study. However, personal protective equipment (PPE) like face masks, alcohol and face shields may be provided during the gathering of the research data.
Confidentiality of Data	Only the researcher will have access to the information and responses of the participants. The personal identifying information of the participants will only be used for research analysis and will be treated with the utmost confidentiality. During the study, all data will be kept in a locked, secure filing cabinet, of which will be discarded 6 months after the publication of the results.
Sharing of Findings	The results of this study will be presented during the thesis/dissertation final defense of the researcher. Also, the research

Selection of Participants	The selection of the participants is based on the following inclusion criteria: The following criteria for selecting instructors as respondents are : (1) a faculty member in a private higher education institution; (2) they must be born in the year 1997 to 2012; (3) they must not be married; (4) they must be 21 to 28 years old; and (5) they must have consent to answer the survey. However, the researchers will exclude those who do not meet the criteria from the study.
Voluntary Participation	Your participation has to be voluntary and will not affect your situation or status in any way, including your relationship with the researcher. You are free to decide if you will take part or not. If you decide to participate, you are free not to answer any questions that you do not prefer to answer.
Procedure	The participants will be given ample time when to undertake the interview. The interviews will be undertaken once or several times when necessary. The researcher will transcribe the interviews to be used for the analysis of the data. The information and data provided by you as a participant will be utilized for this study alone and will be treated with the utmost confidentiality.
Duration	The gathering of data through the interview will last for 5 to 10 minutes.
Risks and Discomforts	The respondents will be protected from physical, social, or economic risks. In case the items in the survey instrument are too personal and make you feel uncomfortable, you may decline to answer any or all questions and may terminate your involvement at any time you choose.
Benefits	This study will enable you to shed light or provide understanding about financial literacy, financial security, and well-being. Thus, your responses shall be highly valued being deemed important in the field of financial literacy.
Reimbursements	There will be no monetary expenses or costs on your part as a respondent, nor any monetary compensation for your participation in this study. However, personal protective equipment (PPE) like face masks, alcohol and face shields may be provided during the gathering of the research data.
Confidentiality of Data	Only the researcher will have access to the information and responses of the participants. The personal identifying information of the participants will only be used for research analysis and will be treated with the utmost confidentiality. During the study, all data will be kept in a locked, secure filing cabinet, of which will be discarded 6 months after the publication of the results.
Sharing of Findings	The results of this study will be presented during the thesis/dissertation final defense of the researcher. Also, the research

	findings may be shared through publications and conferences with the assurance that the identities of the respondents will remain confidential. A printed copy of the completed study will be provided to the participants.
Rights to Refuse or Withdraw	You are free to withdraw or terminate participation at any stage of the study, without the need to give any reason. You will not be penalized in case of termination of participation.
Who to Contact	Should there be any queries as a parent, you can contact the researcher through the following details: Name of the Researcher: Via Jean Dela Cruz, Benjamin Dumon, and Christine Bonggol Cellphone Number/s: 09489250424 e-mail ad: dviajean@gmail.com STATEMENT BY THE RESEARCHER I will read the Information sheet to the potential participant. With the best of my ability, I make sure that the participant will understand the interview questions and that possible follow-up interviews may be undertaken. I can assure that the participant will be given an opportunity to ask questions about the study, and all the questions raised will be answered fully. I can likewise assure that the participant will not be coerced into giving consent that must be free and voluntary. A copy of this Informed Consent Form will be provided to the participant. Print Name of Researcher: Via Jean Dela Cruz, Benjamin Dumon, and Christine Bonggol

PART II. CERTIFICATE OF CONSENT

This research entitled "Generation Z Employees' Financial Literacy, Financial Security and Well-being in Private Higher Education Institutions" by Via Jean B. Dela Cruz, Benjamin Dumon, and Christine Bonggol with the aim of gathering information and data pertaining to Generation Z Employees' Financial Literacy, and Financial Security and Well-being in Private Higher Education Institutions, has been presented and explained to me clearly. Since the study involves 3rd college students, I am chosen as one of the participants.

