

THE EFFECT OF FINANCIAL CAPABILITY ON TEACHER'S WELL-BEING AND JOB SATISFACTION: A PARALLEL MEDIATION ANALYSIS

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Abstract

This research examines financial capability as a predictor of well-being and job satisfaction among teachers in the Philippines, with a specific focus on the financial experiences of teachers in the country. A descriptive correlational research design was employed to examine the relationship between teachers' financial literacy, financial planning, financial behavior, financial stress, physical health, mental health, emotional well-being, work-life balance, and job satisfaction. It was reported that teachers demonstrated a high level of financial capability, and a strong positive relationship was found between financial literacy, financial behaviour, well-being, and job satisfaction. Financial knowledge was identified as a critical factor in promoting teachers' effectiveness and satisfaction, as indicated by the strong mediating effect of life satisfaction on teachers' financial capability and job satisfaction. These analyses suggest that financial education and preparation for teachers can positively affect teacher well-being, job satisfaction, and retention, leading the authors to conclude that policies supporting teacher financial education and financing could benefit both teachers and the educational goals they aim to achieve.

Keywords: *financial capability, teachers' well-being, job satisfaction, financial literacy, financial behavior, emotional well-being, job performance, Philippines*

1. Introduction

Financial strain is a significant problem for most employees; research suggests that 72% of employees have stress-related mental health symptoms caused by financial strain (American Psychological Association, 2020). Moreover, there was incidental strain on the part of teachers due to their modest pay, heavy workloads, and emotional burdens. In the case of the Philippines, this situation was exacerbated by the financial burdens on educators, who struggled to meet the needs of their learners due to insufficient teaching resources. This impacted not only their well-being but also their work satisfaction. In a career that attracts many with the best intentions, the financial burden can be the straw that breaks a teacher's back, resulting in burnout, undue stress, and excessive job dissatisfaction. Considering teachers' pivotal role in shaping the future, the challenges are worrying.

While prior work had identified that financial stress correlates with job satisfaction across various industries (Lusardi & Mitchell, 2017), there has been a limited explicit examination of the specific influence of financial capability—the capacity to manage personal finances—on teachers. In the Philippines, teachers under the Department of Education (DepEd) face certain financial challenges. While the bottom pay of ordinary school teachers has increased slightly in recent years, this increase has

been moderate, given the rising cost of living, particularly when accounting for larger full-time positions. Picture: Shutterstock/Nicolas Antonio. The push towards blended learning has incurred additional pressures on DepEd teachers, who were already shouldering heavy teaching workloads and administrative duties, and whom the government had only expected to invest in their resources and internet connections. While education funding was tight, teachers were forced to dip into their pockets to cover teaching supplies. Such a financial burden intensified the stress that affected teachers in terms of their efficient financial management (DepEd, 2020), as well as their psychological well-being and job satisfaction.

Although the literature on teachers' financial well-being has often emphasized general categories of financial stress and job satisfaction, findings remain mixed (Joo & Grable, 2018), and there is a dearth of research on how financial capability specifically influences overall well-being and job satisfaction among teachers. This lack was significant because broad analyses of financial stress did not entirely encapsulate the complexities of a teacher's role or the unique financial challenges that teachers experienced. Finally, there has been no research comparing the financial well-being of early-career teachers with that of more experienced teachers. Financial stress was compounded by the lack of validated tools to measure financial capability and the scarcity of research on financial literacy interventions specifically designed for educators.

Unresolved, these issues could have had grave effects on individual teachers and the delivery of education in schools. Stressed teachers under financial pressure suffered from burnout, absenteeism, low job satisfaction, and above-average turnover rates in the education industry (Joo & Garble, 2004). This led to a cycle in which newly hired teachers experienced financial difficulties, as well as a heavy drain on resources for recruitment, training, and retention in schools. Additionally, teacher financial support provided a foundation for achieving national educational goals. By not supporting teachers financially, the nation's goals for teaching quality and student achievement were not achievable, as financially stressed teachers were less likely to be engaged or motivated. Therefore, it was essential to address these issues if we wanted to improve teachers' welfare and the long-term functioning of the education system.

This paper examined how financial capability contributed to the well-being and job satisfaction of Filipino teachers, to identify the paths through which this association operates. By contributing to the literature, including the absence of research on early-career versus experienced teachers and the effectiveness of financial interventions, this study aimed to gain a deeper understanding of how financial stress and financial capability intersect with teachers' professional and affective lives.

The study was important because it could lead to recommendations for policies and practices that aim to promote teachers' financial well-being, thereby enhancing their overall well-being and job satisfaction. The results would have implications for policymakers, educators, and administrators seeking improved methods of teacher support through financial education, resources, or interventions that lead to better educational outcomes. The welfare of teachers, as provided in the Magna Carta for Public School Teachers (Republic Act No.4670), relative to the State's obligation to guarantee the financial stability of the teachers, was supposed to be treated as a primordial State policy (Republic Act No. 4670, 1966).

1.1 Statement of the Problem

This study explored the influence of financial capability on teachers' well-being and job satisfaction. It specifically aims to assess how financial stability impacts teachers' overall sense of well-being and job satisfaction. Additionally, the study investigates the potential role of parallel mediation processes that may help explain this relationship.

The research sought to address the following questions:

1. What is the perception of the respondents to their financial capability in terms of:
 - 1.1 financial literacy;

- 1.2 financial planning;
- 1.3 financial behavior; and
- 1.4 financial stress?
2. To what extent do the respondents of the study perceive their well-being in terms of:
 - 2.1 physical health;
 - 2.2 mental health;
 - 2.3 emotional well-being; and
 - 2.4 work-life balance?
3. How do respondents describe their job satisfaction with work in terms of:
 - 3.1 Job engagement;
 - 3.2 Job motivation;
 - 3.3 Job performance; and
 - 3.4 Job security?
4. Is there a significant relationship between financial capability and teachers' well-being?
5. Is there a significant relationship between financial capability and job satisfaction?
6. Is there a significant relationship between well-being and teachers' job satisfaction?
7. Does the teacher's well-being significantly mediate the relationship between financial capability and job satisfaction?
8. Does the teacher's job satisfaction significantly mediate the relationship between financial capability and well-being?

1. Methodology

The purpose of this chapter was to describe the research methodology that was utilized in this study. A description of the research design, including setting, theoretical basis, data collection procedures, and data analysis strategies, was presented

A descriptive-correlational research design was employed in this study, which is suitable for exploring the nature of the relationship between variables in the absence of manipulation (Creswell, 2014). The primary objective was to assess respondent levels in terms of financial capability, teacher well-being, and job satisfaction. The study also aims to estimate the associations between the variables of interest and examine the parallel mediation effects; that is, how teacher well-being mediates the association between financial capability and job satisfaction, as well as the reverse (Field, 2018). This procedure enabled a comprehensive description of the relationship between factors and showed how financial and emotional variables jointly influence job satisfaction among teachers.

It aimed to elicit perceptions from a random sample of 138 San Narciso 1 teachers out of 183 teachers from various institutions. The sample inclusion focused on the diversity of demographic variables, teachers' years of experience, and type of school, thus making it a representative sample of the overall teacher population (Creswell, 2014). The population consisted of teachers with diverse profiles in terms of age, sex, civil status, academic rank, highest educational attainment, length of service in the profession, and involvement in extracurricular activities. These features are described in Section 1 of the survey instrument used to collect data for this study (Field, 2018). To ensure a fair and unbiased selection process, we employed random sampling, which enables the coverage of diversity within subgroups, increases the representativeness of the sample, and yields more reliable estimates (Fraenkel & Wallen, 2009). This approach enabled us to reduce selection bias and provided a strong case for the relationship between financial capability, teacher well-being, and job satisfaction.

