



**YOUNG ADULTS' FINANCIAL LITERACY, INVESTMENT
STRATEGIES, AND WELL-BEING**

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CERTIFICATE OF PANEL APPROVAL

This thesis entitled **“YOUNG ADULTS FINANCIAL LITERACY, INVESTMENT STRATEGIES AND WELL-BEING,”** submitted by **Princess Ann Apon, Kristine Cabiles and Kaye Valdoz**, in partial fulfillment of the requirements for the degree **Bachelor of Science in Business Administration**, has been examined and is recommended for acceptance and approval for Oral Examination.


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ABSTRACT

This study explored the relationship between young adults' financial literacy, investment strategies, and financial well-being. The aim of the research was to assess the levels of financial literacy and investment strategies among young adults, as well as their overall financial well-being. A quantitative research design was employed, utilizing a survey instrument administered to 384 young adults through purposive sampling. Pearson correlation was used for statistical analysis. The findings indicate that young adults exhibit a high level of financial literacy in terms of knowledge and skills, alongside notably high investment strategies concerning risk tolerance and investment selection. Additionally, young adults demonstrate strong financial wellbeing in debt management, budgeting, and financial planning. A significant positive relationship was found between financial literacy and financial well-being, as well as a strong positive correlation between investment strategies and financial wellbeing. This research highlights the importance of financial literacy in enhancing young adults' financial outcomes and well-being. It is recommended that targeted financial education programs be developed to further improve financial literacy and investment skills among young adults.

Keywords: *financial literacy, investment strategies, well-being*

DEDICATION

We humbly dedicate this research paper to our God Almighty for blessing us the financial capability that we needed to complete this research and for the guidance and protection. He blessed us during the conduct and completion of this research paper.

To the parents, whose unwavering love, support, and sacrifices have been the foundation upon this academic achievement. Their unwavering belief in the researcher's abilities and their willingness to provide encouragement and resources have been instrumental in their success.

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Researchers

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INTRODUCTION

Rationale of the Study

The study sets the stage for a compelling discussion on the significance of financial literacy, investment, and well-being, particularly for young adults navigating the complexities of modern life. It emphasizes the crucial role of financial literacy in building a secure and fulfilling future, highlighting how understanding financial concepts, making informed decisions, and employing effective money management strategies contribute to overall well-being. The excerpt also cites research by Kamakia (2023) that provided empirical evidence for the positive correlation between financial literacy and better investment choices, ultimately leading to greater financial stability and well-being.

Financial literacy gives people the information, skills, attitudes, and behaviors to manage their money and reach their goals. It educates people about financial ideas, risks, and decisions. Financial literacy encourages budgeting, saving, and investing, which improves financial health. In this vein, individuals could manage their complex financial decisions and avoid financial hazards better. However, young adults usually spend without even minding the possibilities of expenses in the near future, making this a reality to make young adults' quest for financial literacy while making investment strategies a possible way to optimize their resources effectively and efficiently (Warmath & Zimmerman, 2019).

Investment strategies help young adults to become financially dependent as they are bound to budget appropriately, save money, invest wisely, and manage their debts while making them informed about their financial decisions. Accordingly, the concept of an investment strategy denotes a prescribed set of principles crafted to aid individual investors in attaining their financial and investment aspirations (Chen, 2022). This strategic framework serves as the compass guiding investors' decisions, factoring in their defined objectives, risk tolerance, and anticipated future capital needs. When it comes to investment strategies, diversification, risk management, and long-term planning are key principles to consider. Young adults need to educate themselves on these topics to build a strong financial foundation for the future.

Additionally, financial well-being is the individuals' confidence in their ability to sustain the ideal standard of life both now and in the future while attaining financial freedom (Bruggen, 2017). Relatively, the Consumer Financial Protection Bureau (CFPB) asserts that financial stability encompasses "the condition of being where an individual able to effectively fulfill existing and continuous income on going responsibilities, experience confidence in their financial future, and possess the ability to make choices that enhance their quality of life.

The findings indicate that although financial education programs can enhance financial literacy, they may also lead individuals to develop

overconfidence in their abilities without necessarily gaining the necessary skills to handle financial decisions effectively. It suggests a critical caution regarding the effectiveness of financial literacy initiatives. The rise in self-assurance is an inherent consequence of financial education, which could be detrimental if not accompanied by genuine skill enhancement.

According to Mushafiq2023, various factors, including risk avoidance and targets, impact choices regarding investments towards investments that are risky, both objectively and subjectively financial literacy, and ability to think, aversion of risk shows a negative correlation with investment choices, while other variables demonstrate a positive association with investment decisions. In addition, the study by Wangi, (2021) in BNI Sekuritas Denpasar City, it was revealed that various factors such as financial attitude, behavior, knowledge, and sociodemographic background play essential roles in shaping how individuals make investment decisions. Specifically, individuals with positive financial attitudes, prudent financial behaviors, higher levels of financial knowledge, and certain sociodemographic characteristics were more inclined to engage in investment activities. Moreover, in Japan, the study of Kadoya (2020) showed that education, the balance of financial assets, and the use of financial information are positively related, while the experience of financial trouble is negatively related to financial knowledge, attitude, and behavior. It shows that males are more financially knowledgeable than females, but females are more positive than males about financial behavior and financial attitude. Age is positively related to financial

knowledge but negatively related to financial attitude, thus suggesting that middle-aged people in Japan are more financially knowledgeable, but younger and older people are more positive regarding financial behavior and attitude.

Young adults are expected to achieve financial independence during the transitional years of young adulthood, spanning ages 18 to 26, by engaging in romantic relationships, becoming parents, and shouldering responsible roles as productive members of society (Bonnie & Stroud, 2024). Recent studies highlight a growing number of young adults aged between 24 and 30 encountering financial challenges (Brüggen et al., 2024). These challenges are often linked to the transition from financial dependency to autonomy. Factors such as escalating student debt (Brüggen et al., 2024), insufficient information for making crucial financial decisions (Lusardi, O'Connor, 2019; Williams & Oumlil, 2024), and low financial literacy, which can adversely affect their savings habits (Ergün, 2018), may all contribute to these difficulties.

The study aimed to investigate how young adults' investment strategies and financial literacy influence their overall well-being, focusing on persistent gaps in financial literacy despite previous research findings. It emphasizes that a significant portion of young adults lack the fundamental financial knowledge necessary for daily financial decision-making, even in developed economies. The existing gap in financial literacy and education compounds the challenges individuals face in navigating today's complex financial landscape. Research by Gerardi (2010) and

OECD (2009) has directly linked low levels of financial literacy among young adults to detrimental financial decisions with widespread negative consequences.

This gap is evident in key areas, as highlighted by Hopkins and Pearce (2019) and Kumar, Shukla, and Sharma (2019): (1) Individuals' lack of financial knowledge impedes informed decision-making in budgeting, saving, investing, and debt management. (2) Inadequate preparation for future financial needs, such as retirement, healthcare, and emergencies, exposes individuals to financial insecurity. (3) Low financial literacy increases vulnerability to economic shocks, job losses, and unexpected events, elevating the risk of financial instability. (4) Ineffective risk management due to limited financial knowledge exposes individuals to financial risks and potential crises. (5) Restricted access to financial education resources and tools exacerbates the gap in financial knowledge and readiness.

Addressing this crucial gap in financial literacy is vital to empower individuals to make informed financial decisions, secure their financial futures, and enhance economic stability. Policy interventions and educational initiatives are essential to bridge this gap and improve the financial well-being of individuals and households (Atkinson & Messy 2023).

Theoretical Framework

This study was anchored on 3 theories: Icek Ajzen's Theory of Planned Behavior (1991), Harry Markowitz's Modern Portfolio Theory (MPT) (1950s), and Maslow's Hierarchy of Needs Theory (1943).

The hypothesis of Planned Behavior asserts forecasting and comprehending the factors that could influence specific behaviors. Accordingly, attitudes, subjective norms, and perceived behavioral control converge to shape behavioral intentions. Additionally, it posits that people's attitudes, social influences, and perceived control over behavior shape their intentions regarding financial literacy. Encouraging positive attitudes, reinforcing social norms that value financial literacy, and boosting individuals' confidence in handling finances can contribute to their overall financial decision-making. The Theory of Planned Behavior was used to investigate the factors influencing individuals' intentions to invest in mutual fund products in Indonesia. This theory is chosen because it provides a structured framework for understanding and predicting specific behaviors based on attitudes, subjective norms, and perceived control behavior. Given the rapid growth of mutual funds in Indonesia, driven by factors such as increased accessibility through digital innovation and the emergence of marketplaces offering convenience in terms of time and cost, it becomes essential to understand the underlying determinants of investment behavior (Hapsari, 2021).

By applying the Theory of Planned Behavior to the financial literacy of young adults, the study gathered valuable insights into the factors that influence their attitudes, intentions, and behaviors related to financial management. This understanding can inform the development of targeted interventions aimed at promoting financial literacy and empowering young adults to make sound financial decisions.

