



**SENIOR HIGH SCHOOL STUDENTS SAVING GOALS, FINANCIAL
MANAGEMENT SKILLS, AND BEHAVIOR**

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ABSTRACT

Finance has been a significant factor in the economy in recent years and serves as a method to achieve financial stability in a world where individuals can reserve a part of their money for future. This study explored the significant relationship between senior high school students' saving goals, financial management skills and behavior. This study utilized a descriptive-correlational design. It was conducted in Senior High School students in selected schools in Misamis Occidental. Moreover, 362 senior high school students were selected as respondents through stratified systematic sampling technique. Saving Goals, Financial Management Skills and Financial Behavior Questionnaires were used in gathering data. Results show that most senior high school students were female rather than male. The results also show that senior high school students were interested in various disciplines, most of them choosing STEM. This high rate shows that many students were interested in careers related to science and mathematics. On the other hand, GAS has the lowest number, which means that people are less interested in it or prefer the more specialized academic paths available in other strands. Subsequently, financial management skills were found to have a positive significant relationship with financial behavior among senior high school students. Conclusively, senior high school students in Misamis Occidental largely adhere to the ideal age range, with females being more dominant than males. The researchers recommend investigating how parental income is associated with students' financial knowledge, attitudes, and behaviors.

Keywords: behavior, financial management skills, money, saving goals, senior high school student

We sincerely dedicate this research paper to our God Almighty for granting us the financial resources necessary to complete this study, as well as for His guidance and protection. He has blessed us throughout the process of conducting and finalizing this research paper.

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INTRODUCTION

Rationale of the Study

Finance has been a significant factor in the economy in recent years and serves as a method to achieve financial stability in a world where individuals can reserve a part of their assets for future (Amanita, 2022). Generation Z is increasingly drawn to high-end products and might not completely understand the financial implications of their purchases based on their experiences (Singh et al., 2020). They have become accustomed to high prices, and these products are now commonplace on college campuses. In this context, many young individuals often lack the financial skills and understanding needed to manage their expenses for daily essentials (Cipriano & Delgado, 2023). In today's rapidly changing economic landscape, numerous students find themselves stepping into this phase without having the skills to evaluate the hierarchy of needs and manage their finances effectively (Ernawati & Ningsih, 2022).

People with limited financial literacy may face difficulties in managing their finances, which could result in excessive spending (Rosa & Listiadi, 2020). Young people have an inherent eagerness to seek out and try out different experiences (Novitasari et al., 2021). Creating financial plans for the future is essential. Nonetheless, students often overlook their maturity and, in doing so, neglect their future (Atienza & Manalo, 2021).

Despite awareness of the benefits associated with saving, many Indonesians have yet to adopt it as a habitual practice, finding it difficult to integrate into their economic behavior (Rikayanti & Listiadi, 2020). However, the necessity of saving

for unforeseen circumstances and emergencies remains imperative for every individual. This holds true for students as well, as those equipped with strong financial knowledge and self-discipline tend to prioritize their future welfare (Webley & Nyhus, 2020).

The problems faced by high school students become clear. A lot of individuals, especially young people, do not realize how to manage their finances on a day-to-day basis, as they often overlook the potential uncertainties of the future (Friedman, 2021). However, young people are naturally curious, and this encourages them to look for new experiences (Novitasari et al., 2021). This concern was highlighted by studies that showed a segment of respondents' allowances is allocated for food costs (Abawag et al., 2019). Numerous individuals find it challenging to save or invest due to a lack of understanding or access to the necessary resources. In recent times, students merely associate a strong comparison of their personal lifestyle with other students, including the viable resources that are available in their own pocket, making them spend much without thinking for economic and practical reasons (Sucihati, 2021). Young people incur various expenses related to education and personal needs. Meanwhile, majority of teenagers receive financial assistance from their parents (Jagadeesh, 2025).

Young people, especially university students, are growing up in a culture of debt (Chuah et al., 2020). Research indicated that young individuals rarely engage in fundamental financial practices like budgeting, establishing a monthly savings strategy, or planning for future financial requirements (Mien & Thao, 2022). Decision-making using and managing finance resources, not everyone with a

satisfactory income is free from financial troubles, as many struggle due to poor financial management skills and a lack of responsibility for their finances (Amanita, 2021).

Nurturing a constructive mindset about money is crucial for improving one's quality of life. Financial decisions should be guided by optimistic intentions to prevent mistakes in managing finances (Mukmin et al., 2021). The primary source of financial support for students mainly comes from remittances sent by their parents, as students in accounting education are, on average, not employed yet (Herawati& Dewi, 2020). Individuals who have confidence in their financial management abilities are more inclined to handle their finances effectively. (Arofah, 2019).

This research sought to assess the financial awareness of senior high school students regarding their financial management practices. It also aimed to evaluate the extent of students' responsibility versus irresponsible saving objectives and their financial management abilities, as well as their views on how they manage fundamental financial behaviors. By exploring the difference between responsible and irresponsible saving objectives, the research examined how students established their financial targets, assessing whether they were sensible or not, as well as how these objectives impacted their financial choices and behaviors. This evaluation aids in assessing students' ability to effectively handle their finances, a crucial skill for their future financial health. Additionally, it has the potential to enhance public awareness, sparking greater interest among researchers in exploring this subject further. Also, it plays a role in enhancing understanding by examining the saving

goals, financial management skills, and behaviors of senior high school students. Consequently, this research can act as a valuable resource for future scholars interested in investigating similar themes. This study has the potential to offer solutions regarding the financial behaviors of senior high school students by shedding light on how they can improve their financial management practices.

Although many studies have examined the behavior of students when it comes to their finances, there are still few studies that focus on saving goals, financial management skills, and the behavior of senior high school students. This research gap concretes our understanding of how senior high school students manage their money well. Consequently, this research offers valuable information regarding the saving goals, financial management skills, and behavior of senior high school students in Misamis Occidental, emphasizing the significance of financial practices. The results of this research will assist students in Misamis Occidental in pinpointing aspects where they can enhance their financial behavior. At the same time, it contributes to the existing literature on saving goals, financial management skills, and behavior globally, particularly in the developing province of Misamis Occidental.

Theoretical Framework

This study was anchored on two theories: Edwin Locke's Goal-Setting Theory (1981) and Icek Ajzen's Theory of Planned Behavior (1985).

Goal Setting Theory is what a person aims to achieve, serving as the target or purpose behind an action. The process of goal setting involves defining clear and

effective objectives for completing tasks (Moeller et al., (2012). Locke et al. (1981) mentioned that setting goals positively impacts task performance. Latham and Locke (2007) explained that setting a particular ambitious goal results in even greater performance than simply encouraging individuals to give their best effort.

Establishing goals significantly impacts an individual's ability to plan their financial objectives. Personal financial planning involves the management of one's finances to reach a level of personal economic fulfillment (Jack et al., 2004).

This planning method can assist people in managing their financial situation. Each person and family has unique circumstances that influence their financial planning to meet their needs and particular objectives. The theory offers a structure for understanding and assessing how people tackle savings. It discusses the fluctuations in financial data related to individuals' behavior (Safdar et al., 2020).

It suggests that well-defined and ambitious objectives boost both motivation and performance. It highlights the importance of clarity, challenge, commitment, and feedback as essential elements in successful goal setting (Durham et al., 2020). They motivate people to work more and be more persistent. As long as the objectives are still attainable, they encourage people to push their limits, which improves performance and fosters personal development. Clear, unambiguous objectives are provided by specific goals, which facilitate effective focus and effort direction. Higher performance results from this precision since people can gauge their development and know what is expected of them (Weinburg & Butt, 2014).

The Theory of Planned Behavior (TPB) claims that a person's actions can be understood through their attitudes, social norms, and perceived control over their behavior (Ajzen, 1991). It seeks to forecast actions that are entirely outside an individual's influence. In this context, a person's motivation to act is the key element influencing their behavior. The intention to engage in a behavior is determined by subjective norms, perceptions of control over the behavior, and attitudes related to the behavior itself (Rahadjeng & Fiandari, 2020).

The theory of planned behavior suggests that people's actions are influenced by their intentions. According to this theory, attitudes, subjective norms, and perceived behavioral control can all impact on how behavioral intentions are formed (Gu & Wu, 2019). Intention serves as the primary predictor of behavior. Thus, three key factors that shape an individual's actions are their attitude toward the behavior, the subjective norms present, and their perceived control over the behavior (Ajzen, 2020).

This theory emphasizes the importance of individuals' perceptions regarding the consequences of their actions. It suggests that the feelings towards a specific behavior are influenced by the beliefs that are easily accessible regarding its anticipated outcomes, referred to as behavioral beliefs (Ajzen, 2020). Subjective norms reflect the social influences felt from important people in one's life (Ajzen, 2020).

The theory of planned behavior regarding financial activities indicates that students with a favorable outlook on financial management and saving skills recognize the societal expectations to adopt responsible financial practices. They

feel confident in their understanding and resources to handle their finances effectively, making them more inclined to demonstrate responsible financial behavior (Khalisharani et al., 2022).

Research employing the theory of planned behavior has underscored the intricate relationship between comprehension, attitudes, and social factors in determining financial literacy results (Arifin et al., 2020). In this context, the relevance of the TPB offers a clear insight and addresses elements that affect financial behavior, especially in various cultural settings.

Research findings indicate that the Theory of Planned Behavior is effective in financial behavior interventions designed to encourage responsible saving practices and enhance financial management abilities in senior high school students. By implementing specific interventions that aim to alter students' perceptions of financial responsibility, the social expectations related to financial actions, and their sense of control over financial choices, these strategies can aid in building the knowledge, skills, and competencies essential for making informed financial decisions and effectively achieving financial objectives.

Conceptual Framework

Several elements can affect high school seniors' attitudes towards saving objectives and their financial management skills. Furthermore, their saving practices vary and are shaped by factors such as saving goals and financial management skills, which can impact their overall financial behavior. It is crucial to take these factors into account when aiming to comprehend and assist students in

cultivating effective saving goals and improving their financial management skills (Zulfaris et al., 2020).

Students who have saving goals are individuals who have identified specific financial objectives they aim to achieve within a defined timeframe. They demonstrate an active strategy in handling their finances by allocating a part of their earnings or allowances to reach their savings goals (Munoz-Murillo et al., 2020). They demonstrate discipline, determination, and a clear vision of their financial priorities, whether it is saving for education, travel, a major purchase, or emergency funds. They regularly track their progress, adjust their saving strategies as needed, and remain committed to reaching their desired savings goal (Arthi, 2023). Saving goals serve as a motivational factor for students to engage in financial planning and adopt responsible financial behavior (Panjaitan, 2022).

Self-control is one of the constructs of saving goals. It encompasses the capability to manage one's behaviors and curb impulsive actions. This ability is shaped by the intensity of a person's values and beliefs, which steer their behaviors and decision-making processes (Siswante & Halida, 2020). Individuals with strong self-control tend to set aside money from each paycheck, establish better overall saving objectives, experience reduced anxiety regarding finances, and feel more confidence in their present and future financial stability. Choi et al. (2011) discovered that those with low self-control are less inclined to save adequate funds.