The sampling technique used in this study was random, as this method was appropriate for obtaining the data needed for the study. In contrast, the random sampling method was appropriate to

select the desired number of samples from the eleven (11) public elementary schools of San Narciso District I.

The study used a survey questionnaire as the primary data collection tool (Creswell, 2014). This measure included components for financial capability, teacher well-being, and job satisfaction. The survey consisted of four parts, designed to comprehensively cover the study's objectives.

PART I. Demographic Profile included questions on Age, Gender, Marital Status, Position Rank, Educational Attainment, Years in Teaching, and Total Coordinatorship (Extracurricular, Co-curricular, Curriculum-related).

PART II. Financial Capability measures financial literacy, planning, behavior, and stress (Lusardi & Mitchell, 2014). Based on qualitative labels (1 = Not observed, 2 = Less observed, 3 = Observed, 4 = Highly observed), the respondents rated each of these statements.

PART III. Teacher Well-being: Teacher well-being encompasses the physical, mental, emotional, and work-life balance aspects of teachers' lives (Ryff & Keyes, 1995). Responses were scored via qualitative terms: 4 = Very High, 3 = High, 2 = Low, 1 = Very Low.

PART IV. Job Satisfaction is measured through job security, performance, motivation, and involvement (Herzberg, 1966). Items were scored on a 4-point scale: 4-Very Satisfied, 3-Satisfied, 2-Less Satisfied, 1-Not Satisfied.

The instrument was constructed using multiple theories and frameworks to take a broad approach to collecting the necessary data (Creswell, 2014). Table 2 indicates that the questionnaires had good to excellent reliability.

All data were collected by a preconceived research proposal, consistent with the research aim and methodology. The researcher carefully crafted the proposal to ensure that it accurately interpreted the research questions and was consistent with the institution's policies. After the proposal was finalized, it was sent to the Dean of the College for review and approval concerning fieldwork standards at the institution.

The researcher secured approval from the Dean's Office and relevant authorities, including the SDO-Quezon, SDS, and school heads of the participating schools. A formal Permission Letter was received, which included the purpose, procedures, and anticipated benefits of the study. The research instruments were validated by the research supervisor, school heads, and a panel of experts after approval to ascertain their relevance to the study's purpose. The data collection instrument was pre-tested on another group of participants outside the study sample. The pilot conducted the initial testing, and the outcomes were statistically analyzed for reliability by the statistician and adviser, who also sought to verify all questions in the instrument. After the instrument was validated and modified according to feedback, the survey was submitted online through Google Forms. It has proven to be a convenient and safe way for people to participate based on their availability.

Once the data were collected, they were stored securely and analyzed using appropriate statistical methods to draw meaningful conclusions. The responses were anonymized to maintain confidentiality, and the researcher ensured transparency throughout the data analysis process by keeping participants informed about the study's purpose and progress.

Throughout the entire data gathering and analysis process, the researcher adhered to strict ethical guidelines. All participants were provided with an informed consent form that clearly explained the study's purpose, the voluntary nature of participation, and the confidentiality of their responses. Participants were assured that they could withdraw from the study at any time without facing any negative consequences. By maintaining confidentiality and securing data, the researcher upheld participants' rights and fostered a trustworthy and collaborative environment.

Once collected, these data were securely stored and analyzed using appropriate statistical methods to provide meaningful findings. Responses were also de-identified to ensure participant privacy,

and the researcher encouraged transparency at each stage of the analysis by sharing the direction and outcomes with each participant, thereby revealing the study's purpose.

The researcher observed ethical issues during data collection and analysis. All participants were given an Informed Consent Form outlining that their participation was voluntary and that their responses would be confidential. Participants were informed of their right to refuse participation at any time without incurring any negative consequences. Preserving confidentiality and data protection was fundamental to respecting the rights of the participants and establishing a good rapport and mutual respect between the researcher and older people.

The demographic characteristics and key study variables (Creswell, 2014) are summarized in terms of mean, standard deviation, frequency, and percentage. The mean represents the central tendency, and financial well-being (teacher well-being and job satisfaction), while the standard deviation represents the dispersion or spread in the data (Field, 2018). Percentages and frequencies were employed to assess the distribution of categorical data (such as gender and years of teaching).

We used Pearson's correlation coefficient (r) to investigate the strength and direction of the associations between the variables included in the analyses (Field, 2018). This association explained the relationship between financial capability, teacher well-being, and job satisfaction. Alternatively, the existence and direction of the association, and whether and how much the loan influences the teacher outcome, were examined, including indirect influences.

The most common statistical analysis for mediation was parallel mediation, as performed by the Process Macro (Hayes, 2018). The current research also explored the mediating role of teacher well-being and job satisfaction on financial capability and teacher outcomes. For confidence, a bootstrapping method was used to test the indirect effects with a 95% Confidence Interval. The findings of this study provided a clearer picture of the indirect consequences of Financial capability on teacher outcomes. They had potential implications for developing policies and interventions aimed at enhancing teacher well-being and job satisfaction.

2. Results and Discussion

Table 3 Perception of Financial Capability of the Teachers in terms of Financial Literacy

Indicators	Mean	SD	Verbal Interpretation
1. I understand fundamental financial concepts, including interest rates, inflation, and investments.	3.70	0.46	Highly Observed
2. I can accurately calculate and compare financial costs, such as loans and savings.	3.68	0.48	Highly Observed
3. I am aware of various financial risks and how to manage them effectively.	3.68	0.47	Highly Observed
4. I am familiar with financial policies that affect teachers (e.g., GSIS, loan options).	3.61	0.52	Highly Observed
5. I regularly update myself on financial management strategies.	3.57	0.54	Highly Observed
Overall	3.65	0.49	Highly Observed

Legend: 3.50-4.00 Highly Observed, 2.50-3.49 Observed, 1.50-2.49 Less Observed, 1.00-1.49 Not Observed

According to Table 3, the grand mean of 3.65 (SD = 0.49) reveals that the financial literacy of teachers in their perceptions of financial capability is “Highly Observed”. Of the five indicators, the highest mean was found for understanding financial concepts (interest, inflation, investments): $M (SD) = 3.70 (0.46)$. This suggests that teachers possess a solid understanding of fundamental financial concepts essential for informed financial decisions. This is immediately followed by their competence to calculate and compare financial costs ($M = 3.68$) and to be conscious of financial risks and their management ($M = 3.68$). Relatively lower but statistically significant mean scores were found for financial policies among teachers ($M = 3.61$) and the updating of FM strategies ($M = 3.57$). These findings suggest that public elementary school teachers in San Narciso District I possess a high level of knowledge in financial literacy.

This result indicates a commendable understanding and competence that teachers possess regarding their finances, a necessity in this era of growing financial demands and pressures. The Department of Education (DepEd) has emphasized the importance of financial literacy through policies such as DepEd Order No. 22, s. In 2021, the government ordered financial education to be integrated into the K-12 curriculum, as well as encouraged teacher training. Likewise, the DiskarTech program, in collaboration with RCBC, and the efforts made by DepEd Quezon to integrate financial wellness training as part of the SLAC sessions have also helped increase financial literacy among educators.

These results are important for several reasons. High levels of financial literacy in teachers can be beneficial, as a teacher, financial literacy skills allow you (the teacher) to take better control of your personal and professional financial responsibilities. In institutional settings outside the home, teachers with stronger personal economic integration are more likely to serve as positive role models and teach financially responsible behavior to children, especially when financial education is integrated into the curriculum. In addition, it can help reduce financial stress, which is a topic that Santos et al. (2021) found to be impacting teachers’ emotional and professional functioning to a large extent.