I have read the foregoing Informed Consent Form, or it has been read to me. I had the opportunity to ask questions, which were subsequently answered fully. I consent voluntarily to be a participant of this study.

Print Name of Participant: _____

Signature of Participant: _____

Date: [MM/DD/YYYY] _____

If Illiterate

If the respondent is illiterate, a witness who is literate will sign. The respondent will choose him/ her and who is without connection with the researcher or the research group to attest this undertaking. The respondent will affix his thumb print.

Thumb mark

Name and Signature of the Witness

Aligned Research Matrix

Research Title: Generation Z Employees' Financial Literacy, Financial Security, and Well-Being in Private Higher Education Institutions

Researcher/Proponent: Christine L. Bonggol, Via Jean B. Dela Cruz, Bejamen M. Dumon

Framework to Be Used:

Research Design: Descriptive-correlational

Research Questions	Data Collection	Instrument/Tool	Respondent/Participant	Sampling Technique	Data Analysis
1. What is the level of financial literacy of Generation Z employees in terms of financial knowledge, financial behavior, and financial attitude?	Survey	Questionnaire	Generation Z Employees	Random Sampling	Descriptive Analysis (mean, STD., Pearson)
2. What is the level of financial security of Generation Z employees in terms of financial management and financial resilience?	Survey	Questionnaire	Generation Z Employees	Random Sampling	Descriptive Analysis (mean, STD., Pearson)
3. What is the level of well-being of Generation Z employees in terms of psychological well-being and financial satisfaction?	Survey	Questionnaire	Generation Z Employees	Random Sampling	Descriptive Analysis (mean, STD., Pearson)
4. Is there a significant relationship between Generation Z employees' financial literacy and financial security?	Survey	Questionnaire	Generation Z Employees	Random Sampling	Descriptive Analysis (mean, STD., Pearson)
5. Is there a significant relationship between Generation Z employees' financial literacy and well-being?	Survey	Questionnaire	Generation Z Employees	Random Sampling	Descriptive Analysis (mean, STD., Pearson)



Misamis University

Ozamiz City, Philippines 7200

Tel No. +63 88 521 0367 / Telefax No. +63 88 521 2917



COLLEGE OF BUSINESS AND MANAGEMENT

CERTIFIED: ISO 21001: 2018 Educational Organizations Management System by DNV

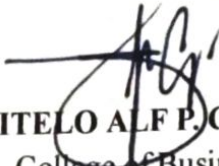
ACCREDITED: Philippine Association of Colleges and Universities Commission on Accreditation (PACUCOA)

CERTIFICATION

This is to certify that **MISS. CHRISTINE BONGGOL; MISS VIA JEAN DELA CRUZ;** and **MR. BENJAMEN DUMON** are Bonafide students of Misamis University College of Business and Management are currently enrolled in **Bachelor of Science in Business Administration.**

Furthermore, their proposed study entitled **"GENERATION Z EMPLOYEES' FINANCIAL LITERACY, BUDGETING BEHAVIOR, AND FINANCIAL SECURITY IN PRIVATE HIGHER EDUCATION INSTITUTION"** has been approved by the Thesis Committee. They are likewise granted by the Office of the College of Business and Management to gather data to substantiate their research paper.

Issued this 11th day of July 2024 at MISAMIS UNIVERSITY, Ozamiz City.


RENZITELO ALF P. CARPIO, DM, CMMS
 Dean, College of Business and Management

Appendix H – Approved Letter Consent



MISAMIS UNIVERSITY
Ozamiz City

COLLEGE OF BUSINESS AND MANAGEMENT



July 17, 2025

Dr. RENZITELO ALF P. CARPIO

Dean

Misamis University

H.T. Feleciano St, Ozamiz, Misamis Occidental

Dear Dr. Carpio:

Greetings of peace and respect!