The Modern Portfolio Theory (MPT), developed by Harry Markowitz in the 1950s, suggests that investors can improve their portfolios by spreading their investments across different assets to lower risk. It introduces the idea of the efficient frontier, which identifies portfolios offering the best return for a given risk level or the least risk for a certain return. MPT also highlights the balance between risk and return, where investors aim for higher returns in exchange for accepting higher risks. Asset allocation, considering expected returns, market risk, and correlations, is essential to MPT by determining the best mix of assets in a portfolio. Through portfolio optimization methods, investors can create strategies that minimize the risk associated with a particular payback or increase returns for a given risk level, aiding them in achieving their financial objectives. From the study of Lukomnik 2021, the examination of "Investing matters" incorporates the principles of Modern Portfolio Theory (MPT), which prioritizes diversification and risk-adjusted returns. Young adults can benefit from using Modern Portfolio Theory (MPT) in their investment strategies because it offers a disciplined approach to managing risk, optimizing returns, and building a foundation for long-term financial success.

This study also inculcated Maslow's Hierarchy of Needs Theory (1943). The statement about financial well-being reflects Maslow's hierarchy of needs, particularly regarding safety and security. It emphasizes that financial stability is essential for individuals to feel secure and confident in meeting their current and future financial obligations. This sense of security enables them to focus on personal

growth and fulfillment, aligning with Maslow's notion of self-actualization. Thus, financial well-being is a fundamental aspect of human flourishing within Maslow's framework.

The study of Smith (2021) highlighted the application of needs-based psychological theories, specifically Maslow's hierarchy of needs, in two different contexts: leadership and financial advising. This study suggests that by understanding and aligning with individuals' underlying needs, both leaders and financial advisors can better influence behavior and decision-making, leading to more effective leadership strategies and improved financial outcomes for clients.

This theory relates to research on the financial well-being of young adults. Maslow's Hierarchy of Needs Theory can provide valuable insights into their financial behaviors and decision-making processes. By applying Maslow's Hierarchy of Needs Theory to the study of young adults' financial well-being, this study gains a deeper understanding of the underlying motivations, priorities, and challenges they face in managing their finances.

Conceptual Framework

Young adults frequently face financial difficulties due to high housing expenses, student loan debt, and a lack of employment options. Gaining knowledge about budgeting and getting financial guidance might help you overcome these challenges (Brüggen et al., 2024).

Financial literacy is teaching young individuals about budgeting, saving, investing, and credit awareness to improve their financial literacy. Financial literacy is essential for individuals to make informed decisions about their money, avoid financial pitfalls, and achieve their financial goals. It empowers individuals to effectively manage their personal finances, plan, and navigate the difficulties of the financial world (Lusardi, 2023). Financial education initiatives have the potential to enable individuals to make well-informed financial decisions.

Several factors, such as peer pressure, cultural expectations, the absence of knowledge about finances, the need for rapid satisfaction, can cause young adults to spend excessively. Because of their impulsive spending habits, which can also be attributed to easily accessible credit and impact consumer culture, young adults may experience financial difficulties. When financial literacy is applied, individuals can avoid debt traps, make appropriate spending habits, and achieve long-term financial well-being among young adults (Gudmunson & Danes, 2023).

Financial literacy encompasses *financial knowledge and financial skills* that enable individuals to navigate the complex landscape of personal finance with confidence and competence. It involves not only the acquisition of knowledge but also the practical application of that knowledge in real-world scenarios (Morris et al., 2022). "*Financial knowledge* is the basis of financial literacy, which helps individuals make decisions and establish good financial behavior" (Dewi, 2020). It builds understanding and awareness of various financial concepts, principles, and practices and equips individuals with the information they need to make informed

decisions about their finances. Conversely, *Financial skills* encompass the practical abilities and competencies required to apply financial knowledge effectively in real-life situations (Lone & bhat, 2024). These skills include budgeting, saving, investing, managing debt, calculating interest rates, analyzing financial statements, understanding risk and return, making financial plans, and evaluating financial options. Developing financial skills empowers individuals to accomplish their financial objectives and successfully negotiate all aspects of financial matters.

Similarly, young adults' acquisition of strategy is essential for financial sustainability. An **investment strategy** entails a structured method for making decisions about investments, drawing upon principles, guidelines, and rules. It entails the careful selection of a range of investments that align with an investor's financial objectives, considering their risk tolerance, investment goals, and time horizon (Tamplin, 2023). *Risk tolerance and investment selection* play crucial roles in investment strategy; understanding *risk tolerance* helps you choose investments that align with your comfort level and reduces the likelihood of making emotional decisions during market fluctuations (Mubaraq&Anshori, 2021). After assessing the risk tolerance, individuals can select investments that match their profile. *Investment selection* involves choosing assets that offer a balance between risk and potential return. Different investment options (e.g., stocks, bonds, real estate, mutual funds) come with varying levels of risk and return potential. Diversification across different asset classes can help manage risk and optimize returns over time

(Segal, 2023). However, the overall well-being of young adults will depend on financial literacy and investment strategy.

Financial well-being refers to a state where an individual can comfortably fulfill present and future financial responsibilities, feels confident about their financial prospects, and has the freedom to pursue activities that bring them joy (Financial Well-being Resources Consumer Financial Protection Bureau, n.d.). *Debt management* involves effectively handling and paying off debts to achieve financial stability and freedom. It is essential to understand the types of debt you have, such as credit card debt, student loans, and mortgages, and their respective interest rates and repayment terms. Strategies for *debt management* include creating a repayment plan, prioritizing high-interest debt, budgeting to allocate funds for debt payments, negotiating with creditors for lower interest rates or payment plans, and considering debt consolidation or refinancing options; the goal is to minimize debt while maintaining a sustainable financial situation. (Lisa Smith, 2023). Young adults may establish *budgeting and financial planning* practices to set clear financial goals, monitor income and expenses, create effective budgets, build emergency funds to cover unexpected expenses, and invest for the future (Fontinelle, 2024).

In conclusion, Young Adults must understand the connections between financial literacy, investment strategy, and their combined impact on financial well-being. Financial literacy equips individuals with the knowledge and skills to make informed decisions about budgeting, saving, investing, and managing debt.

Moreover, investment strategy guides individuals in selecting appropriate investments aligned with their financial goals and risk tolerance. Together, financial literacy and investment strategy contribute to overall financial well-being, enabling individuals to achieve stability, manage debt effectively, and pursue their financial aspirations. By understanding the interconnectedness of financial literacy and investment strategy, young adults can navigate the complexities of personal finance and work towards a secure financial future.

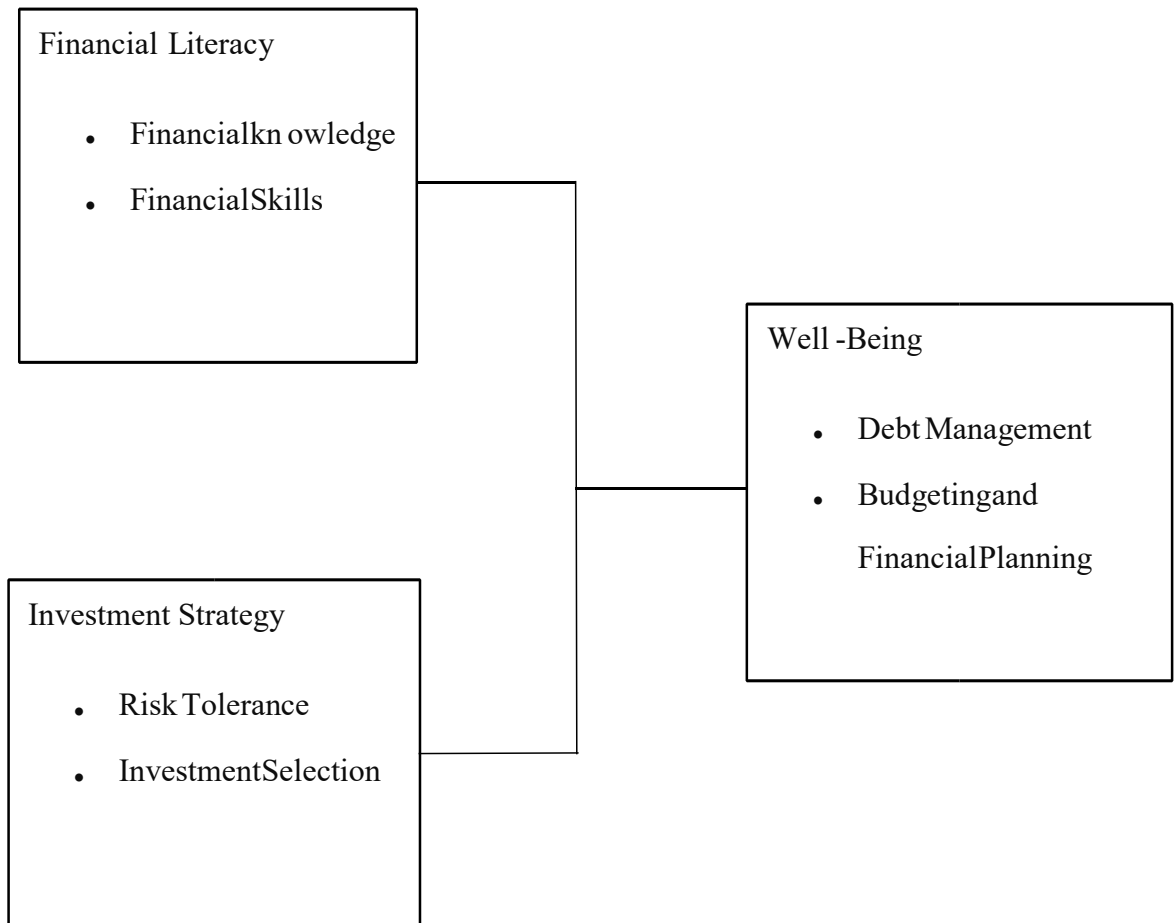


Figure 1. Schematic Diagram of the Study

Statement of the Problem

This study explored the significant influence of young adults' financial literacy, investment strategies, and overall well-being. This study sought to answer the following research questions:

1. What is the level of young adults' financial literacy in terms of financial knowledge and skills?
2. What is the level of young adults' investment strategies in terms of risk tolerance and investment selection?
3. What is the level of young adults' financial well-being in terms of debt management, budgeting, and financial planning?
4. Is there a significant relationship between young adults' financial literacy and their financial well-being?
5. Is there a significant relationship between young adults' financial literacy and their financial well-being?