The findings align with the study by Lunt and Livingstone (2021), who argued that financial capability represents a combination of knowledge, skills, attitudes, and behaviors that enable individuals to make informed choices and manage their financial resources effectively. Teachers who possess a high understanding and application of financial knowledge are in line with Joo and Grable (2004), who argue that confidence in managing finances can be enhanced when individuals are financially literate, in turn reducing financial anxiety and promoting financial well-being.

To conclude, the high financial capability of public elementary school teachers in San Narciso District I signifies the success of both DepEd’s policies and local-level training programs. Yet, many other aspects can still be exploited, and above all, where there are great development prospects, is dynamic financial management. General and targeted financial education programs and training should be integrated into schools to enhance teachers’ ability to address complex financial circumstances.

Table 4 Perception of Financial Capability of the Teachers in terms of Financial Planning

Indicators	Mean	SD	Verbal Interpretation
1. I set financial goals and follow a structured plan to achieve them.	3.60	0.52	Highly Observed
2. I create and adhere to a monthly budget to effectively manage my expenses.	3.49	0.58	Observed
3. I have a savings plan that ensures my financial security.	3.51	0.56	Highly Observed
4. I invest in financial products (e.g., insurance, retirement funds) to secure my future.	3.54	0.58	Highly Observed
5. I regularly review and adjust my financial plans in response to life changes.	3.53	0.54	Highly Observed
Overall	3.53	0.56	Highly Observed

Legend: 3.50-4.00 Highly Observed, 2.50-3.49 Observed, 1.50-2.49 Less Observed, 1.00-1.49 Not Observed

As shown in Table 4, the teachers' global judgment of their financial status regarding financial planning was "Highly Observed," with a mean of 3.53 and a standard deviation (SD) of 0.56. This means that the public elementary school teachers in the particular area (presumably San Narciso District I) generally exhibit efficient financial planning practices.

Of the specific items, the highest rated item is "I set specific financial goals and stick to a plan to achieve them" ($M = 3.36$), followed closely by "I invest in financial products (e.g., insurance, retirement funds) to secure my future" ($M = 3.39$) and "I re - view/adjust my financial plans based on changes that happen in life" ($M = 3.42$). These results suggest that teachers tend to adopt a forward-looking approach to achieving long-term financial stability , consistent with Gaines and Jurs' (2010) assertion that self-regulation, directed goal setting, and goal striving are predictors of financial capability.

Notably, the indicator closely related to "I establish and maintain a monthly budget to monitor my spending" scored the lowest mean value, 3.49, with a rank of "Observed." This raises concerns about short-term financial management despite keen attention to long-term planning. Joo and Grable (2004) also argued that budgeting is a fundamental aspect of financial well-being, and long-term financial planning may not be firmly grounded in everyday financial actions without it.

It is also possible that the pay teachers receive and the availability of financial literacy programs contribute to these patterns. Most teachers, especially in the San Narciso District, have fixed monthly salaries that provide little money for extras, so the prevailing wisdom may be to focus on larger one-time financial goals and not worry so much about day-to-day budgeting. Additionally, seminars from professional development may focus more on retirement or insurance planning (e.g., GSIS or MP2 savings) rather than actual budgeting practices.

The strong overall score suggests that financial capability is already high, while the low monthly budgeting score indicates areas for targeted intervention. This is an argument in favour of school-based financial education programs. DepEd's Financial Education Policy (DepEd Order No. 022, s. 2021) and initiatives like the DiskarTech digital literacy campaign represent valuable templates for positively changing budget behaviour. In particular, the L&D division-sponsored training efforts of DepEd Quezon may cover expense tracking and digital budgeting tools that address the financial needs of teachers.

These results align with those of Santos et al. (2021), who highlighted that while Filipino teachers are aware of financial planning, they struggle to implement it in the form of budgeting due to systemic financial constraints. Similarly, Seligman et al. (2021) highlighted that although long-term

financial literacy among teachers is increasing, short-term financial decision-making in everyday life remains in deficit. The distance between goal setting and budget execution indicates a lack of ongoing, skills-based financial literacy training as part of teacher in-service programs.

Table 5 *Perception of Financial Capability of the Teachers in terms of Financial Behavior*

Indicators	Mean	SD	Verbal Interpretation
1. I consistently track my expenses to manage my spending effectively.	3.57	0.53	Highly Observed
2. I prioritize and fulfill my financial responsibilities, including bills and loan payments.	3.75	0.43	Highly Observed
3. I make informed purchasing decisions by comparing financial products to ensure I get the best value.	3.60	0.52	Highly Observed
4. I maintain financial stability by borrowing only within my means.	3.64	0.51	Highly Observed
5. I seek guidance from financial advisors or experts for important financial decisions.	3.42	0.58	Observed
Overall	3.60	0.51	Highly Observed

Legend: 3.50-4.00 Highly Observed, 2.50-3.49 Observed, 1.50-2.49 Less Observed, 1.00-1.49 Not Observed

The information in Table 5 indicates the teachers' financial attitudes and behavior. The composite mean of 3.60 and the standard deviation of 0.51 suggest that financial capability, in the context of behavior, is High, as reported by teachers. Of the five measures, the ranking in terms of mean scores was highest for "I focus on and meet my financial obligations such as bills and loan payments" ($M = 3.75$, $SD = 0.43$), indicating teachers' perception of responsibility to fulfill financial responsibilities. This is significant for PS teachers, most of whom are in SNDI, who have more financial obligations to meet out of their meager pay, and hence a display of responsibility and austerity in handling money.

The statement that had the lowest mean score was "I get advice from a financial advisor or expert for important financial decisions (verbally interpreted only)" ($M = 3.42$, $SD = 0.58$), verbally indicated only. This finding may indicate limited access or awareness of professional financial adviser services among public school teachers or an inclination towards DIY financial management or agency through informal financial sharing and support. This finding is consistent with Lunt and Livingstone (2021), who found that people can exhibit good financial behaviors, but not all engage with formal financial advice due to perceived costs or limited availability.

The results of the study indicate that teachers have a strong financial foundation, characterized by tracking their expenses ($M = 3.57$), informed purchasing ($M = 3.60$), and borrowing wisely ($M = 3.64$). Maintaining one's financial security and minimizing financial stress due to mismanagement is beneficial. Decorators. Tracking expenses and implementing sound financial management practices are predictors of decreased financial stress, according to Joo and Grable (2004), as well as improved well-being.

In the public elementary schools of San Narciso District I, money management can significantly influence what happens in the classroom and how students perform academically. Financially stable teachers feel more secure in their financial habits and are, therefore, less likely to miss work, burn out, or become dissatisfied with their jobs. This is consistent with the report by Santos and co-workers (2021),

who highlighted financial struggles as one of the most common stressors affecting teacher motivation and efficacy in the classroom.

The benefit of this research is that the Department of Education (DepEd) can implement an organized financial literacy program. The DepEd Order No. 22, s. 2021, institutionalizing what Commissioner Guerrero described as "critical financial literacy integration in the K to 12 curricula may also be expanded to include targeted teacher training. Furthermore, DepEd Quezon's relationships with local financial institutions could be leveraged to provide more advisory services, thereby filling the gap identified in indicator 5. The DiskarTech initiative and other DepEd-endorsed digital finance programs can also enhance digital financial literacy and reach more teachers in rural areas, such as San Narciso.