We, the incoming 4th year Bachelor of Science in Business Administration (BSBA) students from Misamis University, Ozamiz City currently conducting a research study entitled "**GENERATION Z EMPLOYEES' FINANCIAL LITERACY, BUDGETING BEHAVIOR, AND FINANCIAL SECURITY IN PRIVATE HIGHER EDUCATION INSTITUTION**" as a requirement for the completion of our academic program. In line with this, we humbly request your permission to conduct this research study within your respected college among your generation z faculty members. The study aims to explore Generation z employees' financial literacy in relation to budgeting behavior and financial security in the private higher institutions in Ozamiz City. Your organization has been identified as a valuable source of information and insights that will significantly contribute to the success and relevance of this research.

Rest assured that all the information gathered will be treated with utmost confidentiality and will solely be used for academic purposes. Should there be surveys, interviews, or data collection involved, they will be conducted with your approval and at your most convenient time.

We hope for your favorable consideration of this request. Your support and cooperation will greatly help in enriching our understanding of the topic and in achieving the objectives of this academic endeavor.

For further information, you may contact us through this contact number 09489250424 or e-mail: dviajean@gmail.com.

Thank you very much for your time and kind attention. We look forward to your positive response. God speed!

Respectfully yours,

Vdela Cruz
VIA JEAN B. DELA CRUZ
Lead Researcher

Noted by:

Alf P. Carpio
RENZITELO ALF P. CARPIO, DM, CMMS
Subject Adviser OIC, CBM

Appendix H – Approved Letter Consent



MISAMIS UNIVERSITY
Ozamiz City



COLLEGE OF BUSINESS AND MANAGEMENT

July 17, 2025

Dr. RENZITELO ALF P. CARPIO

Dean

Misamis University

H.T. Feleciano St, Ozamiz, Misamis Occidental

Dear Dr. Carpio:

Greetings of peace and respect!

We, the incoming 4th year Bachelor of Science in Business Administration (BSBA) students from Misamis University, Ozamiz City currently conducting a research study entitled "**GENERATION Z EMPLOYEES' FINANCIAL LITERACY, BUDGETING BEHAVIOR, AND FINANCIAL SECURITY IN PRIVATE HIGHER EDUCATION INSTITUTION**" as a requirement for the completion of our academic program. In line with this, we humbly request your permission to conduct this research study within your respected college among your generation z faculty members. The study aims to explore Generation z employees' financial literacy in relation to budgeting behavior and financial security in the private higher institutions in Ozamiz City. Your organization has been identified as a valuable source of information and insights that will significantly contribute to the success and relevance of this research.

Rest assured that all the information gathered will be treated with utmost confidentiality and will solely be used for academic purposes. Should there be surveys, interviews, or data collection involved, they will be conducted with your approval and at your most convenient time.

We hope for your favorable consideration of this request. Your support and cooperation will greatly help in enriching our understanding of the topic and in achieving the objectives of this academic endeavor.

For further information, you may contact us through this contact number 09489250424 or e-mail: dviajean@gmail.com.

Thank you very much for your time and kind attention. We look forward to your positive response. God speed!

Respectfully yours,

VdelaCruz
VIA JEAN B. DELA CRUZ
Lead Researcher

Noted by:

[Signature]
RENZITELO ALF P. CARPIO, DM, CMMS
Subject Adviser OIC, CBM



MISAMIS UNIVERSITY
Ozamiz City
COLLEGE OF BUSINESS AND MANAGEMENT



September 02, 2025

DR. CYNTHIA S. SUPERABLE
VP for Academic Affairs
Misamis University
H.T. Feleciano St, Ozamiz, Misamis Occidental

Dear Dr. Superable:

Greetings of peace and respect!

We, the incoming 4th year Bachelor of Science in Business Administration (BSBA) students from Misamis University, Ozamiz City currently conducting a research study entitled "GENERATION Z EMPLOYEES' FINANCIAL LITERACY, FINANCIAL SECURITY, AND WELL-BEING IN PRIVATE HIGHER EDUCATION INSTITUTION" as a requirement for the completion of our academic program. In line with this, we humbly request your permission to conduct this research study within Misamis University institution. The study aims to explore Generation Z employees' financial literacy in relation to financial security and well-being in private higher education institution. Your organization has been identified as a valuable source of information and insights that will significantly contribute to the success and relevance of this research.