Null hypothesis

Ho1: There is no significant relationship between young adults' financial literacy and their financial well-being.

Ho2: There is no significant relationship between young adults' investment strategy and their financial well-being.

RESEARCH METHODOLOGY

Research Design

This study utilized a descriptive correlational study design. The variables and the innate correlations that naturally exist between and among them are explained by descriptive correlational studies, (McBurney & White, 2022). Given that the study's goal was to investigate the strong relationship between financial literacy, investment strategy, and well-being, a descriptive correlational design was chosen as the research methodology to be used in order to find correlational between variables when researchers have no control over the independent variable (Essel et al., 2022).

Locale of the Study

In Ozamiz City, the survey was conducted out among chosen young adults. Like many other municipalities, Ozamiz City has risks and challenges regarding understanding finances. Financial education initiatives, investing in easy money, and not knowing how to use money during good times are the main problems of young adults in Ozamiz City, Misamis Occidental (Garcia, 2021). However, aggressiveness and overspending had no bearing on how people behaved while making comments.

Respondents of the Study

Since the exact population of Young Adults in Ozamiz City is unknown, the researchers opted to select 384 respondents for the study. These respondents were chosen using a purposive sampling technique, utilizing the sample size calculator provided by Raosoft. This technique is employed in research to select respondents based on specific characteristics or criteria that are pertinent to the research question or objectives. However, aggressiveness and overspending had no bearing on how people behaved while making payments. To qualify the respondents of the study used the following criteria: (1) Respondents have to be 24-30 years old; (2) the respondents should be residents of Ozamiz City, Misamis Occidental; (3) respondents must be employed and earning income, bearing significant responsibilities in managing their income levels to ensure they possess a fundamental level of literacy and numeracy necessary for comprehending financial concepts and engaging meaningfully in the study; (4) and respondents are required to give informed consent and be willing to engage in the study and respond to the survey questionnaire. Those who are not qualified in the selection criteria set by the researchers will be excluded from participating in the study.

Data Gathering Instruments

To collect data for this study, the following research tools were used:

A. Financial Literacy Questionnaire: This questionnaire is based on Mary et al. (2022) and uses a four-point Likert scale. The two components that make up this structure are financial knowledge and financial abilities. Appendix A lists the ten indicators that make up this system. Young individuals' financial literacy was assessed using this questionnaire.

In determining the Financial Literacy of young adults, 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. Investment Strategies Questionnaire: This is a 4-point Likert scale questionnaire adapted from (Kadam, 2022). It consists of two constructs, namely, risk tolerance and investment selection. It consists of 17 indicators (see Appendix B). The questionnaire was used to determine the level of young adults' financial literacy.

In determining the investment behavior of young adults, 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)

C. Financial Well-Being Questionnaire: This is a 4-point Likert scale questionnaire that was adapted from the studies of (Herttuala, 2022). It consists of two constructs, namely, debt management and budgeting and financial planning. It consists of 10 indicators (see Appendix C). The questionnaire was used to determine the level of young adults' financial well-being.

In determining the Well-Being of young adults, 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

The researchers requested permission from the institution to perform the study management. Initially, the researcher requested permission from the College of Business and Management Dean. Second, before the study was conducted, the

researcher gave the respondents their informed consent. Participants in the study were allowed to choose whether to provide written or spoken responses to the questions. Following the completion of the study, the researchers expressed their gratitude to all persons and authorities involved.

Ethical Consideration

This research followed the ethical guidelines delineated by Bryman and Bell (2007), encompassing ten key principles. First, no harm was inflicted upon the research participants, with a paramount emphasis on upholding their dignity. Prior to the study, full consent was obtained from all participants. Measures were taken to safeguard the privacy of participants, maintain strict confidentiality of research data, and ensure anonymity for those involved. The following principles were identified in the consideration of these ethical notions, which placed a strong emphasis on professionalism and moral obligation: (1) harm to respondents, whereby potential harm to respondents resulting from the research process will be prevented and set for caution; (2) Dignity which calls on researchers to honor the dignity of fellow researchers, research participants, and others involved in the study and to prevent creating any uneasiness or fear, (3) informed consent, since it is essential that researchers make sure participants are well informed about the study before consenting to take part, (4) Researchers must take precautions to protect the confidentiality of their subjects and prevent any kind of privacy violations. (5) Researchers must also make sure that research data pertaining to people, groups, or organizations is kept private and not disclosed without permission. (6)

Confidentiality, in which the study's participants' names were kept secret. Whatever to ensure the respondents' safety and confidence in participating in the study, their desire to reveal their names would be disregarded and avoided. (7) The researchers tolerated only genuine and authentic transparency in the study process, so they avoided deception where respondents were given inaccurate data. Membership in which the college department, associated with the individual being studied and researchers, provided suggestions and guidance. (9) True honesty and openness the researchers' credibility with the respondents is based on their ability to communicate research information to all interested parties in an open and truthful manner; (10) Reciprocity the study was beneficial to both those conducting it and those who participated, and there was active interaction and discourse throughout its execution and subsequently, (11) The deception which researcher has to avoid presenting false information, misunderstandings, and presenting study findings without a thorough analysis that made the study credible to members of the public.

Additionally, the study carefully avoided misleading and overstating its goals. Relationships, funding sources, and any possible conflicts of interest were all kept transparent. All correspondence pertaining to the study was carried out in an entirely truthful and open manner. The objective presentation of main data findings and the distribution of correct information were strictly adhered to (Research Involve Fraud, 2023).

Mode of Analysis

To be more precise, the researchers used the following statistical instruments that are appropriate for their research:

Mean and Standard Deviation—These two parameters are essential in statistical analysis. The mean signifies the average value of a data set, while the standard deviation measures the spread of data points around the mean. They were utilized to assess the levels of financial literacy, investment strategy, and well-being of Young Adults in Ozamiz City.

Pearson Product-Moment Correlation Coefficient—This coefficient is widely employed in various fields but can be impacted by factors like nonlinear relationships, outliers, and measurement errors, which may obscure crucial information. It was used to establish the significant relationship between financial literacy, investment strategy, and the well-being of the respondents.

RESULTS AND DISCUSSIONS

Level of Young Adults' Financial Literacy

According to the report, young adults have excellent levels of knowledge of finances as indicated by mean scores of 3.12 for financial knowledge, and an SD of 0.51. Meanwhile the mean score is 3.08 for financial skills and an SD of 0.54. The overall financial literacy score stands at 3.10, reflecting a strong knowledge of financial principles and competent financial skills among the participants. The comparatively low standard deviations suggest that the majority of respondents share similar levels of financial literacy, although some variations exist. It indicates that young adults are generally well-equipped to handle their financial resources.

The study underscores the significance of ongoing financial education and training initiatives for young adults. While they exhibit a strong foundation in financial literacy, there is room for improvement in their financial capabilities. Developing customized financial education programs can effectively bridge the gap between high and very high financial literacy levels, focusing on advanced financial concepts and practical applications like investment strategies and risk management. Encouraging young adults to embrace proactive financial behaviors, such as budgeting and saving, can significantly enhance their financial well-being and long-term stability.

The study by Blanco et al. (2022) found that young adults demonstrate a solid comprehension of key financial concepts such as budgeting, saving, and investing. This understanding is complemented by their positive attitudes toward

managing finances, suggesting a proactive and responsible approach to their financial well-being. People with strong financial knowledge are better able to balance their options and make wise financial decisions, including planning long-term savings, analyzing costs before making large purchases, and determining how and when to save and spend (Adriana et al., 2017). It implies that young adults not only grasp the theoretical aspects of financial literacy but also apply this knowledge in practical ways that foster sound financial behavior. Their responsible attitudes toward money management, avoiding unnecessary debt, prioritizing savings, and making informed financial decisions indicate that they are well-equipped to navigate the complexities of personal finance. This strong foundation in both knowledge and attitude is crucial for achieving long-term financial stability and independence, as it reflects their readiness to engage in responsible financial behavior throughout adulthood.