Table 6 *Perception to Financial Capability of the Teachers in terms of Financial Stress*

Indicators	Mean	SD	Verbal Interpretation
1. I often feel anxious about meeting my financial obligations.	3.20	0.73	Observed
2. My financial situation affects my work performance.	3.17	0.73	Observed
3. I struggle with unexpected financial expenses.	3.33	0.67	Observed
4. I find it difficult to balance financial needs with my personal and family responsibilities.	3.29	0.69	Observed
5. I feel financially secure in case of an emergency.	3.26	0.69	Observed
Overall	3.25	0.70	Observed

Legend: 3.50-4.00 Highly Observed, 2.50-3.49 Observed, 1.50-2.49 Less Observed, 1.00-1.49 Not Observed

Financial Capability (FC) Teachers' perceived financial capability regarding financial stress is shown in Table 6, which presents an overall mean (SD) of 3.25 (0.70) as observed. This implies that financial stress is highly prevalent among public elementary school teachers in this context. The highest mean score of the indicators shows in "I struggle with unexpected financial expenses" ($M = 3.33$), closely followed by "I find it difficult to balance financial needs and personal and family responsibilities" ($M = 3.29$), and "I feel financially secure in case of an emergency" ($M = 3.26$). On the other hand, my financial situation is the lowest, which influences my performance at work ($M = 3.17$), indicating a somewhat weaker perceived influence on performance output compared to the other areas.

These findings are significant for public school teachers in San Narciso District I, as teachers often struggle financially due to their low income, delayed benefits, and substantial personal expenses for instructional materials and community duties. The observation of some financial stress is consistent with the finding of Santos et al. (2021), who concluded that public school teachers often face moderate to high financial pressure, primarily related to debt and a lack of financial education. Furthermore, such financial strains can result in emotional fatigue, reduced work performance, and strained personal relationships (Joo & Grable, 2004).

The indicator of difficulty dealing with unexpected financial costs also supports Lunt and Livingstone's (2021) work, which revealed how poor financial cushions result in heightened stress and long-term insecurity, particularly in middle-income careers such as teaching. This is consistent with the moderately high means on the items about financial anxiety, work performance, and emergency preparedness, indicating financial insecurity among professionally employed individuals. More interestingly, it demonstrates that while it is believed that financial matters do not significantly influence work performance ($M = 3.17$), they still do, and at times, could subtly result in productivity and attention being lost in the classroom.

The financial strain on educators can influence school performance, teacher satisfaction, and possibly lead to burnout (Richmond & Hensley, 2020). To alleviate this, schools in the district could incorporate financial wellness sessions as part of the School Learning Action Cell (SLAC) agendas or conduct localized activities under the umbrella of DepEd Order No. 22, s. 2021 (Financial Education Policy) to promote financial literacy to our learners and teachers. Similarly, the partnership between DepEd Quezon and local lending institutions, cooperatives, and public banks, for example, for either the DiskarTech or the RCBC financial literacy project, may be reinforced to offer personalized financial mentoring and emergency financial planning sessions.

In summary, the findings underscore the need to provide teachers with access to financial planning tools to prevent stress and enhance overall work outcomes. Financial wellness is more than just a personal concern; it is a contributing factor to effective teaching and school stability.

Table 7 Summary Table on Perception to Financial Capability of the Teachers

Indicators	Mean	SD	Verbal Interpretation
Financial Literacy	3.65	0.49	Highly Observed
Financial Planning	3.53	0.56	Highly Observed
Financial Behavior	3.60	0.51	Highly Observed
Financial Stress	3.25	0.70	Observed
Overall	3.51	0.57	Highly Observed

Legend: 3.50-4.00 Highly Observed, 2.50-3.49 Observed, 1.50-2.49 Less Observed, 1.00-1.49 Not Observed

Regarding the teacher's perception of their financial capability, as shown in Table 7, the overall perception was rated as Highly Observed, with a mean score of 3.51 (SD = 0.57). Financial Literacy had the highest mean (M = 3.65, SD = 0.49), followed by Financial Behavior (M = 3.60, SD = 0.51) and Financial Planning (M = 3.53, SD = 0.56) and were all rated as Highly Observed. However, financial stress had the smallest mean (M = 3.25, SD = 0.70) and was only observed.

These findings suggest that teachers in public elementary schools, specifically those from San Narciso District I, perceived themselves as having a relatively high financial capability in knowledge, planning, and behavior. The high mean in Financial Literacy indicates that teachers have a high degree of knowledge of financial concepts, which can probably be attributed to the financial literacy drives of the Department of Education, such as the incorporation of financial education, among others, in the K to 12 curriculum through DepEd Order No. 22, s. 2021. This aligns with Lunt and Livingstone (2021), who noted that financial Literacy is a foundation of financial well-being and is connected to people's ability to make informed financial decisions.

Likewise, the top-box scores in Financial Planning and Financial Behavior reinforce that teachers are making an effort to plan and use their funds wisely, and are demonstrating behaviors associated with sound, longer-term financial management. This finding is consistent with Joo and Grable's (2004) research, which suggests that positive financial behaviors, such as budgeting and saving, are substantial predictors of financial satisfaction and well-being.

The somewhat lower point in Financial Stress indicates that, although they are financially knowledgeable and well-planned, they are not entirely immune to financial stress. This may result from external factors, such as salary constraints, loan repayment obligations, and living expenses. Santos et al. (2021) noted that Filipino teachers, particularly those in rural areas, often have debts and financial

obligations despite being financially literate. The financial stress standard deviation (0.70) also suggests a high variability of responses, implying that the experiences of financial stress among teachers are varied.

This highlights the importance of sustained financial capacity support, including tailored financial education and stress-reducing efforts. Schools in the San Narciso District, I might collaborate with DepEd Quezon to promote more financial wellness programs, such as DiskarTech and the BDO Foundation's financial management seminar. These modules not only provide teachers with the tools to enhance their financial capability but also support mental well-being by alleviating financial-related stress.

In conclusion, these results suggest that teachers possess high levels of financial competence, yet also point to the financial stress that some teachers still endure. This suggests that financial capability should be promoted not only through education programs but also through a support system and targeted policy changes designed to address the financial concerns faced by public school teachers.

Table 8 *Perception of Well-Being of the Teachers in terms of Physical Health*

Indicators	Mean	SD	Verbal Interpretation
1. I get enough sleep and rest despite my workload.	3.22	0.77	High
2. I engage in regular physical activity or exercise.	3.13	0.80	High
3. I maintain a balanced diet and healthy eating habits.	3.17	0.72	High
4. My workload does not negatively impact my physical well-being.	3.18	0.77	High
5. I rarely experience stress-related physical illnesses (e.g., headaches, fatigue).	3.14	0.76	High
Overall	3.17	0.76	High

Legend: 3.50-4.00 Very High, 2.50-3.49 High, 1.50-2.49 Low, 1.00-1.49 Very Low

Table 8 presents the perceptions of public elementary school teachers regarding physical health and wellness. The results suggested a high level of perceived physical health ($M = 3.17$, $SD = 0.76$). The highest mean among the items is noticed in the item "I have enough sleep and rest despite my workload" ($M = 3.22$) and the lowest in "I engage in regular physical activity or exercise" ($M = 3.13$), which still can be interpreted as high. These findings suggest that teachers often believe they can effectively manage their health despite facing occupational stress.

This view aligns with the research conducted by Smith and Cooper (2018), which highlights that good sleep and a balanced life contribute to teachers' ability to sustain their work and prevent burnout. In the school setting of San Narciso District I, such findings could be attributed to the community's lifestyle, the conducive school environment, or health-promoting programs within the community. However, the relatively low score for physical activity may indicate a barrier to exercising as a priority among teachers with limited time or heavy workloads. This finding is consistent with Salas-Vallina et al. (2020), who found that teachers' workload intensity frequently results in difficulty engaging in physical activity, which can lead to long-term health problems.