Rest assured that all the information gathered will be treated with utmost confidentiality and will solely be used for academic purposes. Should there be surveys involved, they will be conducted with your approval and the respondents convenient time.

We hope for your favorable consideration of this request. Your support and cooperation will greatly help in enriching our understanding of the topic and in achieving the objectives of this academic endeavor.

For further information, you may contact us through this contact number 09489250424 or e-mail: dviajean@gmail.com.

Thank you very much for your time and kind attention. We look forward to your positive response. God speed!

Respectfully yours,

Viajean
VIA JEAN B. DELA CRUZ
Lead Researcher

Noted by:

[Signature]
RENZITEL ALE P. CARPIO, DM, CMMS
Subject Adviser/Dean, CBM

Approved by:

[Signature]
DR. CYNTHIA S. SUPERABLE
VP for Academic Affairs

Appendix I – Statistical Computation

1. What is the level of financial literacy of generation Z employees in terms of financial knowledge, financial behavior, and financial attitudes?

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
meanKNOWLEDGE	55	2.40	4.00	3.3655	.40925
meanBEHAVIOR	55	2.10	4.00	3.3109	.45610
meanATTITUDE	55	2.80	4.00	3.6218	.36142
Valid N (listwise)	55				

2. What is the level of financial security of generation Z employees in terms of financial management and financial stress?

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
meanMANAGEMENT	55	2.20	4.00	3.2291	.46852
meanSTRESS	55	2.00	4.00	2.9364	.53519
Valid N (listwise)	55				

3. What is the level of well-being of generation Z employees in terms of psychological well-being and financial satisfaction?

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
meanWELLBEING	55	2.10	4.00	3.0273	.42446
meanSATISFACTION	55	2.00	4.00	3.0109	.48598
Valid N (listwise)	55				

4. Is there a significant relationship between generation Z employees' financial literacy and financial security?

Correlations

		meanLITERACY	meanSECURITY
meanLITERACY	Pearson Correlation	1	.624**
	Sig. (2-tailed)		.000
	N	55	55
meanSECURITY	Pearson Correlation	.624**	1
	Sig. (2-tailed)	.000	
	N	55	55

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

5. Is there a significant relationship between generation Z employees' financial literacy and well-being?

Correlations

		meanLITERACY	meanGENZ
meanLITERACY	Pearson Correlation	1	.369**
	Sig. (2-tailed)		.006
	N	55	55
meanGENZ	Pearson Correlation	.369**	1
	Sig. (2-tailed)	.006	
	N	55	55

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

Appendix J – Turn it in Result



Page 2 of 52 Integrity Overview

Submission ID: 104447139853815

27% Overall Similarity

The combined total of all matches, including overlapping sources, for each database

Filtered from the Report

- Bibliography

Exclusions

- 3 Excluded Sources

Match Groups

- 135 Not Cited or Quoted 21%
Matches with neither in-text citation nor quotation marks
- 59 Missing Quotations 5%
Matches that are still very similar to source material
- 0 Missing Citation 0%
Matches that have quotation marks, but no in-text citation
- 0 Cited and Quoted 0%
Matches with in-text citation present, but no quotation marks

Top Sources

- 16% Internet sources
- 12% Publications
- 26% Submitted works (Student Papers)

Integrity Flags

1 Integrity Flag for Review

Hidden Text

- 2 suspect characters on 1 page

Text is altered to blend into the white background of the document

Our system's algorithms look deeply at a document for any inconsistencies that would set it apart from a normal submission. If we notice something strange, we flag it for you to review.

A flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review.