Relatively, individuals typically spend considering the possibility of future expenses. It made young individuals financially literate, and it also made investment techniques a viable means of effectively and economically maximizing their resources (Warmath & Zimmerman, 2019). Additionally, the study by Mokhamad Anwar (2020) pointed out that financial skills are crucial for young individuals to make informed financial decisions that reduce the risk of encountering financial difficulties. These skills enable individuals to effectively manage their resources, plan for future needs, and avoid common financial pitfalls such as excessive debt or poor investment choices. In the case of young adults, their high level of financial skills signifies that they are well-equipped to handle financial

responsibilities and navigate complex financial situations with confidence. This high level of competence suggests that young adults are capable of assessing risks, budgeting effectively, and making prudent financial decisions that contribute to their long-term financial stability and security. The ability to manage finances in a disciplined and strategic manner further reflects their readiness to handle both current and future financial challenges responsibly Mokhamad Anwar, (2020).

Furthermore, the finding entailed a supporting connection between the Theory of Planned Behavior and the financial literacy of young adults (Hapsari, 2021); The study provides valuable insights into the factors influencing their attitudes, intentions, and behaviors related to financial management. This understanding can inform the development of targeted interventions aimed at promoting financial literacy and empowering young adults to make sound financial decisions (Smith, 2021).

In conclusion, although young individuals demonstrate a high degree of financial literacy and possess strong knowledge and abilities in fundamental financial concepts, there is still an opportunity for improvement. With focused interventions and ongoing education, they can become even more capable of navigating intricate financial problems and achieving long-term stability. Enhancing financial literacy not only gives young people the skills they need but also encourages responsible financial conduct, which in turn improves financial well-being, as prior research has shown.

Table 1. *Level of young financial literacy in terms of financial knowledge and skills*

<i>(n=384)</i>			
Constructs	M	SD	Interpretation
Financial Knowledge	3.12	0.51	High
Financial Skills	3.08	0.54	High
Financial Literacy	3.10	0.53	High

Note: Financial Literacy Scale: 3.25-4.0 (Very High); 2.50 3.24 (High); 1.752.49 (Low); 1.01.74 (Very Low)

Level of Young Adults' Investment Strategies

Table 2 represents the level of young adults' investment strategies, indicating a generally high level of competence. The mean score for "risk tolerance" is 2.97, which is high, suggesting that young adults are comfortable with taking calculated risks in their investment decisions, as reflected by a standard deviation of 0.59. For "investment selection," the mean score is 3.01, demonstrating a high level and strong ability to choose appropriate investment options, with a standard deviation of 0.55. Overall, the mean score for investment strategies stands at 2.99, categorizing it within the "High" range. The study implies that young adults show a high score in risk tolerance, which means they may be more open to investigating in high risk, which could shape their financial futures. They might have a better chance of making investments with higher returns in the long run. However, it also comes with increased potential loss where returns can be substantial but uncertain.

The findings indicate that "Risk Tolerance" among young adults is rated as high, suggesting that this demographic is generally comfortable with making investment decisions that involve a certain degree of uncertainty and potential risk. A high rating risk tolerance reflects an individual's willingness to accept fluctuations in their investments in exchange for the possibility of greater returns Firda Nosita, (2020). This level of comfort may stem from various factors, including a robust understanding of financial concepts, previous investment experience, or a belief in long-term investment strategies. Furthermore, high-risk tolerance can empower young adults to explore diverse investment opportunities, such as stocks or mutual funds, which may yield higher returns compared to more conservative options like savings accounts or bonds. Ultimately, this finding underscores the potential for young adults to engage actively in the financial markets and develop their investment portfolios with confidence.

Anchored with the study of Silva (2023), a high rating investment selection reflects young adults' comprehension of various investment vehicles, such as stocks, bonds, mutual funds, and real estate, as well as their ability to assess which options align with their financial goals and risk tolerance. Furthermore, a high level of investment selection signifies that young adults are not only aware of the available investment options but are also adept at conducting research and analysis to make informed decisions. This proficiency empowers them to construct diversified investment portfolios that enhance their potential for long-term financial growth, ultimately enabling them to navigate the complexities of the financial market effectively.

Consequently, the idea of an investment plan signifies a set of guidelines designed to help individual investors reach their goals for investments and money. Long-term planning, risk management, and diversification are important factors to take into account when choosing an investing strategy. Young individuals must educate themselves on these subjects in order to set a solid financial foundation for the future (Chen, 2022). It also shows how a person's risk tolerance increases their ability to participate in the decision-making process and helps them choose the most efficient financial option (Adil &Imamul, 2022).

Overall, young adults are generally inclined toward high-risk investments, which could lead to higher potential returns over time. This willingness to take risks positively impacts their financial futures by allowing for substantial gains in the long term.

However, this strategy also carries the possibility of significant losses, as high-risk investments come with unpredictable returns. Young adults should be aware of the uncertainties and the value of balancing their investing choices in order to successfully handle potential disadvantages, even though they might benefit from their willingness to take risks.

Table 2. *Level of young adults' investment strategies in terms of risk tolerance and investment selection*

(n=384)			
Constructs	M	SD	Interpretation
Risk Tolerance	2.97	0.59	High
Investment Selection	3.01	0.55	High
Investment Strategies	2.99	0.57	High

Note: Investment Strategies 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 Young Adults' Financial Well-Being

The data on young adults' financial well-being in terms of debt management, budgeting, and financial planning show generally high competence. The mean score for "debt management" is 3.06, rated as high, with a standard deviation of 0.56. The mean score for "budgeting and financial planning" is 3.11, also rated as high, with a standard deviation of 0.65. Overall, the mean score for "financial well-being" is 3.09, with a standard deviation of 0.61.

The findings reveal that young adults demonstrate a high level of financial well-being, particularly in the domains of debt management, which signifies that young adults employ effective strategies to manage their debts responsibly and maintain financial stability. Moreover, their level of competence in debt management suggests that they are capable of making informed decisions regarding borrowing and repayment, thereby minimizing the risks associated with excessive debt.

This combination of effective debt management and proficient budgeting skills contributes positively to their overall financial health and stability. Such findings underscore the importance of these competencies in navigating the complexities of personal finance in today's economic landscape. According to Sabri and Anthony (2023), young adults are considered financially well-off when they can manage their existing debts and maintain sufficient savings for unexpected expenses. The capacity to handle finances setbacks is another significant aspect of financial stability. Bruggen et al. (2017) defined financial sustainability as an individual's confidence in maintaining their current and future desired lifestyle while achieving financial independence. Similarly, the Consumer Financial Protection Bureau (CFPB) described financial well-being as the capacity to meet current financial obligations, feel secure about the future, and make choices that enhance one's quality of life.

Strategies for debt management include creating a repayment plan, prioritizing high-interest debt, budgeting to allocate funds for debt payments, examining options for debt consolidation or refinance, and negotiating with creditors for reduced rates of interest or payment dates. The goal is to minimize debt while maintaining a sustainable financial situation (Lisa Smith, 2023). Young adults can establish budgeting and financial planning practices to set clear financial goals, monitor income and expenses, create effective budgets, build emergency funds for unexpected expenses, and invest for the future (Fontinelle, 2024).

Based on the data provided, young adults generally exhibit a high level of competence in managing debt, budgeting, and financial planning. It also implies

that because they lack the fundamental abilities to handle financial obligations, young adults are less likely to experience financial stress. However, continued improvement and boosting individuals' confidence in handling finances can contribute to financial decision-making and can concentrate on areas like investments, long-term savings, and retirement planning, where progress can be made or where young individuals frequently face financial difficulties as they get old. It emphasizes that financial stability is essential in meeting their current and future financial obligations.

Table 3. *Level of young financial well-being in terms of debt management, budgeting, and financial planning*

<i>(n=384)</i>			
Constructs	M	SD	Interpretation
Debt Management	3.06	0.56	High
Budgeting and Financial Planning	3.11	0.65	High
Financial Well-Being	3.09	0.61	High

Note: Financial Well-Being 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 Young Adults' Financial Literacy and their Financial Well-Being

Financial knowledge and financial well-being are crucial for understanding how young adults manage their money. The study found a strong positive correlation between the two, suggesting that higher financial literacy is linked to better financial health. Specifically, the correlation coefficient (r-value) of 0.61

indicates a strong relationship, and the p-value of 0.00 confirms its significance. This strong correlation supports the rejection of Hypothesis 1 (Ho1), which states there is no significant connection between financial well-being and financial literacy.

The strong correlation between financial literacy and financial well-being indicates that as young adults improve their financial knowledge, they are better equipped to manage their finances, leading to enhanced financial stability. The result shows that individuals with a greater degree of financial literacy are more likely to achieve superior financial well-being. Additionally, those who practice mental budgeting mentally classify and monitor their expenditures, which demonstrates elevated levels of financial well-being. Furthermore, financially literate young adults tend to be confident in their financial plans and are willing to take calculated risks, potentially resulting in higher investment returns. This proactive financial management supports not only their financial health but also contributes to a more stable economy. Thus, investing in financial education is crucial, as it provides young individuals with the tools needed to navigate the financial landscape, fostering a more secure and empowered generation.