Furthermore, the mean value of 3.18 for the item. Concurrently, we can also infer from the 4th item, stress, which keeps physical well-being unfailingly outside life's negative influences, that teachers cope with stress; however, this is a limiting and harmful behaviour related to their health. High workloads are prevalent in the Philippine education system, particularly in rural or underprivileged areas

(Santos et al., 2021). Apparent. However, it seems that teachers in this examination have a positive outlook on physical health as (partly) mediated by prevention, coping, or health institution support such as wellness programs, sickness leave and class release on Physical Health, school-based Physical Health activities and programs of DepEd Quezon.

The uniform 'High' verbal interpretation across indicators suggests that teachers are resilient and can continue to practice health habits (e.g., eating a proper diet ($M = 3.17$) and managing stress-related physical illness ($M = 3.14$). These results are consistent with the well-being models advocated by Richmond and Hensley (2020) , which hold that the well-being of teachers is multi-faceted and is promoted when educational institutions offer supportive structures and promote work-life balance.

These results indicate that although teachers perceive their overall physical health as good, they continue to prefer the institutionalization of physical wellness programs in schools. DepEd Order No. 43, s. The 2016 "Policy and Guidelines on Healthy Food and Beverage Choices" and the Gulayan sa Paaralan Program could also be augmented in the district to encourage healthier lifestyles and nutrition practices. Respect for and support of time for physical activity and rest in schools should also be promoted through features such as school-based health breaks, morning exercises, and awareness of teacher wellness.

Table 9 Perception of Well-Being of the Teachers in terms of Mental Health

Indicators	Mean	SD	Verbal Interpretation
1. I can effectively manage work-related stress.	3.40	0.69	High
2. I have access to mental health resources or support systems.	3.22	0.81	High
3. I feel confident in my ability to handle challenges at work.	3.50	0.62	Very High
4. I am free from overwhelming anxiety or burnout due to teaching.	3.25	0.75	High
5. My work environment positively supports my mental health.	3.43	0.65	High
Overall	3.36	0.70	High

Legend: 3.50-4.00 Very High, 2.50-3.49 High, 1.50-2.49 Low, 1.00-1.49 Very Low

Table 9 above shows the mental health perceptions of teachers regarding their well-being. The average composite score is 3.36 ($SD = 0.70$), which is categorized as "High," indicating that teachers generally view their mental health in a positive light. "I feel confident in my ability to meet the challenges of my work." The highest rate among the items ($M = 3.50$, $SD = 0.62$) represents "Very High". This means that the teachers in the study, particularly those from San Narciso District I, are resilient and have high levels of confidence in their work, consistent with the Howard and Johnson (2004) study, which suggests that confidence and efficacy are important protective factors against teacher burnout.

The item "I have access to mental health resources or support systems" ($M = 3.22$, $SD = 0.81$) has the lowest mean and is also rated as 'High'. This is a potential place for intervention, as there is still a barrier to access to formal support for mental health. This result agrees with that of Harding and co-workers (15). (2019), which highlights the role that institutional mental health services can play in supporting teacher well-being, particularly in rural or under-resourced settings.

The findings also indicate that teachers perceive themselves as coping well with job-related stress ($M = 3.40$) and that their work environment contributes to their overall well-being ($M = 3.43$), both with a score of "High". However, the item "I am free from anxiety or burnout concerning teaching" had

a mean score of 3.25 and showed that there is still a dangerous possibility for teachers to burn out. This result aligns with the study by Kyriacou (2001), who claimed that teaching is a stressful job by its very nature and that prolonged exposure to stressors, without proper systemic support, will result in burnout.

These results indicate that teachers in San Narciso District I generally view themselves as mentally healthy, but the availability of formal support networks remains difficult. These results mean that even though teachers have their coping resources, there is a dire necessity for the DepEd to institutionalize more accessible mental health interventions at schools. Programmes like those in the "School Mental Health Program" as per DepEd Memorandum No. 072, s. 2021, and other programs from the Youth Formation Division, could be further developed to provide mental health services to students and teachers. DepEd Quezon might also consider establishing local wellness centers and incorporating mental health talks into Learning Area Centers (LAC) sessions to foster a caring school environment.

The Stability of mood and emotional well-being is integral to the successful functioning of teachers, and the occurrence of moment-to-moment fluctuations in positive and negative effects impacts job performance and students' progress (Sutton & Wheatley, 2003). The results reported in this table confirm this, as high levels of confidence and resiliency in emotionality, which characterize teachers' well-being, are reflected in their self-reported emotional well-being. Nonetheless, the difference in available mental health support confirms other studies (Schonfeld & Bianchi, 2016) posit system-level shortfalls in promoting teacher mental health in low-resource settings.

Table 10 *Perception to Well-Being of the Teachers in terms of Emotional Well-Being*

Indicators	Mean	SD	Verbal Interpretation
1. I feel emotionally fulfilled in my role as a teacher.	3.53	0.59	Very High
2. I have a strong support system in my workplace.	3.54	0.58	Very High
3. I experience positive emotions when interacting with students and colleagues.	3.57	0.57	Very High
4. I feel appreciated and valued in my teaching profession.	3.55	0.59	Very High
5. I am resilient in handling emotional challenges at work.	3.54	0.58	Very High
Overall	3.55	0.58	Very High

Legend: 3.50-4.00 Very High, 2.50-3.49 High, 1.50-2.49 Low, 1.00-1.49 Very Low

According to Table 10, the total average of 3.55 (SD = 0.58) suggests that teachers highly perceive their emotional well-being in this study. In the five specific items, the item "When I have interactions with students and coworkers, I feel positive emotions" scored the maximum average (M = 3.57), highlighting the importance of human relationships within the school context in generating emotional satisfaction among teachers. This sentiment is substantiated in the literature, as positive social exchanges in the school setting have been linked to teacher well-being and decreased burnout (Sutton & Wheatley, 2003).

All other items received moderately high ratings as well, including having a sense of emotional fulfillment (M = 3.53), feeling supported at work (M = 3.54), being appreciated and valued (M = 3.55), and being able to cope with emotional challenges (M = 3.54). These scores indicated a high level of stability and satisfaction among the teachers. They could be due to a supportive school culture in San Narciso District I, where camaraderie and mutual support are often developed among teachers through SLAC sessions, wellness programs, and peer mentoring schemes.

A supportive environment and feeling valued in the profession are also crucial for teachers' well-

being. Teachers who are high in emotional well-being are reportedly more likely to have positive classroom climates and to manage stress more effectively (Jennings & Greenberg, 2009). Furthermore, the high level of resiliency in teachers in this study is supported by that of Beltman et al. (2011), who pointed out that resilient teaching may nurture passion and commitment despite adverse conditions.

These results have significant implications for school leaders and policymakers. The consistently high scores for all indicators suggest that interventions and school-based programs, such as teachers' wellness programs and peer-support groups, may have created a healthy emotional environment among public school teachers. For example, the DepEd Mental Health Program and Well-being Support Initiatives offer a paper-based help-seeking concept through psychological counseling, which may explain the positive perceptions.

Contrary to other findings that highlight the wind exhaustion and stress of public school teachers due to excessive workload and insufficient support (Travers, 2017), our data suggest that there appears to be an unexpected level of well-being among public school teachers in San Narciso District I. This discrepancy might be due to localized interventions, such as school-based mental health programs, open communication between school administrators, and community support, suggesting that contextual factors have a strong impact on teacher well-being.