Meanwhile, *compulsive buying* is a phenomenon defined by an overwhelming desire accompanied by increasing stress, which can only be alleviated through making a purchase (Lejoyeux et al., 1997). Some scholars have

described compulsive buying behavior as a psychological condition in which an individual, feeling isolated and lacking impulse control, alongside having low self-esteem, anxiety, and materialistic tendencies, seeks excitement (Desarbo & Edwards, 1996; Faber & O'Guinn, 1992; et al.)

On the other hand, *financial management skills* are characterized by the actions and viewpoints regarding the management of finances. Currently, student financial management pertains to the actions and viewpoints of students as they manage their finances and deal with their funds throughout their academic journey. Leach et al. (2021) emphasized that early involvement in financial management is crucial for the younger generation. In reality, students must possess essential financial management knowledge and skills to ensure they reach their goals or objectives. University students often struggle to handle their restricted financial resources. Many of these challenges stem from poor financial habits, such as minimal savings, inadequate record keeping, and some students accumulating credit card debt. Given that managing financial resources is crucial for daily life, developing financial management skills is vital for fostering responsible financial behavior (Rafi, 2021).

Saving ability is a key component of financial management skills, as it is crucial for saving money. Without proper budgeting, it is difficult to monitor spending and make deliberate saving choices. Muhammad et al. (2021) found that higher financial self-efficacy significantly predicts a positive outlook on saving, suggesting the impact of one's saving habits and their commitment to enhancing their overall well-being.

Financial capability refers to a comprehensive concept that includes various elements, such as financial understanding, available resources, accessibility, and behaviors (Xiao, 2018). It entails the effective combination of financial knowledge and behavior, highlighting the ability to utilize relevant financial insights and adopt positive financial practices to achieve financial well-being (O'Neil, 2018). If a person acquires skills and knowledge but fails to implement them in real-life decisions, they are regarded as lacking capability (Piotrowska, 2020; Vlaev & Elliott, 2020). Individuals who are financially capable must possess both the skills and the opportunities to enhance their financial well-being through wise financial decisions and actions (Batty et al., 2020).

The financial behavior is a way of spendthrift manages their finances leads to several irresponsible financial habits, including insufficient saving, investing, planning for emergencies, and future budgeting (Herdjiono & Damanik, 2021). Such irresponsible financial habits often promote a short-term mindset and are closely associated with spontaneous purchasing, causing even those with adequate income to encounter financial difficulties (Waty et al., 2021).

Subjective Norms pertain to the social context that shapes an individual's perception of how others view specific actions, whether they support or oppose them (Rahayu et al., 2023). According to Erna & Yulist (2020), subjective norms are shaped by a variety of factors related to the individual, which serve as a reference point for decision-making, including influences from colleagues and family members (Rajitha, 2023).

Controlled beliefs indicate the extent to which a person feels they possess control over their intellectual abilities required to achieve desired results, including those related to aging (Lachman & Agrigoroaei, 2021).

Perceived power are attitudes regarding the influence of situational and internal factors on either encouraging or discouraging the execution of behavior (Rizani, 2023). This outcome may be affected by how challenging or straightforward individuals perceive certain practices to be. This concept is backed by multiple studies indicating that perception positively impacts financial behavior (Rahayu et al., 2023).

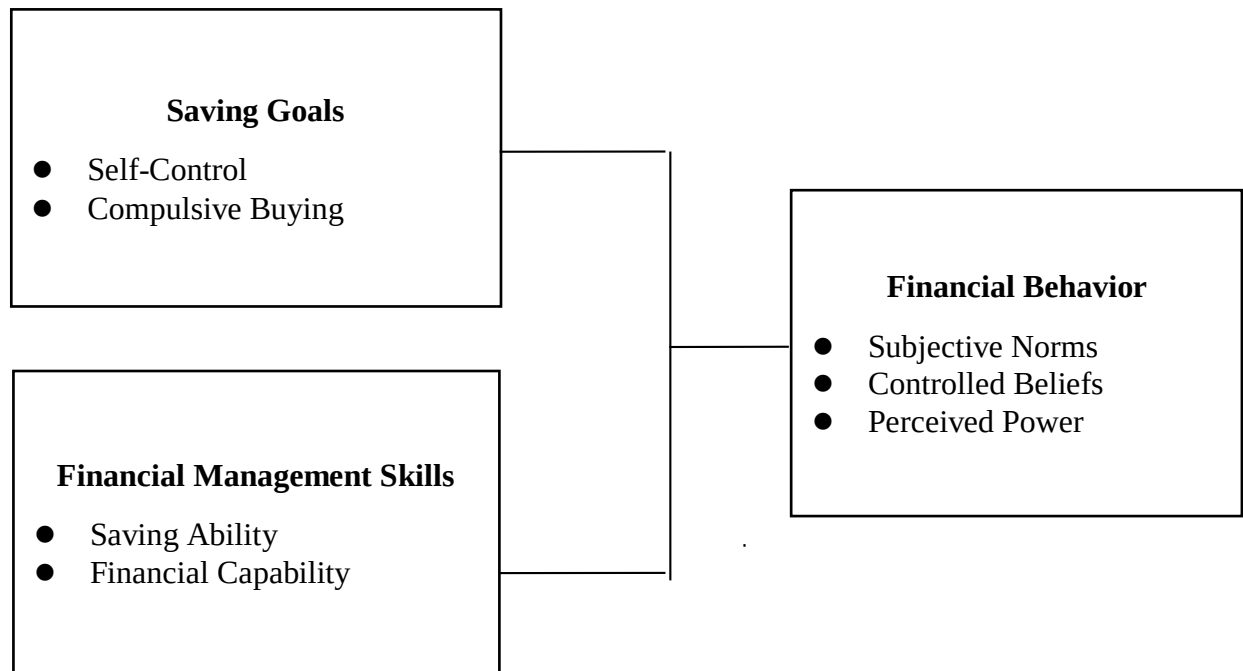


Figure 1: Schematic Diagram of the Study

Statement of the Problem

This study explored the significant relationship between Senior High School students saving goals, financial management skills, and behavior in the province of Misamis Occidental: Specifically, this study sought to answer the following research questions:

1. What is the demographic profile of the respondents in terms of age sex, educational background, and weekly allowance, parents' income, parents' occupation?
2. What is the level of saving goals among senior high school students in terms of self-control, and compulsive buying?
3. What is the level of financial management skills among senior high school students in terms of saving ability, and financial capability?
4. What is the level of financial behavior among senior high school students in terms of subjective norms, controlled beliefs and perceived power?
5. Is there a significant relationship between senior high school students' saving goals and financial behavior?
6. Is there a significant relationship between senior high school students' financial management skills and financial behavior?
7. Is there a significant difference between the financial behavior of senior high school students when grouped according to profile?

Null Hypothesis

Ho1: There is no significant relationship between senior high school students' saving goals and financial behavior.

Ho2: There is no significant relationship between senior high school students' financial management skills and financial behavior.

Ho3: There is no significant difference in the financial behavior of senior high school students when grouped according to profile.

Significance of the Study

This research sought to assess the financial awareness of senior high school students regarding their financial management practices. It also aimed to evaluate the extent of students' responsibility versus irresponsible saving objectives and their financial management abilities, as well as their views on how they manage fundamental financial behaviors. By exploring the difference between responsible and irresponsible saving objectives, the research examined how students established their financial targets, assessing whether they were sensible or not, as well as how these objectives impacted their financial choices and behaviors. This evaluation aids in assessing students' ability to effectively handle their finances, a crucial skill for their future financial health.

RESEARCH METHODOLOGY

Research Design

The study employed the descriptive-correlational design put forth by Lathon and Radocy to meet its goals. These models were combined to create a more comprehensive method for gathering, interpreting, and analyzing the data. The descriptive method aims to systematically and accurately portray the population, situation, or phenomenon. When it focuses on gathering and analyzing information through statistical methods, it becomes quantitative. Descriptive research examines statistical outcomes that explore phenomena occurring in natural settings without manipulating any variables. A correlational research design was utilized to assess the extent of the relationship between two or more variables. It presents a static view of circumstances and clarifies the relationship between the roles of the variables involved in the selected topic (McBurney & White, 2009). This design was fitting for the study as it investigated the significant connection between Senior high school saving goals, financial management skills, and financial behavior.

Locale of the Study

The study was conducted among selected senior high school students in the province of Misamis Occidental, namely Misamis University—Ozamiz City, Ozamiz City School of Arts and Trades (OCSAT)—Ozamiz City, Ozamiz City National High School—Ozamiz City, St. Michael's High School—Tangub City,

Tangub City National High School—Tangub City, Southern Capital College—Oroquieta City, and Misamis University—Oroquieta City. Misamis Occidental is home to senior high school students who are enrolled in schools in the province and are encountering difficulties in managing their finances effectively. This province is situated in the Northern Mindanao region of the Philippines. In Misamis Occidental, various choices for senior high school education are available. These institutions cater to the educational needs of the local community and nearby areas, contributing to the development of the province's educational landscape. Misamis Occidental is known for its supportive and inviting attitude towards research efforts, promoting cooperation and data gathering for researchers.

Respondents of the Study

The respondents in the study consisted of 362 senior high school students selected using a stratified sampling method. A Raosoft calculator was utilized to ascertain the sample size for the study.

In selecting the participants, the following criteria were applied for eligibility: (1) Students who are currently enrolled in Senior High School located in Misamis Occidental; (2) Students who are registered in various strands offered in Senior High School; (3) Students who are willing to take part and provide truthful information. Conversely, Senior High School students who do not fulfill the specified criteria were excluded from being study respondents.

Data Gathering Instruments

This study used the following research instruments:

A. Respondents' Saving Goal Questionnaire. This is a four- point Likert scale questionnaire, which was adapted from (Sulong, 2017 & Talees, 2017). It consists of constructs, namely, Self-control and Compulsive buying. It consists of 16 indicators (see Appendix A).

In determining the level of senior high students saving goals the following scale was used:

Responses	Continuum	Interpretation
4- Strongly Agree (SA)	3.25-4.0	Very High (VH)
3-Agree (A)	2.50-3.24	High (H)
2-Disagree (D)	1.75-2.49	Low (L)
1-Strongly Disagree (SD)	1.0-1.74	Very Low (VL)

B. Respondents Financial Management Skills Questionnaire. This is a four-point Likert scale questionnaire that was adapted from (Sulong, 2017 & Mokhtar et al., 2020). It consists of constructs, namely, Saving Ability and Financial Capability. It consists of 13 indicators (see Appendix B)

In determining the level of the financial management skills, the following scale was used:

Responses	Continuum	Interpretation
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4- Strongly Agree (SA)	3.25-4.0	Very High (VH)
3-Agree (A)	2.50-3.24	High (H)
2-Disagree (D)	1.75-2.49	Low (L)
1-Strongly Disagree (SD)	1.0-1.74	Very Low (VL)

C. Respondents Financial Behavior Questionnaire. This is a four-point Likert scale questionnaire which was adapted from Shih et al., (2022). It consists of 3 constructs: subjective norms, perceived behavioral control, and controlled beliefs. The questionnaire contains 22 indicators of all constructs (see Appendix C)

In determining the level of senior high students' financial behavior, the following scale was used:

Responses	Continuum	Interpretation
4- Strongly Agree (SA)	3.25-4.0	Very High (VH)
3-Agree (A)	2.50-3.24	High (H)
2-Disagree (D)	1.75-2.49	Low (L)
1-Strongly Disagree (SD)	1.0-1.74	Very Low (VL)

Data Gathering Procedure

Prior to initiating this study, the researchers obtained consent from the college dean and were granted approval by the research adviser. Once approval was secured, data collection was conducted face-to-face with Senior High Students, ensuring that all participants received a formal letter of consent allowing the researchers to engage with them. The researchers clearly articulated the objectives

of the research study. Before inviting respondents to complete the questionnaire, they were given a consent letter. Once the questionnaires were completed, the researchers promptly collected them. Following this, all the gathered data were compiled, analyzed, and interpreted.