Appendix K – Grammarly Score

GRAMMARLY: GENERATION Z EMPLOYEES' FINANCIAL LITERACY, FINANCIAL SECURITY, AND WELL-BEING IN PRIVATE HIGHER EDUCATION INSTITUTIONS

GENERATION Z EMPLOYEES' FINANCIAL LITERACY, FINANCIAL SECURITY, AND WELL-BEING IN PRIVATE HIGHER EDUCATION INSTITUTIONS

by jjuust

General metrics

52,695	7,212	404	28 min 50 sec	55 min 28 sec
characters	words	sentences	reading time	speaking time

Score

99

Writing Issues

26

Issues left



Critical

28

Advanced

This text scores better than 99% of all texts checked by Grammarly

Plagiarism

This text hasn't been checked for plagiarism

CURRICULUM VITAE

VIA JEAN B. DELA CRUZManlabay, Dumingag, Zambuanga Del Sur
Philippines

Contact No. 09489250424

Student ID Number: 2020321

Email Add: dviajean@gmail.com

PERSONAL INFORMATION

Date of Birth	: February 17, 2004
Age	: 21
Place of Birth	: Manlabay, Dumingag, Zambuanga Del Sur,
Religion	: Catholic
Sex	: Female
Civil Status	: Single
Language/Dialect Spoken	: Cebuano, English, and Filipino

EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL	: Misamis University
DEGREE	: Bachelor of Science in Business Administration
SCHOOL YEAR	: 2022-Present

SENIOR HIGH SCHOOL

SCHOOL	: Misamis University
ADDRESS	: H.T. Feliciano St., Ozamiz City
SCHOOL YEAR	: 2020-2022

JUNIOR HIGH SCHOOL

SCHOOL	: Western Mindanao Adventist Academy
ADDRESS	: San Pablo, Dumingag, Zambuanga Del Sur
SCHOOL YEAR	: 2016-2020

ELEMENTARY EDUCATION

SCHOOL	: Special Science Manlabay Elementary School
ADDRESS	: Manlabay, Dumingag, Zambuang Del Sur
SCHOOL YEAR	: 2010-2016

Christine L. Bonggol
 Ozamiz City, Misamis Occidental,
 Philippines Contact No. 09700446023
 Student ID Number: 2021043
bonggolchristine40@gmail.com



PERSONAL INFORMATION

Date of Birth : June 13, 2003
 Age : 21 years old
 Place of Birth : Doña Consuelo, Ozamiz City,
 Religion : Catholic
 Sex : Female
 Civil Status : Single
 Language/Dialect Spoken : Cebuano, English, and Filipino

EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL : Misamis University
 DEGREE : Bachelor of Science in Business Administration
 SCHOOL YEAR : 2022-Present

SENIOR HIGH SCHOOL

SCHOOL : Misamis University
 ADDRESS : H.T. Feliciano St., Ozamiz City
 SCHOOL YEAR : 2021-2023

JUNIOR HIGH SCHOOL

SCHOOL : Ozamiz City School of Arts
 ADDRESS : Maningcol, Ozamiz City
 SCHOOL YEAR : 2020-2021

ELEMENTARY EDUCATION

SCHOOL : Maningcol Center School
 ADDRESS : Maningcol, Ozamiz City
 SCHOOL YEAR : 2014-2015

Benjamin M. Dumon
Bagakay, Ozamiz City, Misamis
Occidental, Philippines Contact
No. 09563367782 Student ID
Number: 2202488
dumonbenjamin@gmail.com



PERSONAL INFORMATION

Date of Birth : September 17, 2003
Age 21
Place of Birth : Bagakay, Ozamiz City,
Religion : Catholic
Sex : Male
Civil Status : Single
Language/Dialect Spoken : Cebuano, English, and Filipino

EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL : Misamis University
DEGREE : Bachelor of Science in Business Administration
SCHOOL YEAR : 2022-Present

SENIOR HIGH SCHOOL

SCHOOL : Misamis Institute of technology
ADDRESS : P-10 Bañadero, Ozamiz City, PH
SCHOOL YEAR : 2021-2023

JUNIOR HIGH SCHOOL

SCHOOL : Misamis Institute of technology
ADDRESS : P-10 Bañadero, Ozamiz City, PH
SCHOOL YEAR : 2021-2022

ELEMENTARY EDUCATION

SCHOOL : Sancho V. Capa Elementary
ADDRESS : Bagakay, Ozamiz City
SCHOOL YEAR : 2014-2015