Table 11 *Perception of Well-Being of the Teachers in terms of Work-Life Balance*

Indicators		Mean	SD	Verbal Interpretation
1.	I can balance my teaching responsibilities with my personal life.	3.58	0.59	Very High
2.	I have enough time for hobbies, family, and self-care.	3.43	0.65	High
3.	I can disconnect from work during my free time.	3.33	0.70	High
4.	My workload does not interfere with my commitments.	3.26	0.80	High
5.	My school supports initiatives that promote work-life balance.	3.35	0.70	High
Overall		3.39	0.69	High

Legend: 3.50-4.00 Very High, 2.50-3.49 High, 1.50-2.49 Low, 1.00-1.49 Very Low

Based on Table 11, teachers' level of well-being due to work-life balance is rated as "High" and records a mean score of 3.39 (SD = 0.69). The most highly rated indicator of all is "I feel that I can reconcile my teaching duties with my personal life" (M = 3.58, SD = 0.59), translated as "Very High." This means that although teachers have a challenging job, they can achieve a good work-life balance. The item with the lowest means is "My workload does not interfere with my commitments" (M = 3.26, SD = 0.80); even if it is rated as "High", it means that they feel the interference due to overworking does not seriously affect their personal lives.

This corresponds with the favourable Working Climate that San Narciso District I might adopt through administrative support and a community-type school environment. However, the spread in standard deviations, particularly for questions about workload and time for personal needs, also suggests that teachers may be facing different challenges in various areas of the district. For example, if teachers work in multiplicative supplementary or multi-grade classes, maintaining these balances can be challenging.

The findings align with previous studies, underscoring the importance of work-life balance in fostering teacher well-being and satisfaction. Bakker and Demerouti (2017) state that upon exposure to high strain at work (unbalanced effort due to insufficient resources), burnout may occur, and on the

contrary, when supported, engagement and well-being may rise. The "high" score of support from the school ($M = 3.35$) stresses the importance of school support to respondents' well-being. It reflects Roffey's (2012) findings on the role of school climate in promoting staff well-being through collegial support and well-being policies.

Moreover, personal free time (e.g., time for hobbies, family, and self-care) ($M = 3.43$) aligns with Sahlberg's (2021) research, which suggests that countries with robust teacher well-being frameworks typically allocate time for rest, reflection, and professional development. Nevertheless, the lower scores for disconnection from work ($M = 3.33$) and work management ($M = 3.26$) are consistent with the results of local investigations, such as Santos et al. (2021), who highlighted the multiple roles of Filipino teachers that may lead to issues with personal boundary setting.

These findings represent a call to action for specific interventions that will target decreasing workload pressure and increasing structural support for personal time and disconnection. DepEd may also consider extending or enhancing its Mental Health and Psychosocial Support Services (MHPSS) offerings, as well as establishing or expanding flexible work schedules and wellness programs, particularly for public school teachers in rural and multi-grade settings. Initiatives from DepEd Quezon to operationalize teacher welfare programs can be intensified, and time management, stress management, and work-life balance should be incorporated into the strategies that teachers follow at regular SLAC meetings.

Table 12 *Summary Table on Perception of Well-Being of the Teachers*

Indicators	Mean	SD	Verbal Interpretation
Physical Health	3.17	0.76	High
Mental Health	3.36	0.70	High
Emotional Well-being	3.55	0.58	Very High
Work-life Balance	3.39	0.69	High
Overall	3.37	0.68	High

Legend: 3.50-4.00 Very High, 2.50-3.49 High, 1.50-2.49 Low, 1.00-1.49 Very Low

According to Table 12, the total sample of teachers, on average, interprets their mean score for well-being as 3.37 ($SD = 0.68$), which is verbally interpreted as "High." This implies that, on the whole, teachers view themselves as having a good wellbeing status, albeit not at the 'Very High' level. Emotional Wellbeing exhibits the highest mean of 3.55, denoting "Very High," whereas Physical Health has the lowest mean of 3.17, which is "High" but lower. Mental health and work-life balance are next, with a 3.39 mean for both, and each is also interpreted as "High."

The relatively high rating in emotional well-being could be attributed to teachers' sense of meaning and purpose, emotional maturity, and satisfaction with interpersonal relationships at school. As suggested by Sutton and Wheatley (2017), teachers who score high in emotional well-being are more likely to experience effective class management and student participation. This observation may help explain the prominence of this domain in the results. The lesser perception of physical health might refer to the physical teaching requirements—long hours standing, using one's voice, and fatigue—routinely reported in Philippine public schools (Smith & Cooper, 2018).

The information indicates that the San Narciso District I teachers are coping with their mental and emotional health for the most part successfully, if for no other reason than feeling supported and having access to community wellness programs. However, the relatively lower score regarding physical health

calls for more established support systems, such as routine physical check-ups, physical health programs, or the inclusion of rest periods in the school timetable. While the Department of Education (DepEd)'s School-Based Feeding Program and the yearly medical missions can offer relief, they could be expanded with a regular and more intensive teacher wellness program.

The results support the research of Richmond and Hensley (2020), which states that teacher wellbeing is multifaceted and includes emotional equilibrium, workload balance, and supportive school environments. Salas-Vallina et al. also reported similarly. (2020) argued that highly emotionally and mentally well teachers displayed increased motivation, resulting in greater job satisfaction and instructional effectiveness. Similarly, a correlation has been found between increased physical health and the demand for schools to provide ergonomically sound teaching conditions and wellness policies (Smith & Cooper, 2018).

These findings emphasize the value of the integrated well-being program for teachers. In District I of San Narciso, implementing health breaks, emotional support groups, and physical activity schemes would benefit physical health and work-life balance. DepEd Quezon may explore further localizing its implementation of the “Oplan Kalusugan sa DepEd” (OK sa DepEd) in response to the health needs of teachers, as distinct from those of students.

Table 13 *Perception of Job Satisfaction of the Teachers in terms of Job Engagement*

Indicators	Mean	SD	Verbal Interpretation
1. I am actively involved in school activities and projects.	3.61	0.55	Very Satisfied
2. I collaborate with colleagues to improve teaching outcomes.	3.65	0.49	Very Satisfied
3. I feel committed to my role and responsibilities as a teacher.	3.67	0.50	Very Satisfied
4. I go beyond my required duties to support student success.	3.69	0.48	Very Satisfied
5. I remain motivated to teach despite challenges in the profession.	3.69	0.51	Very Satisfied
Overall	3.66	0.51	Very Satisfied

Legend: 3.50-4.00 Very Satisfied, 2.50-3.49 Satisfied, 1.50-2.49 Less Satisfied, 1.00-1.49 Not Satisfied

Table 13: Perception of teachers concerning job satisfaction and job engagement. The teachers' average overall mean score (3.66, SD = 0.51) indicates they are “Very Satisfied” in terms of their level of job engagement. In this rubric, the concepts with the highest mean scores (M = 3.69) were as follows: “I go beyond my duties to bring student success to life” and “I retain my teaching motivation despite teaching challenges.” This suggests strong intrinsic motivation and a dedication to student success, which aligns with Klassen and Chiu's (2011) findings, who reported that teachers' internal motivation and emotional stamina play a significant role in their job satisfaction.

The least mean (yet still “very satisfied”) was in response to the indicator “I have actively participated in school activities and projects” (M = 3.61, SD = 0.55). This slight difference could indicate fewer extracurricular opportunities or a workload that precludes engagement in non-teaching responsibilities. In the case of San Narciso District I, where teachers usually combine activities, such as teaching delivery and working with the community, the partial results imply better workload arrangement and better social support conditions in which they develop their school teaching.