Statistical Treatment

The following statistical tools were used in analyzing and interpreting the data collected in this study:

Frequencies and Percentages. These tools were used to determine the demographic profile of the respondents in terms of sex, educational background, and employ.

Mean and Standard Deviation. These tools were used to measure saving goals, financial management skills, and financial behavior.

Pearson Correlation Coefficient. These tool was used to identify the extent of the relationship among the variables: Saving Goals, Financial Management Skills, and Financial Behavior.

F-test and T-test. These tools were used to examine the significant difference between financial behavior of senior high school students when grouped according to profile.

Ethical Consideration

Before the research commenced, the ethical guidelines for the study were adhered to, based on the principles established by Bryman and Bell (2007). Firstly, the researchers ensured that participation in the study would not cause any harm to the respondents. Secondly, they took appropriate steps to guarantee that respondents would not experience any form of harm throughout the research process. The researchers refrained from engaging in any actions or practices that could undermine or disrespect the respondents. Full consent was sought before the study began. Respondents were provided with clear and understandable information regarding the study's objectives, methods, potential risks, benefits, and their rights. The researchers prioritized the privacy of the respondents. Strict measures were taken to maintain the anonymity of both individuals and organizations involved in the research. The identities of the respondents, along with any identifying information related to individuals or organizations, were kept confidential. Any information shared with respondents was conveyed accurately and clearly.

RESULTS AND DISCUSSIONS

Demographic Profile of the Respondents

Table 1 shows the demographic profiles of the respondents. In terms of respondents' age distribution, there were 139 (38.29%) students whose age range fell within 15 – 16 years old, 155 (42.70%) who were 17 – 18 years old, and 69 (19.01%) were 19 – 20 years old. Meanwhile, there were 156 (42.98%) who were males and 207 (57.02%) who were females. When it comes to their strands, there were 47 (12.95%) senior high school students who were ABM, 89 (24.52%) who were STEM, 87 (23.97%) who were HUMSS; meanwhile, GAS had 45 (12.40%), PREBACC had 44 (12.12%), and 51 (14.05%) were TVL.

Considerably, there were different weekly allowances among the senior high school students. 166 (45.74%) had an allowance of ₱80.00 - ₱100.00. There were 52 (14.33%) students who had a weekly allowance of ₱101.00 – ₱200.00. Moreover, 42 (11.57%) had ₱201.00 – ₱300.00. There were also 17 (4.68%) students who had ₱301.00 – ₱400.00. 45 (12.40%) students had ₱401.00 – ₱500.00 per week. 38 students had an allowance of ₱501.00 – ₱1,000.00 per week. Lastly, 3 (0.83%) students had a weekly allowance of above ₱1,001.00.

On the other hand, regarding the parent's income, 192 (52.89%) had ₱5,000.00 – ₱10,000.00. For ₱11,000.00 – ₱15,000.00, there were 37 (10.20%). 33 (9.08%) had ₱16,000.00 – ₱20,000.00. Moreover, 26 (7.15%) had ₱21,000.00 – ₱25,000.00, while for ₱26,000.00 and above, there were 75 (20.67%).

Furthermore, the table also depicts the respondents' parents' occupations. 17 (4.68%) students have parents who are teachers. 51 (14.05%) answered farmers. 34 (9.37%) students categorized their parents' occupation as police officers. Meanwhile, 52 (14.33%) answered Overseas Filipino Worker (OFW). 55 (15.15%) were government employees. Other than that, 44 (12.12%) parents were businessmen. 29 (7.99%) were drivers. Unemployed parents account for 14 (3.86%), while 67 (18.46%) were categorized as others.

The findings reveal that the majority of the respondents were teenagers, which is particularly the ideal age for senior high school students in the Philippines. In contrast, the lowest portion of the respondents were considerably above the ideal ages for senior high school students. Students at this stage were usually exposed to financial responsibilities, such as managing personal savings, budgets, or expenses.

In Misamis Occidental, most senior high school students were female rather than male. This result significantly implies that there are more female senior high school students that responded to the survey than males.

The results also show that senior high school students were interested in various disciplines, most of them choosing STEM. This high rate shows that many students were interested in careers related to science and mathematics. They associate jobs in line with STEM for prestige. On the other hand, GAS has the lowest number, which means that people are less interested in it or prefer the more specialized academic paths available in other strands.

However, the senior high school students' weekly allowances reveal a wide range. Most get an allowance of between ₱80.00 and ₱100.00 per week, implying that developing good saving habits might be hard for these students. On the other hand, the small group of students who get above ₱1,000.00 may have more financial freedom and can try different ways to save money. Meanwhile, in terms of their parents' income majority were from the lowest income group, making between ₱5,000.00 and ₱10,000.00. It means that most of the senior high school students at Misamis Occidental come from low-income families. This situation makes it much harder for them to save money and handle their money well, which could limit their access to essential resources and chances. On the other hand, some respondents' parents make more than ₱26,000.00, showing that these students have a better financial advantage. The survey results on parental occupations among senior high school students show a very different social and economic environment. Most respondents put their parents in the "others" category, giving no specific job types. On the other hand, the number of parents who are unemployed is relatively small.

The directive was founded on the fact that results corroborate with literature emphasizing that teenage students are more capable of engaging with the material and obtaining benefits from the educational experience.

Moreover, Amoadu et al. (2024) stated that in many Asian countries, the senior high school educational arena is often occupied by female students. This dominance suggests that females increasingly embrace higher education as a pathway to personal and professional fulfillment, driven by economic development, changing family dynamics, and a growing emphasis on education as a key to social

mobility. This female advantage indicates a more excellent value placed on the female education workforce industry in the future in more significant numbers (Friedline et al., 2021)

Additionally, individuals are progressively engaging in STEM fields in countries striving for profitable growth and development (Kaleva et al., 2019). It asserts that STEM provides opportunities for employment and advancement, primarily a more significant number of employment opportunities. On the other hand, senior high school students in the Philippines exhibited a decreasing preference for the General Academic Strand (GAS), which is frequently perceived as a less focused option, having no straightforward path to specific job opportunities (Bordey, 2023).

Relatively, McKinnon-Crowley et al. (2023) stated that students from better-off families can set long-term financial goals by having more savings and fewer debts. Conversely, students from families with low income frequently require assistance in achieving financial advancement. Their short-term needs often come before their long-term income (Tharanika & Andrew, 2019).

In addition, financial activities and opportunities available to students are influenced by their family status. Students from better and higher-class backgrounds have access to numerous resources that can help them grow as individuals. On the other hand, students from low-income families have a more challenging time as they cannot participate in school and money matters, considering they lack the means to do so.

Cortez (2023) also stated that the Philippines' growing workforce allows people to learn how to handle their money well. If Filipinos stick to a strict budget and make smart purchases, they can build a strong financial foundation. Workers and their families can deal with economic uncertainty and become financially independent by putting financial education first and being responsible for managing their income.

Thus, it can be inferred that senior high school students choose to enroll STEM strand making them more exploration in technological advancement and become more receptive in applied mathematics and sciences program which are prestigious career alignment in the future. On the other hand, these group of students are merely supported by their parents who are employed in government offices making them aspire to better career options and profession in the near future.

Table 1. Demographic Profile of Respondents

Category		Frequency	Percentage
Age			
	15-16	139	38.29
	17-18	155	42.70
	19-20	69	19.01
Sex			
	Male	156	42.98
	Female	207	57.02
Strand			
	ABM	47	12.95
	STEM	89	24.52
	HUMSS	87	23.97
	GAS	45	12.40
	PRE-BACC	44	12.12
	TVL	51	14.05
Weekly Allowance			
	₱80.00 – ₱100.00	166	45.74
	₱101.00 – ₱200.00	52	14.33
	₱201.00 – ₱300.00	42	11.57
	₱301.00 – ₱400.00	17	4.68
	₱401.00 – ₱500.00	45	12.40
	₱501.00 – ₱1,000.00	38	10.47
	Above ₱1,001.00	3	0.83
Parents' Income			
	₱5,000.00 – ₱10,000.00	192	52.89
	₱11,000.00 – ₱15,000.00	37	10.20
	₱16,000.00 – ₱20,000.00	33	9.08
	₱21,000.00 – ₱25,000.00	26	7.15
	Above ₱26,000.000	75	20.67
Parents' Occupation			
	Teacher	17	4.68
	Farmer	51	14.05
	Police	34	9.37
	OFW	52	14.33
	Government Employee	55	15.15
	Businessman	44	12.12
	Driver	29	7.99
	Unemployed	14	3.86
	Others	67	18.46

Level of Saving Goals among Senior High School Students

Table 2 shows level of saving goals among senior high school students. The overall high level of saving goals among senior high school students ($M=2.63$; $SD=0.64$). Indicates that these students have financial objectives that enable them to save their money according to their preferences or needs. Based on the constructs, the respondents have a high level of self-control ($M=2.52$; $SD=0.61$), indicating that the students can resist the temptations of spending. On the other hand, the students also have a high level of compulsive buying behavior ($M=2.53$; $SD=0.67$), implying that even with their high level of self-control, they still have situations of excessive shopping habits and buying behavior.

Relatively, senior high school students' high level of saving goals, ($M=2.63$; $SD=0.64$), are determined by their interest in financial security for their future financial well-being. As indicated in its construct, self-control ($M=2.52$; $SD=0.61$), these students have discipline within themselves. This indicates that students are likely to be more responsible with their money and choose to save rather than spend it. However, the value of compulsive buying ($M=2.53$) among the same respondents differs in self-control, which may significantly hinder the attainment of savings targets and possible long-term financial stability. With the indications of the constructs of saving goals among senior high school students, it is implied that self-control may help these students resist spending habits, but it does not sufficiently prevent them from immediate gratifications.

In such essences, the standard deviation values present the variability and distribution of saving goals regarding self-control and compulsive buying among

senior high school students. With the overall saving goals standard deviation (0.64), it is emphasized that there is a moderate variability among the students. It implies that even with the common or shared value of saving goals, there are differences viewed by the students such as purpose or what their goals are for. Some students may save for long-term goals, and some may be for short-term ones. In such matters, the standard deviation of self-control (0.61) indicates that students may have different measures of discipline when it comes to saving, indicating that in terms of self-control in saving, students' responses vary. Subsequently, the standard deviation of compulsive buying (0.67) emphasizes the range of buying urges among the students. Some students may impulsively purchase the moment they face their needs or wants, and some may have to think about it.

The path to achieving savings goals is exercising the resistance of instant rewards for more significant future benefits. It stresses that those with solid self-control are more likely to reach their savings goals despite unforeseen costs or alluring expenditures (Schmitz, 2023). Additionally, this discipline also consistently contributes to building financial reserves that can weather unanticipated events and support future financial goals. Substantially, self-control requires developing plans to avoid unnecessary expenses (Mpaata et al., 2021).