Several studies support the importance of financial literacy in promoting financial well-being. Zhang and Chatterjee (2023) found a positive correlation between financial well-being and financial literacy, highlighting that individuals' perceptions of financial stress serve as a mediating factor. It indicates that financial literacy not only directly affects well-being but also influences how individuals perceive their financial situations. Additionally, Kaur and Singh (2022) emphasized

that financial literacy shapes financial behaviors and overall well-being by equipping individuals with the skills needed to make informed financial decisions, manage debts, and plan for the future. These findings reinforce the current study's conclusions about the critical role of financial literacy in achieving long-term financial success.

Warmath and Zimmerman (2019) further stressed the relevance of financial literacy for young adults, particularly in managing complex financial decisions and avoiding hazards. They pointed out that young adults often spend without considering future expenses, highlighting the critical need for financial education to help them optimize resources effectively. Additionally, the concept of financial well-being is contextualized within Maslow's Hierarchy of Needs (1943), which connects financial stability to safety and security. This framework emphasizes that financial well-being is essential for individuals to feel secure in meeting their current and future obligations, enabling them to focus on personal growth and fulfillment, in line with Maslow's notion of self-actualization.

In summary, there exists a substantial and intricate relationship between young adults' financial well-being and financial literacy. The findings, along with supporting studies, underscore the critical importance of financial education. Equipping young individuals with financial literacy not only enhances their ability to manage their finances effectively but also fosters overall well-being. By prioritizing financial literacy initiatives, stakeholders can empower youth to make informed financial decisions, reduce financial stress, and build a foundation for long-term financial stability and security. Ultimately, investing in financial

education for young adults can lead to a healthier, more financially savvy generation capable of navigating the complexities of their financial futures.

Table 4. *Significant Relationship between Young Adult's Financial Literacy and Their Financial Well-Being*

<i>(n=384)</i>			
Variable	r – value	p-value	Interpretation
Financial Literacy	0.61	0.00	Perfect Positive
and Financial Well-Being			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 Relationship between Young Adults' Investment Strategies and Financial Well-Being

The findings reveal a significant relationship between young adults' investment strategies and their financial well-being. The correlation coefficient (r-value) of 0.70 indicates a strong positive correlation between these two variables, suggesting that as the effectiveness of investment strategies increases, financial well-being also improves. Additionally, the p-value of 0.00 signifies that this relationship is highly significant at the $p < 0.01$ level. Such results underscore the importance of sound investment strategies in enhancing the financial well-being of young adults. The extremely low p-value reinforces the significance of this correlation, indicating that the likelihood of this correlation occurring by chance is

exceedingly low. It lends credibility to the conclusion that effective investment strategies play a crucial role in determining financial well-being. This relationship aligns with Sir Francis Galton's correlation theory, which posits that a strong correlation between two variables suggests that changes in one variable are associated with changes in another.

The strong correlation highlighted in these findings emphasizes the importance of fostering effective investment habits among young adults. Encouraging sound investment practices can significantly enhance their overall financial health, enabling them to achieve financial goals, build wealth, and secure their financial futures. Holzmann (2023) confirmed that individuals who demonstrate strong investment strategies—through their ability to develop financial skills and manage their finances effectively— are better equipped to recognize the value of these strategies in enhancing their financial well-being.

Investment strategies help young adults become financially independent by encouraging them to budget appropriately, save money, invest wisely, and manage debts while making informed financial decisions. The concept of an investment strategy denotes a prescribed set of principles crafted to aid individual investors in attaining their financial and investment aspirations (Chen, 2022). This strategic framework serves as a guiding investor's decisions, factoring in defined objectives, risk tolerance, and anticipated future capital needs. Key principles of investment strategies include diversification, risk management, and long-term planning. Young adults need to educate themselves on these topics to build a strong financial foundation for the future.

Mushafiq (2023) confirmed that investment decisions are influenced by factors such as risk aversion, intentions toward risky investments, both subjective and objective financial literacy, and cognitive abilities. Risk aversion shows a negative correlation with investment choices, while other variables demonstrate a positive association with investment decisions. Warmath and Zimmerman (2019) approved that the fact that young adults typically spend money without considering potential future expenses makes this a reality in the achievement of financial literacy while also presenting investment techniques as a potential means of effectively and efficiently investing their resources.

In addition, Wangi's (2021) study in BNI Sekuritas Denpasar City revealed that various factors, such as financial attitude, behavior, knowledge, and sociodemographic background, play essential roles in shaping how individuals make investment decisions. Specifically, individuals with positive financial attitudes, prudent financial behaviors, higher levels of financial knowledge, and certain sociodemographic characteristics were more inclined to engage in investment activities.

The study aimed to investigate how young adults' investment strategies and financial literacy impact their overall well-being, focusing on persistent gaps in financial literacy despite previous research findings. It emphasizes that a significant portion of young adults lack the fundamental financial knowledge necessary for daily financial decision-making, even in developed economies.

In summary, there is a significant and complex correlation between young adults' financial well-being and successful investing strategies. The results and

related studies highlight how crucial it is to encourage prudent investing practices and financial education to improve young people's financial health and general well-being.

Table 5. *Significant Relationship between Young Adult's Investment Strategies and Financial Well-Being*

(n=384)			
Variable	r – value	p-value	Interpretation
Investment	0.70	0.00	Perfect Positive
Strategies and			Correlation/ Highly
Financial Well-			Significant
Being			

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)*

CONCLUSIONS AND RECOMMENDATIONS

Summary

The title of this study is "Young Adults' Financial Literacy, Investment Strategies, And Well Being". This study aimed to identify the number of young adults who are financially literate about their income. The study was conducted in the entire Ozamiz City, Misamis Occidental. In order to recruit 384 participants from various barangays for the study, a purposive sampling strategy was used. Financial well-being, investment, and financial literacy questionnaires were used to collect the data. Several statistical techniques were used to assess the results, including mean and standard deviation and the coefficient of pearson correlation.

Findings

1. Young Adults, when it comes to financial knowledge and abilities, demonstrate a high degree of financial literacy.
2. The level of young adults' investment strategies in terms of risk tolerance and investment selection is notably high.
3. Young adults demonstrate a high degree of financial stability when it comes to budgeting, financial preparation, and debt management.
4. Financial literacy has a significant positive relationship with their Financial Well-Being.

5. The investment strategies of young adults showed a high positive correspond with financial stability.

Conclusion

The researchers conclude that:

1. Young adults possess a high level of financial literacy, particularly in terms of their financial knowledge and skills. This foundational understanding is necessary for managing finances and making wise financial choices.
2. Young adults exhibit notably high levels of investment strategies, encompassing both risk tolerance and investment selection. It suggests that they are not only willing to take calculated risks but also capable of making informed choices regarding their investments.
3. Young adults demonstrate a high level of financial well-being, particularly in areas such as debt management, budgeting, and financial planning. This indicates their ability to maintain financial stability and effectively plan for future financial needs.
4. The analysis shows a significant positive relationship between financial literacy and financial well-being. It underscores the importance of financial education in enhancing overall financial health and stability among young adults.

5. A strong positive correlation was observed between young adults' investment strategies and their financial well-being. This finding emphasizes that effective investment practices contribute significantly to enhancing the financial health and overall well-being of young adults.

Recommendations

After a thorough study of the results, the following recommendations are made:

1. Local Cooperative Development Offices may expand access to financial education, promote financial inclusion, and support research and innovation. They may target young adults with expanded financial education resources and programs. Local Cooperative Development Offices should work to ensure young adults have access to affordable financial services and address barriers to financial inclusion. This approach will empower young adults to contribute to a more financially secure future.
2. The Department of Trade and Industry may investigate the influence of diversifying assets on young adults by studying their financial situation to assist individuals with investment opportunities. DTI can identify investing in diverse sectors and industries, thereby increasing the potential for long-term financial advantages. DTI provides training on

financial management, and seminars focused on identifying profitable investment opportunities.

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APPENDIX A

RESPONDENTS' FINANCIAL LITERACY QUESTIONNAIRE Adopted From (Kadam, 2022).

Directions: Read each statement carefully and write a check mark (*I*) on the columns that corresponds to your answer. Be guided by the following scale: 4- Strongly Agree; 3 Agree; 2 – Disagree; 1 – Strongly Disagree.

Indicators	RESPONSES			
A. Financial Knowledge	4	3	2	1
I understand the concept of budgeting and can create and stick to a budget				
I can explain the difference between assets and liabilities.				
I am familiar with basic investment options such as stocks, bonds, and mutual funds.				
I understand the concept of compound interest and its importance in long-term savings				
I am knowledgeable about strategies for managing financial risks, such as insurance and emergency funds.				
I am confident in managing my personal finances effectively.				

I am knowledgeable about different investment options and their risks.				
B. Financial Skills				
I am confident in managing my personal finances, including paying bills and managing debt..				
I actively seek out financial information and resources to improve my financial literacy.				
I have developed effective strategies for saving money and setting financial goals.				
I actively engage in financial planning activities such as setting short-term and long-term financial goals.				