These results reveal that the teachers in public elementary schools in San Narciso District I not

only demonstrate strong adherence to their principal tasks as instructors, but they also exhibit high indices of collegiality ($M = 3.65$) and a strong commitment to student achievement. Such high engagement supports the positive school culture and academic achievements noted by Hakanen et al. (2006). These high engagement levels contribute to a positive school culture and student performance, echoing the assertions of Hakanen et al. (2006), who indicated that teachers involved are more likely to create successful learning environments and are more satisfied.

The findings suggest that policies to be continued or strengthened include those aimed at increasing teacher motivation (e.g., in-service training, teacher learning communities, and incentives). For instance, the Department of Education's Learning Action Cell (LAC) sessions and the School-Based Management (SBM) also provide avenues that support teachers' collaboration in exerting shared efforts for school improvement (DepEd Order No. 35, s. 2016).

Such high levels of job engagement are supported by data in the literature, which suggests that engaged teachers experience higher rates of job satisfaction and effectiveness (Skaalvik & Skaalvik, 2014). In addition, Ryan and Deci's (2000) self-determination theory hypothesizes that intrinsic motivation, such as feeling competent and related, is a key to maintaining teachers' engagement and well-being. Another intuitive result of the study is that the dedication of teachers to go beyond and stay motivated in the face of adversity also aligns with that of Salas-Vallina et al. (2020), who note that all these factors are significant predictors of job satisfaction in the teaching profession.

Table 14 *Perception of Job Satisfaction of the Teachers in terms of Job Motivation*

Indicators	Mean	SD	Verbal Interpretation
1. I am passionate about teaching and student learning.	3.70	0.51	Very Satisfied
2. I feel valued and appreciated for my contributions at work.	3.57	0.58	Very Satisfied
3. My compensation and benefits motivate me to stay in the teaching profession.	3.44	0.73	Satisfied
4. I am satisfied with the professional growth opportunities available to me.	3.48	0.68	Satisfied
5. I find meaning and purpose in my work as an educator.	3.63	0.56	Very Satisfied
Overall	3.56	0.61	Very Satisfied

Legend: 3.50-4.00 Very Satisfied, 2.50-3.49 Satisfied, 1.50-2.49 Less Satisfied, 1.00-1.49 Not Satisfied

Table 14 presents the teachers' perceptions of their work satisfaction in job motivation. The combined overall mean score is 3.56 ($SD = 0.61$), or it can be verbalized as "Very Satisfied." This implies that teachers in the context under investigation (presumably public elementary schools) have a relatively high level of motivation and fulfilment in their teaching profession.

The most highly ranked subscale was 'I believe I am enthusiastic about teaching and student learning' ($M = 3.70$, $SD = 0.51$), indicating a strong intrinsic motivation effect on teachers' job satisfaction. This is consistent with Klassen and Chiu (2010), who reported that inherent motivation – in the present case, a desire to contribute to student learning constitutes a strong predictor of teacher satisfaction and commitment.

Positive Results Moreover, the item "I feel valued and appreciated for my contributions at work" ($M = 3.57$, $SD = 0.58$) is also interpreted as a "Very Satisfied" meaning. In the San Narciso District I, a resource-constrained and administratively burdened environment, being appreciated might protect against burnout. This finding aligns with Skaalvik and Skaalvik's (2011) research on the importance of

being acknowledged and appreciated, which is strongly and positively related to teachers' job satisfaction levels.

Contrastingly, the items in "My compensation and benefits" ($M = 3.44$, $SD = 0.73$) and "Professional growth opportunities" ($M = 3.48$, $SD = 0.68$) were only satisfied. This means that money and career trajectory are significant, but they are not the most important sources of motivation among teachers in this district. The mean scores are relatively lower, thereby indicating the potential for improvement. This aligns with Ingersoll's (2001) argument that retention and motivation are not contingent solely on salary, but on the strong effects of organizational support and autonomy.

"I have meaning and purpose in my work as an educator" achieved a score of 3.63 ($SD = 0.56$), suggesting that the dimensions of personal values and professional self resonate strongly with teacher satisfaction. Day and Gu (2009) state that teachers with a sense of meaning are more resilient in the face of adversity and are more likely to be satisfied with their work over the long run.

Teachers in San Narciso District I appear to be highly satisfied due to intrinsic motivators such as pupil achievements, professional development, and acknowledgement. However, some institutional factors, such as salaries and opportunities for advancement, require attention. School heads and DepEd Quezon can consider ramping up teacher recognition programs and increasing opportunities for relevant training and professional development.

The Department of Education has mechanisms such as the Results-Based Performance Management System (RPMS) and the National Educators Academy of the Philippines (NEAP), which will also serve as a strategic avenue to promote appreciation and professional growth. Motivational strategies can also be incorporated into SLAC (School Learning Action Cell) sessions to maintain the peak of intrinsic motivation observed in these data.

Table 15 *Perception of Job Satisfaction of the Teachers in terms of Job Performance*

Indicators	Mean	SD	Verbal Interpretation
1. I complete my teaching responsibilities efficiently.	3.60	0.49	Very Satisfied
2. I actively participate in professional development programs.	3.60	0.53	Very Satisfied
3. I receive constructive feedback that helps me enhance my teaching skills.	3.51	0.52	Very Satisfied
4. I set performance goals to improve my instructional effectiveness.	3.60	0.51	Very Satisfied
5. I am committed to continuous improvement in my profession.	3.70	0.47	Very Satisfied
Overall	3.60	0.50	Very Satisfied

Legend: 3.50-4.00 Very Satisfied, 2.50-3.49 Satisfied, 1.50-2.49 Less Satisfied, 1.00-1.49 Not Satisfied

Table 15 illustrates teachers' perceptions of job satisfaction regarding job performance. The mean score is 3.60 ($SD = 0.50$), which is in the range of "Very Satisfied." This suggests that the sampled teachers view themselves as highly satisfied with their job performance, particularly in terms of responsibility, professional development, feedback, goal setting, and continuous improvement.

Of the items, "I am committed to continuous improvement of my profession" has the highest mean ($M = 3.70$, $SD = 0.47$), indicating that the personnel's dedication and motivation towards professional development are evident among the San Narciso District I teachers. This is consistent with Day and Gu (2010), who highlighted the commitment to lifelong learning as a characteristic of effective

teachers. This also aligns with DepEd's consistent advocacy throughout the Learning and Development (L&D) continuum and the RPMS-PPST, enabling teachers to engage in lifelong, self-directed professional development.

Items "I handle my teaching duties effectively," "I take part in staff development activities," and "I set goals for my performance so that I can improve my teaching effectiveness" all had an average of 3.60, thereby supporting the idea that teachers in this district remain highly qualified and involved. This finding is consistent with the claims of Tschannen-Moran and Hoy (2001) that teachers with high efficacy are more goal-oriented and committed. This local phenomenon may be connected to the supportive leadership of school heads, regular SLAC sessions, and district-level initiatives that promote a performance-oriented school culture.

The indicator with the lowest mean and yet still rated as "Very Satisfied" is "I receive constructive feedback that improves my teaching effectiveness" ($M = 3.51$, $SD = 0.52$). This could imply that, while feedback exists, there may be other areas where on-the-job training and coaching at the school level can be improved. This finding aligns with that of Sutton and Wheatley (2003), who emphasized the role of emotional support and constructive feedback in enhancing teachers' instructional effectiveness and satisfaction. School leaders must ensure that feedback is frequent, ongoing, focused, and centered on professional growth.

The higher levels of job satisfaction toward job performance confirm a healthy working environment and an efficient use of the performance management system in all Asian public elementary schools in San Narciso District I, providing a clear indication of the effectiveness of DepEd's performance architecture, such as the RPMS, consistent with the PPST. To further support these results, the district may also develop its coaching and mentorship programs and implement specific teacher feedback to help close that narrow gap.