Conversely, saving goals could be challenged by the habit of compulsive buying. Rimando (2018) stated that many people still need help stopping themselves from buying things they do not need, which gets in the way of their savings goals and generates debt and financial vulnerability. Additionally, Kshatriya and Shah (2021) pointed out that compulsive buying can make it harder to handle

money well, like saving, making a budget, and keeping updated on debts. In such cases, Spinella et al. (2019) asserted that identifying the underlying triggers and creating constructive coping strategies are the keys to breaking free from compulsive buying. Sudden buying can be avoided by determining what motivates a person to buy and developing financial strategies like a thorough budget (Owusu et al., 2021).

Moreover, the findings entail a connection with the anchored Goal Setting Theory by Edwin Locke (1981). The findings postulated high saving goals regarding senior high school students' self-control and compulsive buying. In connection, the theory denotes that individuals face different financial conditions. It leads to different habits for financial planning or savings and various spending methods for personal needs and specific wants (Safdar et al., 2020). Latham (2019) stated that Locke's theory posits that specific, challenging, and achievable goals are the primary drivers of financial motivation. According to Mu'izzuddin et al. (2017), the theory suggested that having a specific financial target generates a framework for personal financial decision-making. However, if financial goals are not regularly monitored, individuals may increase vulnerability to excessive spending.

In this case, senior high school students show much self-control, which suggests they are likely to be good with money and put savings ahead of wanting something right now. It depicts how vital self-discipline is for reaching financial goals since people with more self-control tend to have better long-term financial health. On the other hand, people who buy things repeatedly need help getting their spending habits to match their saving goals. So, senior high school students are

better suited to look into the grounds behind compulsive buying and take steps to improve their self-control.

Table 2. Level of Saving Goals among Senior High School Students (n=363)

Constructs	M	SD	Interpretation
Self-control	2.52	0.61	High
Compulsive Buying	2.53	0.67	High
Overall Level of Saving Goals	2.53	0.64	High

*Scale: 3.25 – 4.0 (*Very High*), 2.50 – 3.24 (*High*), 1.75 – 2.49 (*Low*), 1.0 – 1.74 (*Very Low*)

Level of Financial Management Skills among Senior High School Students

Table 3 demonstrates the level of financial management skills of senior high school students. Based on the data gathered, the respondents have an overall high level of financial management skills (M=2.88; SD=0.53). This indicates that these students make informed financial decisions and allocations, enabling them to manage their finances effectively. Moreover, the results show a high level of saving ability among students (M=2.88; SD=0.53), emphasizing that these students can prioritize saving rather than spending, and they can allocate their finances for future purposes. They also have a high level of financial capability (M=2.87; SD=0.52), suggesting that these students can set realistic financial goals according to their capability and resources.

The findings reveal that the financial management skills of senior high school students in terms of savings ability and financial capability are high (M=2.88), which means that they understand the basics of saving and have the self-

control to put them into practice. In essence, under their financial management skills, their high savings ability ($M=2.88$) showcase that these students are aware of their saving principles, and they are committed to attaining this. This suggests that these students are disciplined enough to set a portion of their finances towards plans. In addition, their high level of financial capability ($M=2.87$) shows that they demonstrate a well-managed character towards financial actions. Their character to make informed decisions, to create financial plans, and to utilize their finances responsibly showcase how capable they are of managing their finances even as students.

The standard deviation shows the variability and distribution of financial management skills in terms of savings ability and financial capability among senior high students. The overall standard deviation (0.53) emphasizes that there is a moderate level of variation of financial management skills among the students. This suggests that some students may possess greater skills than others. In terms of savings ability's standard deviation (0.53), it also shows that there is moderate variation. This entails that some students may exhibit higher chances of savings, or they consistently set aside financial portions for their savings, and others might have difficulty to do this regularly. Subsequently, the standard deviation of financial capability (0.52) also pointed out a moderate variation. The financial capability of these students may vary as some of them may have a strong foundation or grasp of financial concepts and apply them practically, while others may have limited knowledge regarding this. In such matters, the financial management skills of senior

high school students could vary significantly due to their different backgrounds and resources.

Petpairote (2022) pointed out that financial management requires many skills, and saving money is one of the most important ones. He explained that saving is more than just putting money away; it is a way of managing one's money that needs discipline and planning. Aynur and Bilal (2020) said that people who can save money are more financially secure and less reliant on debt, which gives them more financial freedom. Also, saving money takes a deep understanding of one's financial situation. It means making a budget, keeping track of spending, and finding places to cut costs (Shah et al., 2021). By planning how they will save money, people can make the most of their resources and reach their long-term financial goals, giving them a sense of accomplishment and power over their financial future (Ansong et al., 2019).

Moreover, Xiao et al. (2022) added that a high level of financial capability aligns with good financial management because it includes a full understanding of personal finances, such as income, spending, assets, and debts. Eciya (2020) also stated that this knowledge is the basis for good planning because it helps people find places to save money and plan how to use their resources to reach their financial goals. Also, being financially capable means properly handling debt, knowing how important it is to borrow money wisely, and coming up with plans for paying it back (Bhargava et al., 2022). As such, people can reach their financial objectives by establishing and developing their financial capabilities (Sari & Mangifera, 2023).

In such matters, Icek Ajzen's (1985) Theory of Planned Behavior (TPB) is true in correspondence with the results. The theory, as explained by Boonroungrut and Huang (2021), contends that people's financial management skills come from their goals, which are formed by their attitudes and ability to control themselves. Also, Lajuni et al. (2019) noted how people feel about money and how savings can change their plans to save. Hang et al. (2023) additionally stated that people may be more likely to save money if they think that their family, friends, or social groups value saving money and being smart with money. According to the theory, people who think they have the abilities, understanding, and aids to handle their money well are also more likely to save and borrow money (Satsios & Hadjidakis, 2018).

Senior high school students' financial management skills, specifically focusing on savings ability and financial capability, shows a strong base. It means that these students understand money concepts well and are good at using them in their daily lives. These students have a very high level of savings, which shows that they understand how to save money and are disciplined enough to do it. Additionally, their financial situation shows they have a profound knowledge of managing their money effectively.

Table 3. Level of Financial Management Skills among Senior High School Students (n=363)

Constructs	M	SD	Interpretation
Savings Ability	2.88	0.53	High
Financial Capability	2.87	0.52	High
Overall Level of Financial Management Skills	2.88	0.53	High

**Scale: 3.25 – 4.0 (Very High), 2.50 – 3.24 (High), 1.75 – 2.49 (Low), 1.0 – 1.74 (Very Low)*

Level of Financial Behavior among Senior High School Students

Table 4 shows an overall very high level of financial behavior among senior high school students (M=3.57; SD=0.38). This suggests that these students possessed characteristics that enabled them to act upon their financial decisions and money management. In accordance, the subjective norms of the students is high (M=2.84; SD=0.41), indicating that these students behave according to what others may see as right or correct for behaving towards their finances. Moreover, the results show a high level of controlled belief among students (M=2.99; SD=0.57), entailing that these students have strong personal values and beliefs of what they can do to effectively monitor and manage their finances. Subsequently, the students also have a high level of perceived power (M=2.88; SD=0.49), indicating that they are confident enough to have a characteristic that allows them to achieve their financial plans.

The data shows that senior high school students' financial behavior is very high ($M=3.57$), making them behave accordingly to their perceived societal acceptance of financial principles, their own viewpoints, and their self-efficacy to their effectivity towards their finances. In such matters, the students possess a high level of social norms ($M=2.84$), indicating that these students have a strong alignment on social expectations of what good financial behavior should be. This indicates how their societal environment like their peers or families see how they plan their financial actions and how they conform with these expectations. Moreover, they also have a high level of controlled beliefs ($M=2.99$), highlighting their internal motives and principles of positive financial behavior. Their personal principles for making financial decisions, allocations, and utilizations exhibit how they are not entirely driven by external factors. In addition, they also have a high level of perceived power ($M=2.88$), emphasizing that these students have a strong confidence in how they manage or control their savings and spendings. This self-efficacy enables to make financial decisions and actions that they believe is right for them.

In such matters, the standard deviation of financial behavior (0.38) in terms of social norms, controlled beliefs, and perceived power showcase a low-moderate variation among the senior high school students. This emphasizes that there may be little to moderate differences in students' financial habits. They may share similar characteristics in handling their finances, but there is still a little disparity which indicates that there may be a portion of the population that has a different behavior than the rest. Relatively, the social norms standard deviation (0.41) showcases a

moderate variation among the students. This suggests that there are students who act with their finances based on what their peers or families may expect, and some may not. This societal expectation could be an influence for others on how they financially behave. Moreover, the standard deviation of controlled beliefs (0.57) showcases a higher value of variation compared to social norms. This indicates that there are more students possessing a strong self-perception of how they should financially behave. There is a wide range of students who believe that following their principles or values may be best for them. In addition, the standard deviation of perceived power (0.49) shows that there is moderate variation of how students see their ability to influence their financial behavior. Others may feel empowered to do actions that conform with what they believe they are capable of, and others may not. The variability of financial behavior and its constructs may be recognized or differentiated on various perceptions, beliefs, and attitudes.

Social rules affect how people handle money. These rules, often deeply rooted in culture and society, tell us what is right and wrong when spending, saving, investing, and managing debt. Also, Dur et al. (2021) noted how people feel about borrowing and lending money and how open they are to different investment methods, which can vary greatly between societies. Social rules can also affect how people make financial decisions. If a certain kind of buying is considered socially acceptable, people may be likelier to do it, even if they do not have much money (Hełka & Wójcik, 2023).

De Almeida et al. (2021) said that managed beliefs play a big role in financial behavior. This way of thinking requires evaluating common financial

stories, especially when they go against one's values and long-term goals. According to Rey-Ares et al. (2021), people can make better financial decisions with more focus and purpose if they adopt a controlled belief system. Realistic financial goals and an ideal way to handle money are also ways to measure useful controlled beliefs (Anastasia & Santoso, 2020).

Furthermore, Balasubramanian and Sargent (2020) stated that how powerful someone feels affects how they make financial decisions. People who think they are financially stable may be more likely to take risks because they think their knowledge and resources will protect them from losing money. Sekźcińska et al. (2022) also pointed out that the interest in being wealthy can make people act in competitive ways, making them take more risks.

In such matters, Icek Ajzen's (1985) Theory of Planned Behavior (TPB) primarily is true in accordance with the high-level results of financial behavior. She et al. (2023) indicated that TPB shows how subjective norms, controlled beliefs, and perceived power can affect a person's choice to save, invest, spend, or handle their money in other ways. Subjective norms focus on the social pressures from family, friends, peers, and societal expectations to save money or spend (Shih et al., 2022). Also, someone who has controlled their money well in the past might have more faith in their ability to control how much they spend and save (Musa et al., 2024). Azidzul et al. (2023) added that a person's perceived power shows confidence in their ability to get what they want and solve problems. Having these things can help people develop better financial plans and solutions.

Senior high school students generally make financial decisions based on their high subjective standards, controlled beliefs, and sense of power. It suggests that social pressures, internalized values, and self-efficacy affect these students' financial choices. As these students are likely to behave in a financially responsible way, this shows that they make decisions based on their values.