I have developed effective strategies for saving money regularly and consistently.				
I am confident in making complex financial decisions.				
I prioritize saving and investing for long-term financial goals.				
I actively seek financial education to enhance my money management skills.				

**RESPONDENTS' INVESTMENT
QUESTIONNAIRE** Adopted From (Kadam, 2022).

Directions: Read each statement carefully and write a check mark (*I*) on the columns that corresponds to your answer. Be guided by the following scale: 4- Strongly Agree; 3 Agree; 2 – Disagree; 1 – Strongly Disagree.

Indicators	RESPONSES			
Risk Tolerance	4	3	2	1
I am comfortable with taking significant risks in my investment portfolio, even if it means potentially higher returns.				
I prefer investments with low volatility, even if it means sacrificing potential higher returns.				
I am willing to endure short-term losses for the possibility of long-term gains in my investments.				
I believe in diversifying my investment portfolio to reduce overall risk.				
I tend to avoid high-risk investments and prioritize capital preservation over potential gains.				
I believe that taking calculated risks in investments is necessary				

to achieve long-term financial goals.				
I am willing to endure short-term fluctuations in the value of my investments for the potential of long-term growth.				
I prefer investment strategies that prioritize growth potential over stability and safety.				
Investment Selection				
I conduct thorough research before making any investment decisions.				
I rely on professional financial advice or recommendations when selecting investments.				
I consider both short-term and long-term factors when choosing investments.				
I prefer investment vehicles that offer steady and predictable returns, even if they are relatively lower.				
I prefer to invest in assets that align with my personal interests and values, even if they may not offer the highest financial returns.				
I am open to exploring alternative investment options such as cryptocurrencies or socially responsible investments.				
I prioritize investments that are easy to understand and require minimal financial expertise to manage.				
I am interested in investing in emerging industries or technologies that have the potential for significant growth.				
I prefer investment platforms or apps that offer user-friendly interfaces and educational resources to help me make informed investment decisions.				

**RESPONDENTS' FINANCIAL WELL-BEING
QUESTIONNAIRE** Adopted From (Herttuala, 2022).

Directions: Read each statement carefully and write a check mark (*I*) on the columns that corresponds to your answer. Be guided by the following scale: 4- Strongly Agree; 3 Agree; 2 – Disagree; 1 – Strongly Disagree.

Indicators	RESPONSES			
	4	3	2	1
I regularly monitor my outstanding debts and make timely payments to decrease my overall debt load.				
I formulate a clear repayment plan for my debts, with a focus on addressing high-interest debts first.				
I actively explore strategies and resources to aid in the effective management and reduction of my debt.				
I build confidence in my ability to refrain from unnecessary accumulation of new debt and maintain financial stability within my means.				
I routinely review my credit reports for accuracy and identify opportunities to enhance my credit well-being.				
I seek professional guidance for tailored debt management strategies.				
I develop a comprehensive budget to track both my income and expenses.				
I implement debt repayment methods like the debt snowball or avalanche for efficient repayment.				

Indicators	RESPONSES			
Budgeting and Financial Planning	4	3	2	1
I create and maintain a detailed budget that account for all my income and expenses.				
I adjusted my budget as needed to accommodate changes in income, expenses, or financial goals.				
I actively track my spending to ensure that I stay within my budgetary limits and avoid overspending.				
I prioritize saving and investing a portion of my income in my budget to build wealth and achieve financial goals.				
I prioritize investments that are easy to understand and require minimal financial expertise to manage.				
I regularly review and adjust my budget to align with my financial goals.				
I have emergency savings to cover unexpected expenses.				
I seek professional financial advise when needed to improve my financial well-being.				

APPENDIX B

Directions: Read each statement carefully and write a check mark (/) on the columns that corresponds to your answer. Be guided by the following scale: 4- Strongly Agree; 3- Agree; 2 – Disagree; 1 – Strong Disagree

Appendix A

RESPONDENTS' FINANCIAL LITERACY QUESTIONNAIRE

Adopted From (Mary Taggart Gatti, 2022).

Indicators	RESPONSES			
	4	3	2	1
A. Financial Knowledge				
1. I understand the concept of budgeting and can create and stick to a budget.		/		
2. I can explain the difference between assets and liabilities.		/		
3. I am familiar with basic investment options such as stocks, bonds, and mutual funds.		/		
4. I understand the concept of compound interest and its importance in long-term savings		/		
5. I am knowledgeable about strategies for managing financial risks, such as insurance and emergency funds.		/		
6. I am confident in managing my personal finances effectively.		/		
7. I can analyze financial statements to make informed decisions.		/		
8. I am knowledgeable about different investment options and their risks.		/		

Indicators	RESPONSES			
	4	3	2	1
B. Financial Skills				
1. I am confident in managing my personal finances, including paying bills and managing debt.		/		
2. I actively seek out financial information and resources to improve my financial literacy.		/		
3. I have developed effective strategies for saving money and setting financial goals.	/			
4. I actively engage in financial planning activities such as setting short-term and long-term financial goals.		/		
5. I have developed effective strategies for saving money regularly and consistently		/		
6. I am confident in making complex financial decisions.		/		
7. I prioritize saving and investing for long-term financial goals.		/		
8. I actively seek financial education to enhance my money management skills.		/		

Appendix B

RESPONDENTS' INVESTMENT QUESTIONNAIRE

Adopted From (Kadam, 2022).

Indicators	RESPONSES			
	4	3	2	1
A. Risk Tolerance				
1. I am comfortable with taking significant risks in my investment portfolio, even if it means potentially higher returns.		✓		
2. I prefer investments with low volatility, even if it means sacrificing potential higher returns.		✓		
3. I am willing to endure short-term losses for the possibility of long-term gains in my investments.		✓		
4. I believe in diversifying my investment portfolio to reduce overall risk.		✓		
5. I tend to avoid high-risk investments and prioritize capital preservation over potential gains.		✓		
6. I believe that taking calculated risks in investments is necessary to achieve long-		✓		

term financial goals.				
7. I am willing to endure short-term fluctuations in the value of my investments for the potential of long-term growth.		✓		
8. I prefer investment strategies that prioritize growth potential over stability and safety.		✓		
B. Investment Selection				
1. I conduct thorough research before making any investment decisions.		✓		
2. I rely on professional financial advice or recommendations when selecting investments.		✓		
3. I consider both short-term and long-term factors when choosing investments.		✓		
4. I prefer investment vehicles that offer steady and predictable returns, even if they are relatively lower.		✓		
5. I prefer to invest in assets that align with my personal interests and values, even		✓		

if they may not offer the highest financial returns.				
6. I am open to exploring alternative investment options such as cryptocurrencies or socially responsible investments.		/		
7. I prioritize investments that are easy to understand and require minimal financial expertise to manage.		/		
8. I am interested in investing in emerging industries or technologies that have the potential for significant growth.		/		
9. I prefer investment platforms or apps that offer user-friendly interfaces and educational resources to help me make informed investment decisions.		/		

Appendix C

RESPONDENTS' FINANCIAL WELL-BEING QUESTIONNAIRE

Adopted From (Herttuala, 2022).

Indicators	RESPONSES			
A. Debt Management	4	3	2	1
1. I regularly monitor my outstanding debts and make timely payments to decrease my overall debt load.	/			
2. I formulate a clear repayment plan for my debts, with a focus on addressing high-interest debts first.	/			
3. I actively explore strategies and resources to aid in the effective management and reduction of my debt.		/		
4. I build confidence in my ability to refrain from unnecessary accumulation of new debt and maintain financial stability within my means.		/		
5. I routinely review my credit reports for accuracy and identify opportunities to enhance my credit well-being.		/		
6. I seek professional guidance for tailored debt management strategies.	/			
7. I develop a comprehensive				

budget to track both my income and expenses.		/		
8. I implement debt repayment methods like the debt snowball or avalanche for efficient repayment.		/		

Indicators	RESPONSES			
B. Budgeting and Financial Planning	4	3	2	1
1. I create and maintain a detailed budget that account for all my income and expenses.	/			
2. I adjusted my budget as needed to accommodate changes in income, expenses, or financial goals.	/			
3. I actively track my spending to ensure that I stay within my budgetary limits and avoid overspending.	/			
4. I prioritize saving and investing a portion of my income in my budget to build wealth and achieve financial goals.	/			
5. I prioritize investments that are easy to understand and require minimal financial expertise to manage.	/			
6. I regularly review and adjust my budget to align with my financial goals.	/			
7. I have emergency savings to cover unexpected expenses.	/			
8. I seek professional financial advice when needed to improve my financial well-being.	/			

APPENDIX C



Ozamiz City

College of Business and Management



INFORMED CONSENT FORM (PORMA SA NASABTAN NGA PAGTUGOT)

Researcher/Investigator (Nagtuon): Princess Ann Apon
Name (Ngalan): Princess Ann Apon
Course: Bachelor of Science in Business Administration
College: Business and Management
Email / Contact Number: princessannapon2gmail.com / 09505621963

**Thesis Title: YOUNG ADULTS FINANCIAL LITERACY,
INVESTMENT STRATEGIES AND WELL-BEING**

PART I. INFORMATION SHEET	
Introduction (Pasiuna)	Good day! I am Princess Ann Apon, the principal researcher of the study entitled “Young Adults Financial Literacy, Investment Strategies and Well-Being” 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 those young adults who are employed. 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. <i>(Maayong adlaw! Ako si Princess Ann Apon ang nagpahigayon sa pagtuon kabahin sa “Young Adults Financial Literacy, Investment Strategies and Well-Being” Ako usa ka estudyante sa Bachelor of Science in Business Administration Major in Financial Management sa Misamis University, Ozamis City. Ako nagapili kanimo isip participante nga maoy mutubag sa gikinahanglang impormasyon niining gihimong pagtuon. Ako</i>

	<i>matinahurong naghangyo sa inyong bulontaryo nga pag-apil niini nga pagtuon. Gikinahanglan nga ikaw naa sa saktong edad ug naay kakayahan nga mohatag sa pagtugot aron makaapil niini nga pagtuon. Sa dili pa ka mohukom sa pag-tubag sa questonnaires, palihug sa pagbasa sa mga impormasyon sa ubos ug gawasnon ka nga makapangutana kon adunay wala nimo nasabtan o gusto nimong iklaro. Kung motugot ka sa pagahimoon nga interview, papirmahon ka niini nga porma ug tagaan usab ka ug imong kaugalingong kopya.)</i>
Purpose (<i>Katuyoan</i>)	The purpose of this study is to investigate how young adults' investment strategies and financial literacy influence their overall well-being. This research study can provide recommendations for policymakers and educators to design effective financial education programs that can contribute to long-term growth of the society. <i>(Ang katuyoan niini nga pagtuon mao ang pag-imbestigar sa pagka-epektibo sa pinansyal nga edukasyon sa pagpauswag sa pamatasan sa pagpamuhunan ug pagkahibalo sa scam sa mga nagtrabaho na mga batan-on, partikular kining nagafocus sa ilang pag-apil sa mga online bet games sa Ozamis City. Kini nga pagtuon sa makahatag og mga rekomendasyon alang sa mga magbabalaud ug mga magtutudlo sa pagdesinyo sa epektibo nga pinansyal nga mga programa sa edukasyon nga makatampo sa dugay nga pagtubo sa katilingban.)</i>
Type of Research Intervention (<i>Matang sa Interbensyon sa Pagtuon</i>)	This study will be conducted through a modified and adopted research questionnaires. The gathering of data will be conducted in person. <i>(Kini nga pagtuon himuon pinaagi sa usa ka giusab ug gisagop nga mga pangutana sa panukiduki. Ang pagkolekta sa datos ipahigayon sa personal.)</i>
Selection of Participants	This study will select 384 respondents. The selection is based on the following inclusion criteria: must be 24-30 years have an income and have an informed consent to participate in the study, in which you are one of those selected through snowball sampling.

(Pagpili sa mga Partisipant)	<i>(Kini nga pagtuon mopili ug 384 ka respondents. Ang pagpili gibase sa mosunod nga mga kriterya sa paglakip: kinahanglan nga 24-30 ka tuig ang edad, adunay kita ug adunay nahibal-an nga pagtugot sa pag-apil sa pagtuon, diin ikaw usa sa mga gipili pinaagi sa snowball sampling.)</i>
Voluntary Participation <i>(Boluntaryo nga Partisipasyon)</i>	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. <i>(Boluntaryo ang imong pag-apil ug kini dili makaapekto sa imong sitwasyon o estado apil na imong relasyon sa nagtuon. Gawasnon ka nga modesisyon kung kung moapil ka niini nga pagtoon o dili. Kung modesisyon ka nga moapil, gawasnon ka nga dili motubag sa bisan asa nga pangutana nga dili nimo gusto nga tubagon.)</i>
Procedure <i>(Pamaagi)</i>	The distribution and retrieval of the questionnaires will be done in the area in, and the researcher will personally distribute and retrieve the research instruments. To ensure your understanding of the statements indicated in the questionnaires, the statements will be translated into the Bisayan language. In case you will have questions, such will be answered fully. 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. <i>(Ang pag-apod-apod sa questionnaires pagabuhaton sa lugar kung aha ka, ug ang nagtuon ang personal nga mohatag ug mokuha pagbalik sa mga instrumento sa pagtuon. Aron masiguro ang imong pagsabot sa mga pahayag sa questionnaires, ang mga pahayag kay hubaron sa Binisaya nga pinulungan. Kung ugaling adunay kay mga pangutana, tubagon kini sa hingpit).</i>

	<i>(Ang mga respondente pagahatagan og igong panahon sa pagtubag sa questionnaires. Ang nagtuon mokuha sa mga tubag sa mga respondente para sa pag-analisa sa datos ug para sa interpretasyon. Ang mga impormasyon ug datos nga makuha gikan kanimo isip respondente gamiton lamang niining pagtuon ug hatagan og tumang pag-ampingan aron dili mabutyag.)</i>
Duration (Gidugayon)	Answering the questionnaires will last for 10 to 15 minutes. <i>(Ang pagtubag sa questionnaires mo kabat sa 10 ngadto sa 15 minutos).</i>
Risks and Discomforts (Risiko ug Kahasol)	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. <i>(Ang mga partisipante ginaprotektahan sa pisikal, sosyal o ekonomikanhong risiko. Kung pananglitan adunay mga pangutana nga personal ra kaayo o kung dili ka komportable, mamahimong dili ka motubag o mobalibad sa pagtubag sa bisan asa o sa tanang mga pangutana ug moatras sa pag-apil sa bisan unsang panahon nga imong gusto.)</i>
Benefits (Kaayohan)	This study is beneficial to you because the researcher may be able to provide an understanding of the relationship between Young Adults Financial Literacy, Investment Strategies and Well-Being”. Thus, your responses shall be highly valued being deemed important in the field of financial management. <i>(Kini nga pagtuon makapahimo kanimo paghatag og katin-awan o pagpasabot kabahin sa relasyon tali sa pinansyal nga Young Adults Financial Literacy, Investment Strategies and Well-Being”. Ang imong mga tubag hatagan og dakong bili nga giisip nga importante sa linya sa pagtuon sa pagdumala sa ospital).</i>

Reimbursements (Hulip nga bayad)	There will be no monetary expenses or costs on your part as a respondent, nor any monetary compensation for your participation in this study. However, a small token of appreciation in the form of a light snack may be provided during the gathering of the research data. <i>(Wala kay magasto sa imong pag-apil niini nga pagtuon ug dili usab ka bayaran ug kwarta sa imong pag-apil niini nga pagtuon. Apan adunay ginagmay nga pameryenda nga pwede mahatag sa panahon sa pagkuha sa mga datos).</i>
Confidentiality of Data (Pag-amping sa Datos)	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. <i>(Ang nagtuon lamang ang makakita sa mga impormasyon ug tubag sa mga respondente. Ang mga datos nga makuha i-analisa ug hatagan og tumang pag-amping aron dili ibutyag. Sa panahon sa pagtuon, ipahimutang sa usa ka selyadong aparador ang tanang datos nga pagagub-on human sa 6 kabulan gikan sa pag-publika sa resulta.)</i>
Sharing of Findings (Pagpaambit sa Nakaplagan)	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. <i>(Ang mga resulta niini nga pagtuon ipresenta sa panahon sa final defense sa thesis sa nagtuon. Ang mga nakaplagan sa pagtuon posible nga ipaambit pinaagi sa mga publications ug conferences nga adunay kapanigurohan nga dili mabutyag ang pagkatawo sa mga partisipante. Pagahatagan og isa ka giimprinta nga kopya sa kumpleto nga pagtuon ang mga partisipante.)</i>

Rights to Refuse or Withdraw <i>(Katungod sa Pagpalibabad o Pag-undang)</i>	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. <i>(Gawasnon ka nga moatras or moundang sa pag-apil sa bisan asa nga punto sa pagtuon nga dili na magkinahanglan pa ug rason. Dili ka ipamulta sa pag-atras o pag-undang.)</i>
Who to Contact <i>(Kinsa ang Kontakon)</i>	Should there be any queries as a respondent, you can contact the researcher through the following details: <i>(Kung adunay mga pangutana, mahimo nga mokontak pinaagi aning mga detalye:)</i> Name of the Researcher (Ngalan sa Nagtuon): Princess Ann Apon Cellphone Number/s: 09505621963 E-mail add: princessannapon2@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>(Akong pagabasahon ang mga nasulat niining Information Sheet ngadto sa potensyal nga respondent. Kutob sa akong mahimo siguroon nako nga masabtan sa respondent ang mga pahayag sa questionnaires.)</i> 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.