Table 4. Level of Financial Behavior among Senior High School Students (n=363)

Constructs	M	SD	Interpretation
Subjective Norms	2.84	0.41	High
Controlled Beliefs	2.99	0.57	High
Perceived Power	2.88	0.49	High
Overall Level of Financial Behavior	3.57	0.38	Very High

**Scale: 3.25 – 4.0 (Very High), 2.50 – 3.24 (High), 1.75 – 2.49 (Low), 1.0 – 1.74 (Very Low)*

Significant Relationship Between Senior High School Students' Saving Goals and Financial Behavior

Table 5 shows the significant relationship between two variables among senior high school students: saving goals and financial behavior. As presented, savings goals and financial behavior show no significant correlation ($R=-0.07$; $P=0.16$). With this, the researchers accepts H_01 , stating that there is no significant relationship between senior high school students' saving goals and financial behavior.

The results show that saving goals lack a significant connection with senior high school students' financial behavior. The r-value (-0.07) indicates no correlation between the students' saving goals and financial behavior, implying that even though students have big savings goals, it does not have any connection to how these students behave with their money. It describes a situation in which even if these students have positively planned saving goals, their behaviors on how they budget, spend, or monitor may not coordinate with their planned savings. In such matters, the p-value (0.16) of the result suggests that this relationship is practically insignificant. A correlation between saving goals and financial behavior may be due to random chances rather than an identified connection, if there is any. Thus, the result does not provide sufficient evidence to support a significant correlation between senior high school students' savings goals and their financial behavior.

According to Barrafreem et al. (2024), some people may be very driven by their goals and have good saving habits, but they might need help staying consistent even though they have clear financial goals. Avdeenko et al. (2019) also stated that some people may find it hard to resist buying things in the heat of the moment or may need more information and skills to handle their money well, even if they have clear savings goals. Unexpected events or financial problems can make staying committed to their savings plans hard. In these situations, people might have to put their immediate wants ahead of the savings goals they had set (Sugiyanto et al., 2019).

On the contrary, Jumena et al. (2022) mentioned that saving goals and financial behavior correlate as people with clear saving goals tend to be more

responsible with their money because they try to save first and make smart choices about what to spend their money on. Additionally, Lee and Hanna (2015) stated that having a clear goal can be a strong motivation that pushes people to put their future financial well-being first. Setting goals for saving money can also help you be more responsible and disciplined. People are more likely to become aware of their spending habits and find places to cut back if they keep track of their progress toward their goals (Rahman et al., 2021).

In Misamis Occidental, there was no correlation between senior high school students' plans to save money and how they handle it. Some research supports this finding, pointing out that saving habits can be inconsistent and handling money can be hard. On the other hand, other research says that saving goals can help people behave better with their money. Some students may need help sticking to a regular savings plan even though they have clear financial goals, while others may need more information or skills to handle their money well.

Table 5. Significant Relationship between Senior High School Students' Saving Goals and Financial Behavior (n=363)

Variable	r-value	p-value	Interpretation
Saving Goals and Financial Behavior	-0.07	0.16	No Correlation/Not Significant

**Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)*

*2). **p<0.01 (Highly Significant); *p<0.05 (Significant); *p>0.05 (Not Significant)*

Significant Relationship between Senior High School Students' Financial Management Skills and Financial Behavior

Table 6 demonstrates the substantial relationship between two variables among senior high school students: financial management skills and financial behavior. Based on the gathered data, there is strong positive correlation between senior high school students' financial management skills and financial behavior. Moreover, the relationship between the two variables is highly significant ($R=0.42$; $P=0.00$). As such, the researchers rejects H_{o2} , stating that there is no significant relationship between senior high school students' financial management skills and financial behavior.

The study shows a highly significant connection between senior high school students' financial management skills and financial behavior. The r-value of the result (0.42) demonstrates that if the financial management skills of the students are positive, it then correlates to a positive financial behavior. In other words, if

students manage their finances better, they also tend to behave better. Likewise, if their financial management skills are low, their financial behavior may also be depicted as low. In such matters, this strong positive correlation is statistically highly significant, as shown by the p-value (0.00). As such, the correlation between financial management skills and financial behavior among senior high school students is evidently proven and it is not due to random chances. Thus, if these students are knowledgeable enough with financial management skills, they could behave effectively in making financial decisions.

Good financial management skills set up the conditions for good money habits, which supports the results. Novita et al. (2024) also said that developing these skills gives people the information and tools needed to generate profound financial decisions to benefit their finances. People who are better at managing their money are also more likely to be good with money, which helps them make smart, responsible decisions about their money. On the other hand, people who do not need to improve at managing their money might spend money without thinking, have trouble with debt, and make bad business choices (Moko et al., 2022).

In addition, learning effective financial management techniques gives people the information and tools they need to make smart choices about their money, and being good with money makes these skills work better. On the other hand, spending money without thinking, not knowing much about money, and outside factors can make it easier to use money management skills and result in better financial outcomes (Gumbo et al., 2022).

Generally, as students get better at managing their money, they tend to behave better with it. The proven connection shows how important it is to learn how to handle their money and develop good habits. The results of this study agree with those of other studies which show that financial management skills give people the information and tools they need to make smart financial choices, which leads to better money habits.

Table 6. Significant Relationship between Senior High School Students' Financial Management Skills and Financial Behavior (n=363)

Variable	r-value	p-value	Interpretation
Financial Management Skills and Financial Behavior	0.42	0.00	Strong Positive Correlation/Highly Significant

**Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)*

*2). **p<0.01 (Highly Significant); *p<0.05 (Significant); *p>0.05 (Not Significant)*

Significant Differences between the Financial Behavior of Senior High School Students Grouped when Grouped according to Profile.

Table 7 shows the significant difference in financial behavior among senior high school students when grouped according to their demographic profile: age, sex, weekly allowance, parents' income, and parents' occupation. When grouped according to respondents' ages, there is no significant difference in the senior high

school students's financial behavior ($F=1.852$; $P=0.102$). Accordingly, based on the student's sex ($F=0.000$; $P=0.993$); weekly allowance ($F=0.949$; $P=0.460$), parents' income ($F=1.158$; $P=0.329$), and parents' occupation ($F=1.637$; $P=0.113$) show no significant difference in the senior high school students' financial behavior. Thus, the researchers accepts H_{o3} , stating that there is no significant difference between the financial behavior of senior high school students when grouped according to profile.

The findings reveal that age, sex, weekly allowance, parents' income, and parents' occupation do not postulate a significant difference in how students behave with their finances. Regardless of what demographic profile a senior high school student has, the financial characteristics or habits of the whole population remain consistent. In other words, with the f-values, it is evident that these profiles may not bring any function to differentiate how these students at Misamis Occidental financially behave. Also, the p-values show that if differences exist, it would be due to random chance, therefore, it is insignificant.

However, Silinskas et al. (2021) reported that how people handle their money depends on their age, which differed from this finding. For instance, young adults usually make less money and save less because they have fewer savings or jobs. In other words, they have less money saved and less to spend. Wilson (2021) further stated that proof has shown that older people are better at money than younger people because they have better and more stable incomes, which gives them more chances to enjoy their savings.

Wagner and Walstad (2022) also have differing views on the current research on differences between men and women in how they handle their money. They say that women are more likely than men to be responsible with their money. Their results show that women are more responsible for saving money, paying off debts, and keeping an emergency fund. Also, Cupák et al. (2020) have shown that women may not be as confident in their money as men. It could be because they fear making mistakes or spending money on things they do not know much about.

Gonzales et al. (2024) also disagreed with the results, saying that students may carefully spend their allowances based on how important and valuable they think their coursework is. Because of this, the exact materials needed for each major can be very different, which can cause differences in the cost of education. Furthermore, Tabigne et al. (2020) supported the idea that students' spending habits differ across all fields of study. Students' decisions and the nature of their academic path affect how they spend their money.

The study of Lalmuanpuia (2021) also yielded a contradictory results stating that students' spending habits are greatly affected by the amount of available money. Students with better budgets only sometimes keep track of their spending because they know they will have enough money to meet their needs and wants. Instead, students whose allowances are smaller take the time to develop real ways to track their spending. It helps them monitor their spending on clothes, entertainment, and tech gadgets. According to Banquerigo et al. (2024), most students get their pay every day, every week, or every month. When students get

weekly or monthly pay, they can spend their money because they know they will get it.

Besides that, Nano and Llukani (2019) also indicated that students whose parents make more money or who have better jobs may think that money is easy to come by and that they can buy whatever they want, so they do not need to budget, save, or spend. If a student's parents did not make much money or did not come from a wealthy family, they may have had to learn to be careful with their money and budget and invest to meet their wants. It is mostly true that the better off the parent is financially, the better off their children are financially (Radianto et al., 2019).

The study's results show that there is no significant differences in how senior high school students in Misamis Occidental handle their money based on their age, gender, strand, allowance, parental income, or parental work. Still, many studies have shown that these factors affect how people handle their money differently, and they often find that they can lead to different results. It shows how complicated it is for people from different backgrounds to handle their money.

Table 7. Significant Differences between the Financial Behavior of Senior High School Students Grouped when Grouped according to Profile (n=363)

Variable	f-value	p-value	Interpretation
Age	1.852	0.102	No Significant Difference
Sex	0.000	0.993	No Significant Difference
Weekly Allowance	0.949	0.460	No Significant Difference
Parents' Income	1.158	0.329	No Significant Difference
Parents' Occupation	1.637	0.113	No Significant Difference

**Note: Dependent Variable: Financial Behavior*

CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was designed to determine whether saving goals and financial management skills have a significant relationship with financial behavior. Specifically, this study sought to answer the following questions: (1) What is the demographic profile of the respondents in terms of age, sex, educational background, and weekly allowance, parents' income, parents' occupation?; (2) What is the level of saving goals among senior high school students in terms of self-control and compulsive buying?; (3) What is the level of financial management skills among senior high school students in terms of saving ability, and financial capability?; (4) What is the level of financial behavior among senior high school students in terms of subjective norms, controlled beliefs, and perceived power?; (5) Is there a significant relationship between senior high school students' saving goals and financial behavior?; (6) Is there a significant relationship between senior high school students' financial management skills and financial behavior?; and (7) Is there a significant difference between the financial behavior of senior high school students when grouped according to profile?

Furthermore, this study utilized a descriptive-correlational design. The study's data was collected from selected schools in the province of Misamis Occidental with a senior high school department. Moreover, the results were interpreted using various statistical techniques, including Frequency and Percentage, Mean and Standard Deviation, Pearson Product-Moment Correlation Coefficient, and F-test and T-test. In this case, the profiles of senior high school students were determined based on several factors, including age, sex, strand,

weekly allowance, parents' income, and parents' occupation. In terms of savings goals, financial management skills, and financial behavior, the students obtained high levels, indicating that they are well-equipped to make substantial financial decisions and manage their finances effectively. Moreover, there is no significant correlation between saving goals and financial behavior, highlighting that even if senior high school students set a savings goal, it does not automatically translate into improved financial habits. Furthermore, the link between senior high school students' financial management skills and financial behavior showed a highly significant and strong positive correlation, implying that students with strong financial management skills are likely to exhibit positive financial behaviors. Additionally, the profiles of the students have no significant difference in their financial behavior, indicating that their various personal backgrounds may present no disparities in their financial habits and activities.

Findings

1. Senior high school students in Misamis Occidental are mostly 17 – 18 years old, with more females (57%) compared to males (43%). The findings also indicated that the Science, Technology, Engineering, and Mathematics (STEM) strand emerges as the most popular choice among the respondents at 24.52%. It is also evident that the most common weekly allowances received by senior high school students are ₱80.00 – ₱100.00. Furthermore, the parental income among senior high school students is mostly in the bracket of ₱5,000.00 – ₱10,000.00. In contrast, 20.67% of respondents come from families with

incomes exceeding ₱26,000.00. Lastly, parental occupations among senior high school students are mostly recognized as "others," encompassing 18.46% of respondents, indicating a wide range of professions

2. The level of financial management skills among senior high school students, in terms of savings ability and financial capability, is high. It suggests that students are well-equipped to manage their finances effectively, which is important for future success.
3. The findings on the level of financial behavior among senior high school students are high. As such, these students are aware of societal expectations regarding financial responsibility and actively internalize these expectations.
4. The statistical findings revealed that saving goals and financial behavior among senior high school students have no significant relationship. It suggests that positive financial behavior is not guaranteed even with clear saving goals.
5. Financial management skills were found to have a positive significant relationship with financial behavior among senior high school students. It implies that as students develop stronger financial management skills, their behavior in finance tends to develop positively.
6. Senior high school students' demographic profiles, particularly age, sex, strand, weekly allowance, parents' income, and parents' occupation have no significant difference in their financial behavior. It implies that students' various.

Conclusion

The researchers conclude that:

1. Senior high school students in Misamis Occidental largely adhere to the ideal age range, with females being more dominant than males. In connection, the STEM strand is the most favored, reflecting a growing interest in technological fields that assures specialized career opportunities in the future. Moreover, financial challenges are apparent, with most students receiving low allowances and coming from low-income families. While a minority comes from affluent households, parental occupations are diverse, indicating a range of financial backgrounds.
2. While senior high school students demonstrate commendable saving goals as per self-control, the risk of compulsive buying presents a significant challenge to their financial stability. Interest in wants and luxuries can overshadow long-term financial objectives, potentially depleting savings and hindering progress toward financial goals.
3. The high level of financial management skills among senior high school students is a positive indicator of their future financial literacy. These skills equip them to make informed decisions about budgeting, saving, investing, and borrowing, setting a strong foundation for their financial well-being. Additionally, strong financial management skills can foster a sense of confidence and control over one's financial situation, reducing stress and anxiety related to finance
4. The high level of financial behavior highlights senior high school students' awareness of the importance of financial responsibility. Students understand and embrace societal norms regarding financial behavior, which makes them

generate informed financial decisions. Furthermore, this alignment can foster a sense of belonging and connection with others who share similar values towards financial matters.

5. With the lack of a significant relationship between saving goals and financial behavior, the researchers accept H_0 , stating that there is no significant relationship between senior high school students' saving goals and financial behavior. This relevant finding implies that students may struggle to exhibit positive financial habits even with well-defined savings objectives consistently.

6. With the highly significant and strong positive relationship between financial management skills and financial behavior, the researchers reject H_{02} , stating that there is no significant relationship between senior high school students' financial management skills and financial behavior. The student's financial management skills help them achieve positive financial behavior.

7. Being evident that senior high school students' age, sex, strand, weekly allowance, parents' income, and parents' occupation showcased no significant difference in their financial behavior led the researchers to accept H_{03} , stating that there is no significant difference between the financial behavior of senior high school students when grouped according to profile. It indicates that there is no disparity in how students of different ages, sex, education, and financial backgrounds approach financial matters.

Recommendations

Based on the conclusions drawn from this study, here are some recommendations for further research:

1. The Department of Education (DepEd) may implement introductory financial knowledge subjects to all senior high school students, regardless of whether their majors are related to finance or not. Ensuring that financial education is part of the curriculum will give students essential backgrounds and a basis for maintaining and possibly improving their high levels of saving goals, financial management skills, and financial behavior. With this, DepEd does not only provide senior high school students with theoretical knowledge but also practical ones, contributing to greater economic stability in the future.
2. Given the findings of the students' low allowances and parental incomes, the Provincial Government Office (PGO) of Misamis Occidental could create financial aid programs to alleviate financial burdens and assist senior high students' educational costs. By doing this, the PGO of Misamis Occidental could promote financial responsibility by encouraging students to save their allowances for future needs, such as college fees and emergency expenses. Additionally, it would demonstrate the PGO's commitment to supporting its young citizens
3. The Local Government Units (LGUs) in Misamis Occidental could partner with the region's Department of Science and Technology (DOST) for senior high school scholarship programs, as most of these students coming from lower-income families in the locality were pursuing the STEM strand. This will

foster a supportive avenue of educational advancements for the students. Moreover, this scholarship could motivate students to pursue higher education without worrying about their expenses and potentially start saving up for future needs.

4. Future researchers may investigate primarily how parental income could be associated with students' financial skills and behaviors. It would help us understand whether socioeconomic factors influence financial behavior.
5. Future studies could be conducted to assess the relationship between saving goals and financial behavior with another set of respondents. With the study's lack of correlation between senior high school students, a different educational level, such as college or tertiary students, could bring a relative but new perspective on this matter. This could lead to possible comparative analysis on how students from different levels relate their saving goals and financial behaviors.

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APPENDIX A

RESPONDENTS' DEMOGRAPHIC PROFILE QUESTIONNAIRE

I. Personal Information

1. Gender ☐ Male ☐ Female

2. Age

- | | |
|---------------------------------------|---------------------------------------|
| ☐ 15 years old | ☐ 19 years old |
| ☐ 16 years old | ☐ 20 years old |
| ☐ 17 years old | |
| ☐ 18 years old | |

3. Educational Background (SENIOR HIGH STRAND)

- | | | |
|--------------------------------|-------------------------------|----------------------------------|
| ☐ ABM | ☐ STEM | ☐ PREBACC |
| ☐ HUMSS | ☐ GAS | ☐ TVL |

4. Weekly Allowance

- | | | |
|----------------------------------|----------------------------------|--------------------------------------|
| ☐ 80-100 | ☐ 201-300 | ☐ 401-500 |
| ☐ 101-200 | ☐ 301-400 | ☐ 501-1,000 |
| | | ☐ Above 1,000 |

5. Parents' Income

- | | |
|--|---|
| ☐ 5,000-10,000 | ☐ 16,000-20,000 |
| ☐ 11,000-15,000 | ☐ 21,000 -25,000 |
| | ☐ Above 26,000 |

6. Parents' Occupation

- | | |
|--|---|
| ☐ Teacher/Instructor | ☐ Businessman/Entrepreneur |
| ☐ Farmer/Forestry/Fisherman | ☐ Driver |
| ☐ Police/Soldier | ☐ Unemployed |
| ☐ OFW | ☐ Others:_____ |
| ☐ Government Employee | |

RESPONDENTS' LEVEL OF SAVING GOALS QUESTIONNAIRE

Adopted and Modified Questionnaire from: Sulong & Talees (2017)

Directions: Please assess the saving goals of your senior high students. Indicate the level of your agreement with each statement by putting a check mark (/) on the column corresponding to your answer. Be guided by the following scale:

4 = Strongly Agree (SA)

3 = Agree (A)

2 = Disagree (D)

1 = Strongly Disagree (SD)

INDICATORS	RESPONSES			
A. Self-control	SA 4	A 3	D 2	SD 1
1. I don't save, because I think it's too hard.				
2. I enjoy spending money on things that aren't practical.				
3. When I get money, I always spend it immediately (within 1 or 2 days).				
4. I see it, I like it, I buy it' describes me.				
5. Just do it' describes the way I buy things.				
6. I always failed to control myself from spending money.				
7. When I set saving goals for myself, I rarely achieve them.				
8. I am more concerned with what happens to me in the short run than in the long run.				
9. Buy now, think about it later' describe me.				
B. Compulsive Buying				
1. I have often bought a product that I did not need, while knowing that I have very little money left.				
2. I sometimes feel that something inside pushed me to go shopping.				
3. I consider myself as a compulsive buyer.				

4. When I have money, I cannot help but spend part or all of it.				
5. I like to spend money.				
6. I sometimes feel that something inside pushed me to go shopping.				

RESPONDENT'S LEVEL OF FINANCIAL MANAGEMENT SKILLS QUESTIONNAIRE

Adapted from: Okoro (2018). Assessment of Management Competencies.

Directions: Please assess the financial management skills of your senior high students. Indicate the level of your agreement with each statement by putting a check mark (/) on the column corresponding to your answer. Be guided by the following scale:

- 4 = Strongly Agree (SA)
- 3 = Agree (A)
- 2 = Disagree (D)
- 1 = Strongly Disagree (SD)

INDICATORS	RESPONSES			
	SA 4	A 3	D 2	SD 1
A. Saving Ability				
1. I put money aside on a regular basis for the future.				
2. In order to save, I often compare prices before I make a purchase.				
3. In order to save, I often consider the real necessity before I make a purchase.				
4. In order to save, I always follow a careful monthly budget.				
5. I always have money available in the event of an emergency.				
6. In order to save, I plan to reduce my expenditure.				
7. I save to achieve certain goals.				
8. I save until the end of my semester.				
B. Financial Capability				
I make plans for my expenses.				

1. I pay my bills on time.				
2. I review and evaluate my expenses.				
3. I regularly set money aside for possible unexpected expenses.				
4. I set specific financial goals and strive to achieve them.				

LEVEL OF FINANCIAL BEHAVIOR QUESTIONNAIRE

Researcher Made Questionnaire

Directions: The financial behavior questionnaire has 20 statements. Please indicate the level of your agreement with each statement by putting a check mark (/) on the column corresponding to your answer. Be guided by the following scale:

4 = Strongly Agree (SA)

3 = Agree (A)

2 = Disagree (D)

1 = Strongly Disagree (SD)

INDICATORS	RESPONSES			
	SA 4	A 3	D 2	SD 1
A. Subjective Norms				
1. To what extent do your friends and family members encourage you to save money?				
2. How likely are you to follow the financial advice given by your close friends?				
2. How often do your family members discuss financial matters with you?				
3. How influential are your friends' spending habits on your own financial behavior?				
4. How often do you feel pressured by your social circle to make unnecessary purchases?				
5. How likely are you to consider your friends' opinions before making a significant financial decision?				
6. How often do your family members express their expectations regarding your financial choices?				
7. How much do you feel influenced by societal norms when it comes to your financial behavior?				
8. How often do your friends discuss their own financial struggles with you?				

9. How likely are you to conform to the financial behavior patterns observed within your social group?				
B. Controlled Beliefs				
1. I believe that saving money is important for my future financial security.				
2. I believe that investing in the stock market is too risky.				
3. I believe that it is important to have an emergency fund for unexpected expenses.				
4. I believe that it is necessary to have a budget in order to manage personal finances effectively.				
5. I believe that taking on debt is a necessary part of achieving financial goals.				
5. I believe that it is important to regularly review and adjust my financial goals.				
C. Perceived Power				
1. I feel independent and autonomous in managing my finances.				
2. I believe that I have sufficient knowledge about financial matters to make informed decisions.				
3. I am confident in my ability to handle financial challenges.				
4. I think that external factors or other people have a significant influence on my financial behavior.				
5. I believe that I have the freedom to make choices about my finances without significant external constraints.				
6. I feel responsible for my financial well-being.				