	<i>(Gisiguro ko nga ang partisipante mahatagan og panahon sa pagpangutana kabahin niining pagtuon og ang tanang pangutana nga iyang gihatag matubag sa hingpit. Siguroon ko usab ang maong partisipante dili mapugos sa paghatag sa pagtugot nga kinahanglan nga gawasnon og boluntaryo.)</i> A copy of this Informed Consent Form will be provided to the participant. <i>(Ang kopya sa niining Informed Consent Form ihatag ngadto sa respondent.)</i> Print Name of Researcher (Ngalan sa Nagtuon): <u>PRINCESS ANN APON</u>
--	---

PART II. CERTIFICATE OF CONSENT
This research entitled “Young Adults Financial Literacy, Investment Strategies and Well-Being” by Princess Ann Apon, Kristine Cabiles, Kaye Abegail Valdoz, with the aim of gathering information and data pertaining to the individual’s financial literacy, Investment Strategies and Well-being, has been presented and explained to me clearly. Since the study involves working young adults, I am chosen as one of the participants. <i>(Kini nga pagtuon gititulohan, “Young Adults Financial Literacy, Investment Strategies and Well-Being” by Princess Ann Apon, Kristine Cabiles, Kaye Abegail Valdoz, with the aim of gathering information and data pertaining to the individual’s financial literacy, Investment Strategies and Well-being, pamatasan sa pagpamuhunan ug pagkahibalo sa scam sa indibidwal, gipresenta ug gipasabot og klaro kanako. Tungod kay ang pagtuon kay kabahin sa mga nagtrabaho nga mga young adult, ako napilian isip usa sa mga partisipante.</i> 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.

(Akong nabasa ang nauna nga Informed Consent Form, o gibasa kini kanako. Natagaan ako og higayon nga makapangutana nga natubag sa hingpit. Ako mosugot nga boluntaryo nga mahimong participant sa niining pagtuon.)

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.

[Kung ang participant kay dili makabasa o makasulat, mopirma ang usa ka makabasa ug makasulat nga testigo. Ang respondent ang mopili kaniya nga walay koneksyon sa nagtuon o sa iyang grupo para mopamatuod sa gimbuhaton. Ang respondent mobutang sa iyang tamla (thumb print)].

Name and Signature of the Witness

(Ngalan ug Firma sa Testigo)

Thumb mark

APPENDIX D

June 18, 2024

Kent Villanueva
Electronic
Malabang Ozamiz City

Dear Sir/Ma'am:

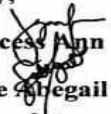
Greetings!

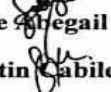
We are the students in the Bachelor of Science in Business Administration program Financial Management at Misamis University in Ozamiz City. We are pursuing our thesis entitled "Young adults' Financial Literacy, Investment Strategies, and Well being." The study was approved by the Thesis Committee last May 9, 2024.

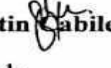
In this vein, we would like to ask for permission for the conduct of the study at Ozamiz City, Misamis Occidental). The study aims to explore the relationship between young adults' financial literacy, their investment strategies, and their overall well-being. The target respondents must be 24-30 years old, residents of Ozamiz City, employed, and earning income, selected through simple random/purposive sampling. Questionnaires/An Interview Guide 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,


Princess Ann Apon


Kaye Begail Valdoz


Kristin Cabiles

Noted:


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

Approved:

Kent Villanueva (name of addressee)
Kent (designation)

June 18, 2024

ALA JOY GONZAGA
SCLEB
EMBARKO OZAMIZ CITY

Dear Sir/Ma'am:

Greetings!

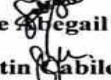
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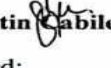
In this vein, we would like to ask for permission for the conduct of the study at Ozamiz City, Misamis Occidental). The study aims to explore the relationship between young adults' financial literacy, their investment strategies, and their overall well-being. The target respondents must be 24-30 years old, residents of Ozamiz City, employed, and earning income, selected through simple random/purposive sampling. Questionnaires/An Interview Guide 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,


Princess Ann Apon


Kaye Gregail Valdoz


Kristin Cabiles

Noted:


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

Approved:

ALA JOY GONZAGA (name of addressee)
 (designation)

APPENDIX E

(Statistical Output)

Level of Young Adults' Financial Literacy

Table 1. *Level of young adults' financial literacy in terms of financial knowledge and skills*

<i>(n=384)</i>			
Constructs	M	SD	Interpretation
Financial Knowledge	3.12	0.51	High
Financial Skills	3.08	0.54	High
Financial Literacy	3.10	0.53	High

Note: Financial Literacy Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.01-1.74 (Very Low)

Level of Young Adults' Investment Strategies

Table 2. *Level of young adults' investment strategies in terms of risk tolerance and investment selection*

<i>(n=384)</i>			
Constructs	M	SD	Interpretation
Risk Tolerance	2.97	0.59	High
Investment Selection	3.01	0.55	High
Investment Strategies	2.99	0.57	High

Note: Investment Strategies 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 Young Adults' Financial Well-Being

Table 3. *Level of young adults' financial well-being in terms of debt management and budgeting and financial planning*

(n=384)

Constructs	M	SD	Interpretation
Debt Management	3.06	0.56	High
Budgeting and Financial Planning	3.11	0.65	High
Financial Well-Being	3.09	0.61	High

Note: Financial Well-Being 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 Young Adults' Financial Literacy and their Financial Well-Being

Table 4. *Significant Relationship between Young Adults' Financial Literacy and their Financial Well-Being*

<i>(n=384)</i>			
Variable	r – value	p - value	Interpretation
Financial Literacy	0.61	0.00	Perfect Positive
and Financial Well-Being			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 Relationship between Young Adults' Investment Strategies
and Financial Well-Being**

Table 5. *Significant Relationship between Young Adults' Investment Strategies
and Financial Well-Being*

			(n=384)
Variable	r – value	p - value	Interpretation
Investment	0.70	0.00	Perfect Positive
Strategies and			Correlation/ Highly
Financial Well-			Significant
Being			

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)*

APPENDIX F (DOCUMENTATION)



APPENDIX G

(GRAMMARLY RESULTS)



Report: APON-CHAPTER-1-4

APON-CHAPTER-1-4

by Misamis University

General metrics

52,908	7,267	357	29 min 4 sec	55 min 54 sec
characters	words	sentences	reading time	speaking time

Score



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

Writing Issues

37	1	36
Issues left	Critical	Advanced

Plagiarism

This text hasn't been checked for plagiarism

APPENDIX H

(TURNITIN RESULTS)

**Similarity Report ID:** oid:28447:71633362

PAPER NAME
Princess Ann Apon.docx

WORD COUNT 7285 Words	CHARACTER COUNT 45341 Characters
PAGE COUNT 27 Pages	FILE SIZE 41.3KB
SUBMISSION DATE Nov 19, 2024 2:01 PM GMT+8	REPORT DATE Nov 19, 2024 2:02 PM GMT+8

● **27% Overall Similarity**

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

- 8% Internet database
- 9% Publications database
- Crossref database
- Crossref Posted Content database
- 25% Submitted Works database

● **Excluded from Similarity Report**

- Manually excluded sources

CURRICULUM VITAE

PRINCESS ANN PAGLINAWAN APON

BSBA – Financial Management

P- 1 Embargo Ozamiz City, Philippines
095095621963
StudentID: 1901590
Princessannapon2@gmail.com



PERSONAL INFORMATION

DATE OF BIRTH	August 22, 2003
PLACE OF BIRTH	Tondo, Manila
AGE	21 years old
RELIGION	Born Again
SEX	Female
CIVIL STATUS	Single
LANGUAGE/ SPOKEN	Bisaya, Filipino, English

EDUCATIONAL ATTAINMENT

TERTIARY	Misamis University Bachelor of Science in Business Management 2024 – Present
SENIOR HIGH SCHOOL	Misamis University ABM 2019 – 2020
JUNIOR HIGH SCHOOL	Labo National High School 2014 – 2018
PRIMARY SCHOOL	Embargo Elementary School 2011 – 2012

KRISTINE CABILES

BSBA – Financial Management

Lala Proper, Lala Lanao del Norte

09199046070

Student ID: 2021001

Cabilesk64@gmail.com



PERSONAL INFORMATION

DATE OF BIRTH	July 20, 2001
PLACE OF BIRTH	Lanao del Norte
AGE	23 years old
RELIGION	Roman Catholic
SEX	Female
CIVIL STATUS	Single
LANGUAGE/ SPOKEN	Bisaya, Filipino, English

EDUCATIONAL ATTAINMENT

TERTIARY	Misamis University Bachelor of Science in Business Management 2024 – Present
SENIOR HIGH SCHOOL	Lasalle University STEM 2019 – 2020
JUNIOR HIGH SCHOOL	Christ the King College De Maranding Inc. 2014 – 2018
PRIMARY SCHOOL	Sta. Cruz Lower Elementary School 2011 – 2012

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PERSONAL INFORMATION

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PLACE OF BIRTH	Korondal
AGE	23 years old
RELIGION	Roman Catholic
SEX	Female
CIVIL STATUS	Single
LANGUAGE/ SPOKEN	Bisaya, Filipino, English

EDUCATIONAL ATTAINMENT

TERTIARY	Misamis University Bachelor of Science in Business Management 2024 – Present
SENIOR HIGH SCHOOL	210 Taft Ave, Ermita Manila, 1000 Metro Manila GAS 2019 – 2020
JUNIOR HIGH SCHOOL	St. Joseph High School 2014-2018
PRIMARY SCHOOL	Libertad Bajo Annex School 2011 – 2012