APPENDIX B

Appendix A

RESPONDENTS' DEMOGRAPHIC PROFILE QUESTIONNAIRE

I. Personal Information

1. Gender ☐ Male ☒ Female

2. Age

15 years old	19 years old
16 years old	20 years old
☒ 17 years old	
18 years old	

3. Educational Background (SENIOR HIGH STRAND)

ABM	STEM	PREBACC
HUMSS	GAS	☒ TVL

4. Weekly Allowance

☒ 80-100	201-300	401-500
101-200	301-400	501-1,000
		Above 1,000

5. Parents' Income

5,000-10,000	16,000-20,000
☒ 11,000-15,000	21,000 -25,000
	Above 26,000

6. Parents' Occupation

☒ Teacher/Instructor	☐ Businessman/Entrepreneur
Farmer/Forestry/Fisherman	Driver
Police/Soldier	Unemployed
OFW	Others: _____
Government Employee	

Appendix B

RESPONDENTS' LEVEL OF SAVING GOALS QUESTIONNAIRE

Adopted and Modified Questionnaire from: Sulong & Talees (2017)

Directions: Please assess the saving goals of your senior high students. Indicate the level of your agreement with each statement by putting a check mark (/) on the column corresponding to your answer. Be guided by the following scale:

4 = Strongly Agree (SA)

3 = Agree (A)

2 = Disagree (D)

1 = Strongly Disagree (SD)

INDICATORS	RESPONSES			
	SA 4	A 3	D 2	SD 1
A. Self-control				
1. I don't save, because I think it's too hard.			/	
2. I enjoy spending money on things that aren't practical.		/	/	
3. When I get money, I always spend it immediately (within 1 or 2 days).			/	
4. I see it, I like it, I buy it' describes me.	/			
5. Just do it' describes the way I buy things.		/		
6. I always failed to control myself from spending money.		/	/	
7. When I set saving goals for myself, I rarely achieve them.			/	
8. I am more concerned with what happens to me in the short run than in the long run.		/	/	
9. Buy now, think about it later' describe me.			/	
B. Compulsive Buying				
1. I have often bought a product that I did not need, while knowing that I have very little money left.		/		
2. I sometimes feel that something inside pushed me to go shopping.		/		
3. I consider myself as a compulsive buyer.		/		

Appendix C

RESPONDENT'S LEVEL OF FINANCIAL MANAGEMENT SKILLS QUESTIONNAIRE

Adapted from: Okoro (2018). Assessment of Management Competencies.

Directions: Please assess the financial management skills of your senior high students. Indicate the level of your agreement with each statement by putting a check mark (/) on the column corresponding to your answer. Be guided by the following scale:

- 4 = Strongly Agree (SA)
- 3 = Agree (A)
- 2 = Disagree (D)
- 1 = Strongly Disagree (SD)

INDICATORS	RESPONSES			
	SA 4	A 3	D 2	SD 1
A. Saving Ability				
1. I put money aside on a regular basis for the future.		/		
2. In order to save, I often compare prices before I make a purchase.		/		
3. In order to save, I often consider the real necessity before I make a purchase.		/		
4. In order to save, I always follow a careful monthly budget.		/		
5. I always have money available in the event of an emergency.		/		
6. In order to save, I plan to reduce my expenditure.		/		
7. I save to achieve certain goals.		/		
8. I save until the end of my semester.		/		
B. Financial Capability				
I make plans for my expenses.			/	
1. I pay my bills on time.			/	

2. I review and evaluate my expenses.		/		
3. I regularly set money aside for possible unexpected expenses.		/		
4. I set specific financial goals and strive to achieve them.		/		

Appendix D

LEVEL OF FINANCIAL BEHAVIOR QUESTIONNAIRE

Adapted from: Shih, Hsien-Ming & Chen, Bryan & Chen, Mei-Hua & Wang, Ching-Hsin & Wang, Li-Fen. (2022)

Directions: The financial behavior questionnaire has 20 statements. Please indicate the level of your agreement with each statement by putting a check mark (/) on the column corresponding to your answer. Be guided by the following scale:

4 = Strongly Agree (SA)

3 = Agree (A)

2 = Disagree (D)

1 = Strongly Disagree (SD)

INDICATORS	RESPONSES			
	SA 4	A 3	D 2	SD 1
A. Subjective Norms				
1. My family and friends think I should manages my personal finances		/		
2. I likely follow the financial advice given by my close friends.		/		
2. I often do my family members discuss financial matters with me.		/		
3. My friends are my influential spending habits on my own financial behavior.			/	
4. I often do my feel pressured by my social circle to make unnecessary purchases.			/	
5. I likely consider my friends' opinions before making a significant financial decision.		/	not	
6. I often do my family members express their expectations regarding my financial choices.		/		
7. I feel influenced by societal norms when it comes to my financial behavior.		/		
8. My friends practice financial behavior, so I should too			/	

9. I reference from the opinions of my friends to determine my financial behavior				
B. Controlled Beliefs				
1. I believe that saving money is important for my future financial security.		/		
2. I believe that investing in the stock market is too risky.		/		
3. I believe that it is important to have an emergency fund for unexpected expenses.		/		
4. I believe that it is necessary to have a budget in order to manage personal finances effectively.		/		
5. I believe that taking on debt is a necessary part of achieving financial goals.		/		
6. I believe that it is important to regularly review and adjust my financial goals.		/		
C. Perceived Power				
1. I feel independent and autonomous in managing my finances.		/		
2. I believe that I have sufficient knowledge about financial matters to make informed decisions.		/		
3. I am confident in my ability to handle financial challenges.		/		
4. I think that external factors or other people have a significant influence on my financial behavior.		/		
5. I can achieve what I want to if I am determined		/		
6. I can control essential matters in life		/		
7. I feel influenced by societal norms when it comes to my financial behavior				
8. My friends practice financial behavior so I should				

APPENDIX C



Sample size calculator

What margin of error can you accept? 5% is a common choice	5 %	The margin of error is the amount of error that you can tolerate. If 90% of respondents answer yes, while 10% answer no, you may be able to tolerate a larger amount of error than if the respondents are split 50-50 or 45-55. Lower margin of error requires a larger sample size.
What confidence level do you need? Typical choices are 90%, 95%, or 99%	95 %	The confidence level is the amount of uncertainty you can tolerate. Suppose that you have 20 yes-no questions in your survey. With a confidence level of 95%, you would expect that for one of the questions (1 in 20), the percentage of people who answer yes would be more than the margin of error away from the true answer. The true answer is the percentage you would get if you exhaustively interviewed everyone. Higher confidence level requires a larger sample size.
What is the population size? If you don't know, use 20000	6000	How many people are there to choose your random sample from? The sample size doesn't change much for populations larger than 20,000.
What is the response distribution? Leave this as 50%	50 %	For each question, what do you expect the results will be? If the sample is skewed highly one way or the other, the population probably is, too. If you don't know, use 50%, which gives the largest sample size. See below under More information if this is confusing.
Your recommended sample size is	362	This is the minimum recommended size of your survey. If you create a sample of this many people and get responses from everyone, you're more likely to get a correct answer than you would from a large sample where only a small percentage of the sample responds to your survey.

Online surveys with **Vovici** have completion rates of 66%!

Alternate scenarios

With a sample size of	100	200	300	With a confidence level of	90	95	99
Your margin of error would be	9.72%	6.81%	5.52%	Your sample size would need to be	259	362	598

Save effort, save time. **Conduct your survey online with Vovici.**

More information

If 50% of all the people in a population of 20000 people drink coffee in the morning, and if you were repeat the survey of 377 people ("Did you drink coffee this morning?") many times, then 95% of the time, your survey would find that between 45% and 55% of the people in your sample answered "Yes".

The remaining 5% of the time, or for 1 in 20 survey questions, you would expect the survey response to more than the margin of error away from the true answer.

When you survey a sample of the population, you don't know that you've found the correct answer, but you do know that there's a 95% chance that you're within the margin of error of the correct answer.

Try changing your sample size and watch what happens to the alternate scenarios. That tells you what happens if you don't use the recommended sample size and how M O E and confidence level (that 95%) are related



APPENDIX D

MISAMIS UNIVERSITY

Ozamiz City

College of Business and Management



INFORMED CONSENT FORM (PORMA SA NASABTAN NGA PAGTUGOT)

Researcher/Investigator (Nagtuon):

Name: NAISHA E. MAGALLANES, ZENNIUS ANGEL DOCUMENTO, GABRIELLE
IVAN Y. SALVADOR

Course: Bachelor of Science in Business Administration

College: Business and Management

Email / Contact Number: 0946 767 1508 / 0917 777 5484 / 0970 052 2241

Thesis Title: **SENIOR HIGH SCHOOL STUDENTS SAVING GOALS, FINANCIAL
MANAGEMENT SKILLS, AND BEHAVIOR**

PART I. INFORMATION SHEET	
Introduction	Good day! We Naisha E. Magallanes, Zennius Angel Documento, and Gabrielle Ivan Y. Salvador the principal researchers of the study entitled “Senior High School Students Saving Goals, Financial Management Skills, and Behavior” 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 Senior high school students as respondents. 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 determine whether senior high school students are financially aware of their financial management behavior. It also aimed to identify the level of students' responsible and irresponsible saving goals and financial management skills and the level of perspective on how senior high school students handle basic financial behavior in Misamis Occidental. This research study can help equip the school in Misamis Occidental with the knowledge and skills needed to effectively aware of their financial.
Type of Research Intervention	This study will be conducted through the adapted questionnaires. The gathering of data will be conducted in person.
Selection of Participants	This study will select 362 respondents. The selection is based on the following inclusion criteria: Students who are currently studying at Senior High School within Misamis Occidental; Students who were enrolled in the different Strand that Senior high School has; They are willing to participate and provide accurate information. However, those Senior High Students who will not meet the established criteria will be excluded as study respondents.
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 respondents will be given ample time to complete the questionnaires. The researcher will get your responses for data analysis and interpretation. The information and data provided by you as a respondent will be utilized for this study alone and will be treated with the utmost confidentiality.
Duration	Answering the questionnaires 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 questionnaires 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 is beneficial to you because the researcher may be able to provide an understanding about senior high students saving goals, financial management skills, and behavior.

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.
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, 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 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 respondent, you can contact the researcher through the following details: Name of the Researcher: Naisha E. Magallanes, Zennius Angel Documento, Gabrielle Ivan Y. Salvador Cellphone Number/s: 0946 767 1508 / 0917 777 5484 / 0970 052 2241 Gmail: naishamagallanes7@gmail.com / zenniusangel@gmail.com / ivanyupie@gmail.com STATEMENT BY THE RESEARCHER (PAGPADAYAG SA NAGTUON) I will read the Information sheet to the potential respondent. With the best of my ability, I make sure that the respondent will understand the statements of the questionnaires.

	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: <u>NAISHA E. MAGALLANES</u> <u>ZENNIUS ANGEL DOCUMENTO</u> <u>GABRIELLE IVAN Y. SALVADOR</u>
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PART II. CERTIFICATE OF CONSENT
This research entitled “Senior High School Students Saving Goals, Financial Management Skills, and Behavior” by Naisha E. Magallanes, Zennius Angel Documento, and Gabrielle Ivan Y. Salvador with the aim of gathering information and data pertaining to the senior high school students saving goals, financial management skills and behavior, has been presented and explained to me clearly. Since the study involves senior high students in Misamis Occidental, I am chosen as one of the respondents 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 (Ngalan sa Partisipante): _____ Signature of Participant (Pirma sa Partisipante): _____ Date: [MM/DD/YYYY] _____ If Illiterate (Kung dili makasulat ug makabasa)

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 to this undertaking. The respondent will affix his thumbprint.

Name and Signature of the Witness

(Ngalan ug Pirma sa Testigo)

Thumb mark

APPENDIX E

July 22, 2024

Christy P. Enoc
TCNRC
Principal
Tangub City, Misamis Occidental

Dear Sir/Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program Major in Financial Management at Misamis University in Ozamiz City. We are pursuing our thesis entitled "Senior High School Students Saving Goals, Financial Management Skills, and Behavior: A Case in Misamis Occidental." The study was approved by the Thesis Committee last May 9, 2024.

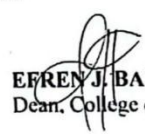
In this vein, we would like to ask for permission for the conduct of the study at Ozamiz City, Tangub City, Tudela, Sinacaban, Jimenez, Panaon, Aloran and Oroquieta City, Misamis Occidental. The study aims to examine the saving goals and financial management skills of senior high school students with regard to its relation towards their financial behavior in Misamis Occidental. The target respondents will be the senior high school students, selected through purposive sampling. Questionnaires will be used in gathering the data. Be assured that ethical considerations will be duly observed in the conduct of the study and that the data to be gathered will be used solely for research purpose.

We earnestly hope for your approval of this request.

Truly,


NAISHA E. MAGALLANES

Noted:


EFREN J. BARILLO, CPA, DM
Dean, College of Business and Management

Approved:


Christy P. Enoc
Principal

APPENDIX F
(Statistical Output)

1. What is the demographic profile of the respondents in terms of age sex, educational background, and weekly allowance, parents' income, parents' occupation?

Category	Frequency	Percentage
Age		
15-16		
17-18	139	38.29
19-20	155	42.70
	69	19.01
Sex		
Male		
Female	156	42.98
	207	57.02
Strand		
ABM		
STEM	47	12.95
HUMSS	89	24.52
GAS	87	23.97
PREBACC	45	12.40
TVL	44	12.12
	51	14.05
Weekly Allowance		
Php. 80.00 – Php. 100.00		
Php. 101.00 – Php. 200.00	166	45.74
Php. 201.00 – Php. 300.00	52	14.33
Php. 301.00 – Php. 400.00	42	11.57
Php. 401.00 – Php. 500.00	17	4.68
Php. 501.00 – Php. 1,000.00	45	12.40
Above Php. 1,001.00	38	10.47
	3	0.83
Parents' Income		
Php. 5,000.00 – Php. 10,000.00		
Php. 11,000.00 – Php. 15,000.00	192	52.89
Php. 16,000.00 – Php. 20,000.00	37	10.20
Php. 21,000.00 – Php. 25,000.00	33	9.08
Above Php. 26,000.000	26	7.15
	75	20.67

Parents' Occupation			
Teacher			
Farmer	17		4.68
Police	51		14.05
OFW	34		9.37
Government Employee	52		14.33
Businessman	55		15.15
Driver	44		12.12
Unemployed	29		7.99
Others	14		3.86
	67		18.46

2. What is the level of saving goals among senior high school students in terms of self-control, and compulsive buying?

Constructs	M	SD	Interpretation
Self-control	2.52	0.61	High
Compulsive Buying	2.53	0.67	High
Overall Level of Saving Goals	2.53	0.64	High

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

3. What is the level of financial management skills among senior high school students in terms of saving ability, and financial capability?

Constructs	M	SD	Interpretation
Savings Ability	2.88	0.53	High
Financial Capability	2.87	0.52	High
Overall Level of Financial Management Skills	2.88	0.53	High

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

4. What is the level of financial behavior among senior high school students in terms of subjective norms, controlled beliefs and perceived power?

Constructs	M	SD	Interpretation
Subjective Norms	2.84	0.41	High
Controlled Beliefs	2.99	0.57	High
Perceived Power	2.88	0.49	High
Overall Level of Financial Behavior	3.57	0.38	Very High

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

5. Is there a significant relationship between senior high school students' saving goals and financial behavior?

Variable	r-value	p-value	Interpretation
Saving Goals and Financial Behavior	-0.07	0.16	No Correlation/Not Significant

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); $p > 0.05$ (Not Significant)

6. Is there a significant relationship between senior high school students' financial management skills and financial behavior?

Variable	r-value	p-value	Interpretation
Financial Management Skills and Financial Behavior	0.42	0.00	Strong Positive Correlation/Highly Significant

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); $p > 0.05$ (Not Significant)

7. Is there a significant difference between the financial behavior of senior high school students when grouped according to profile?

GENDER

ANOVA

Financial Behavior

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.000	1	.000	.000	.993
Within Groups	53.401	361	.148		
Total	53.401	362			

AGE

ANOVA

Financial Behavior

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.350	5	.270	1.852	.102
Within Groups	52.050	357	.146		
Total	53.401	362			

STRAND

ANOVA

Financial Behavior

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.361	5	.072	.486	.787
Within Groups	53.040	357	.149		
Total	53.401	362			

WEEKLY ALLOWANCE

ANOVA

Financial Behavior

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.841	6	.140	.949	.460
Within Groups	52.560	356	.148		
Total	53.401	362			

PARENTS INCOME

ANOVA

Financial Behavior

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.682	4	.171	1.158	.329
Within Groups	52.719	358	.147		
Total	53.401	362			

PARENTS OCCUPATION

ANOVA

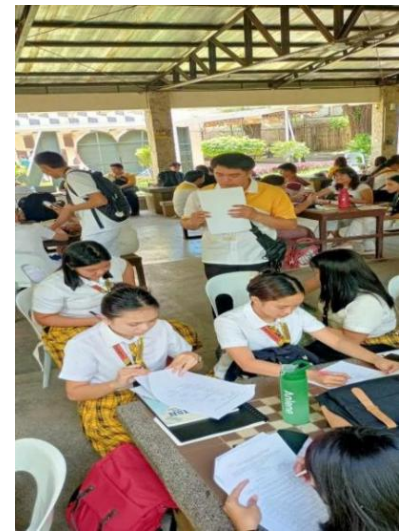
Financial Behavior

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.905	8	.238	1.637	.113
Within Groups	51.496	354	.145		
Total	53.401	362			

Variable	f-value	p-value	Interpretation
Gender	.000	.993	No Significant Difference
Age	1.852	.102	No Significant Difference
Strand	.486	.787	No Significant Difference
Weekly Allowance	.949	.460	No Significant Difference
Parents Income	1.158	.329	No Significant Difference
Parents Occupation	1.637	.113	No Significant Difference

Note: Dependent Variable: Financial Behavior

APPENDIX G



APPENDIX H
(GRAMMARLY RESULTS)



Report: Senior High School Students Saving Goals, Financial Management skills, and Behavior

Senior High School Students Saving Goals, Financial Management skills, and Behavior

by Misamis University

General metrics

75,199	11,159	567	44 min 38 sec	1 hr 25 min
characters	words	sentences	reading time	speaking time

Score



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

Writing Issues

32

Issues left



Critical

32

Advanced

Plagiarism

This text hasn't been checked for plagiarism

APPENDIX I

(TURNITIN RESULTS)



Similarity Report ID: oid:28447:71005043

PAPER NAME

NAISHA E. MAGALLANES.docx

WORD COUNT

15784 Words

CHARACTER COUNT

93538 Characters

PAGE COUNT

65 Pages

FILE SIZE

103.1KB

SUBMISSION DATE

Nov 13, 2024 1:55 PM GMT+8

REPORT DATE

Nov 13, 2024 1:57 PM GMT+8

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- 14% Internet database
- 9% Publications database
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- Crossref Posted Content database
- 26% Submitted Works database

● Excluded from Similarity Report

- Bibliographic material
- Manually excluded sources

CURRICULUM VITAE

Name: Naisha E. Magallanes

Age: 21 years old

Sex: Female

Address: Colupan Bajo Sinacaban, Misamis Occidental

Mobile No.: 09467671508

Email Address: naishamagallanes7@gmail.com

Religion: Roman Catholic



EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL : Misamis University

DEGREE : Bachelor of Science in Business Administration

SCHOOL YEAR : 2024- Present

SENIOR HIGH SCHOOL

SCHOOL : AMA Basic Education

ADDRESS : Sulipan Apalit, Pampanga

SCHOOL YEAR : 2019-2021

JUNIOR HIGH SCHOOL

SCHOOL : Sinonoc National High School

ADRESS : Sinonoc, Sinacaban Misamis Occidental

SCHOOL YEAR : 2015-2019

ELEMENTARY EDUCATION

SCHOOL : Colupan Bajo Elementary School

ADDRESS : Colupan Bajo, Sinacaban Misamis Occidental
SCHOOL YEAR : 2009-2015

Name: Zennius Angel Documento

Age: 23 years old

Sex: Female

Address: Sinacaban, Misamis Occidental

Mobile No.: 09177775484

Email Address: zenniusangel@gmail.com

Religion: Roman Catholic



EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL : Misamis University

DEGREE : Bachelor of Science in Business Administration

SCHOOL YEAR : 2024- Present

SENIOR HIGH SCHOOL

SCHOOL : Siliman University

ADDRESS : Dumaguete, Negros Oriental

SCHOOL YEAR : 2019-2020

JUNIOR HIGH SCHOOL

SCHOOL : St. Joseph High School

ADDRESS : Sinacaban, Misamis Occidental

SCHOOL YEAR : 2014-2018

ELEMENTARY EDUCATION

SCHOOL : Sinacaban Central School

ADDRESS : Sinacaban, Misamis Occidental

SCHOOL YEAR : 2008-2014

Name: Gabrielle Ivan Y. Salvador

Age: 21 years old

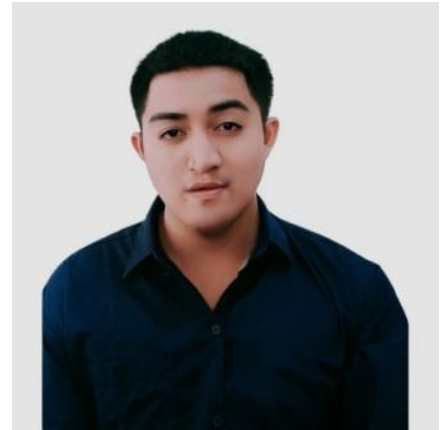
Sex: Male

Address: Maningcol, Ozamiz City

Mobile No.: 09700522241

Email Address: ivanyupie@gmail.com

Religion: Roman Catholic



EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL : Misamis University

DEGREE : Bachelor of Science in Business Administration

SCHOOL YEAR : 2024- Present

SENIOR HIGH SCHOOL

SCHOOL : Ozamiz City School of Arts and Trades

ADDRESS : Maningcol, Ozamiz City

SCHOOL YEAR : 2019-2021

JUNIOR HIGH SCHOOL

SCHOOL : Ozamiz City School of Arts and Trades

ADDRESS : Maningcol, Ozamiz City

SCHOOL YEAR : 2015-2019

ELEMENTARY EDUCATION

SCHOOL : Maningcol Central School

ADDRESS : Maningcol, Ozamiz City

SCHOOL YEAR : 2009-2015