These results are consistent with the research of Skaalvik and Skaalvik (2017), which suggests job satisfaction for teachers is a matter of personal accomplishment and professional growth. Salas-Vallina et al. (2020) provide conclusive evidence that job performance is a key determinant of overall teacher well-being and retention. From this perspective, promoting a professional development culture and institutionally supporting it leads to better motivation and higher quality of instruction.

Table 16 *Perception of Job Satisfaction of the Teachers in terms of Job Security*

Indicators	Mean	SD	Verbal Interpretation
1. I feel secure in my current teaching position.	3.51	0.71	Very Satisfied
2. I believe my job stability is not at risk.	3.51	0.63	Very Satisfied
3. I am confident in my ability to maintain employment in the education sector.	3.60	0.57	Very Satisfied
4. My salary and benefits contribute to my sense of job security.	3.38	0.72	Satisfied
5. I see opportunities for professional growth and career advancement.	3.59	0.59	Very Satisfied
Overall	3.52	0.64	Very Satisfied

Legend: 3.50-4.00 Very Satisfied, 2.50-3.49 Satisfied, 1.50-2.49 Less Satisfied, 1.00-1.49 Not Satisfied

As shown in Table 16, the mean score of 3.52 ($SD = 0.64$) indicates that teachers are highly satisfied with their job security. This suggests, on the whole, a favourable view of the stability and sustainability of their teaching careers in public schools. Most notably, "I feel confident that I can retain

the employment I have in the education sector" ranked highest on average at 3.60 (SD = 0.57), indicating teachers' sense of personal efficacy and resilience within the profession. Similarly, two indicators on job security ("I feel secure in my current teaching position" and "I believe my job stability is not threatened") yielded a mean value of 3.51, which suggests that teachers feel protected and secure in their jobs.

A slightly lower mean score of 3.38 (SD = 0.72) was also reported regarding teachers' satisfaction with salary and benefits. Still, the "Satisfied" segment indicates a disparity between monetary compensation and the perception of job security. This is supported by the study of Joo and Grable (2004) and by research on the negative impact of financial stress on job satisfaction and perceived work stability. Additionally, the outcome is the same as that of Santos et al. (2021), who found that many public school teachers in the Philippines face financial insecurities, even if they are employed on a contractual basis, which may demoralize their overall job satisfaction.

The findings suggest that the majority of the teachers at SN D1 feel secure in their teaching positions, which may be attributed to the highly formalized nature of government employment, their security of tenure and the various loan assistance programs from Republic Act No. 4670 (The Magna Carta for Public School Teachers) that protect teachers' rights and terms of employment. The fact that salary and benefits are rated the lowest, on the other hand, means that, while the job is stable, the salary alone may not meet teacher expectations or the needs of teachers who have families or are pursuing postgraduate degrees.

The level of job security satisfaction is crucial, as it is closely related to teacher retention, motivation, and student achievement in the classroom. Parker et al. (2022) discovered that teachers' morale and instructional quality could benefit from job satisfaction associated with job security. Additionally, career development possibilities (M = 3.59) also appeared to be a significant positive factor, in line with the research of Salas-Vallina et al. (2020), who found that job engagement is positively associated with promotional opportunities and negatively related to turnover intentions.

Results highlight the need to maintain and improve job security through continued government intervention and resolve job-protection issues to maximize employee satisfaction. Programs like DepEd's Human Resource and Organizational Development (HROD) and NEAP's Professional Development can support public school job security and career advancement. Policies such as the DepEd Provident Fund or localized benefits programs, like DepEd Quezon, can also address the financial aspect; these can be steps toward enhancing teacher wellness and satisfaction.

Table 17 Summary Table on Perception to Job Satisfaction of the Teacher

Indicators	Mean	SD	Verbal Interpretation
Job Engagement	3.66	0.51	Very Satisfied
Job Motivation	3.56	0.61	Very Satisfied
Job Performance	3.60	0.50	Very Satisfied
Job Security	3.52	0.64	Very Satisfied
Overall	3.59	0.57	Very Satisfied

Legend: 3.50-4.00 Very Satisfied, 2.50-3.49 Satisfied, 1.50-2.49 Less Satisfied, 1.00-1.49 Not Satisfied

Perspectives of Public Elementary School Teachers on Different Aspects of Job Satisfaction. Compiled from Table 17 were the following data illustrating the teachers' perception: On average, the participants were delighted with their jobs (M = 3.59, SD = 0.57). Of the specific indicators, Job

Engagement had the highest mean ($M = 3.66$, $SD = 0.51$), followed by Job Performance ($M = 3.60$, $SD = 0.50$), Job Motivation ($M = 3.56$, $SD = 0.61$), and Job Security ($M = 3.52$, $SD = 0.64$). All factors are in the “Very Satisfied” interpretational interval of 3.50–4.00.

From the results obtained, it can be inferred that teachers in San Narciso District I are committed to their work and motivated, feel a sense of relative job security, and execute their jobs effectively. High levels of job engagement indicate teachers’ emotional and cognitive attachment to their role, which, in turn, is associated with higher teaching quality and student performance (Schaufeli et al., 2002). At the same time, higher Job Performance scores suggest that teachers feel well-prepared and effective, a factor that frequently outweighs job satisfaction and professional self-efficacy (Klassen & Chiu, 2011).

These findings suggest that the supportive culture in San Narciso District I may have favourable effects on these satisfaction components. This may be due to effective school leadership, sufficient instructional support, and a strong sense of community within the workplace. Moreover, Job Motivation and Security, rated as very satisfactory, suggest that despite the usual challenges public school teachers face (such as workload, lack of resources, or administrative burden), some degree of intrinsic and extrinsic motivation is experienced by teachers in their roles. This aligns with Herzberg’s Two-Factor Theory (1959), where motivators, such as recognition and doing something worthwhile, drive job satisfaction, while hygiene factors, like job security, help avoid dissatisfaction.

Analogous performances were also observed in the study by Subiyanto et al. (2022), who stated that high teacher satisfaction is significantly related to higher teacher performance and commitment. Additionally, Salas-Vallina et al. (2020) found that job satisfaction plays a significant role in promoting positive emotional well-being and reducing teacher turnover intentions.

Several implications arise from the findings. Policymakers and school leaders must continue to develop these satisfaction levels through professional development, recognition programs, and other support or initiatives aimed at teachers. In San Narciso District I, for instance, teacher contentment can perhaps be sustained by enhancing the programs under the DepEd NEAP and mainstreaming DepEd Quezon’s programs, e.g., “Gurong Ginahawa,” on teacher welfare and well-being. These types of programs may increase engagement and motivation, which could strengthen the positive findings identified in this study.

Table 18 *Significant Relationship between Financial Capability and Teachers’ Well-Being*

Financial Capability	Well-Being			
	Physical Health	Mental Health	Emotional Well-being	Work-life Balance
Financial Literacy	0.360**	0.481**	0.601**	0.468**
Financial Planning	0.446**	0.461**	0.497**	0.440**
Financial Behavior	0.441**	0.506**	0.604**	0.468**
Financial Stress	0.355**	0.357**	0.324**	0.282**

***. Correlation is significant at the 0.01 level*

Table 18 presents the correlation coefficients for the associations between financial capability indicators, including financial education, financial planning, financial behavior, and financial stress, and the dimensions of teacher well-being (physical health, mental health, emotional well-being, and work-life

balance). All correlations were significant at $p < 0.01$, suggesting meaningful relationships between factors. Of the financial capability indicators, financial behaviour had the strongest associations, with moderate correlations with MHI ($r = 0.506$), EWB ($r = 0.604$), and work-life balance ($r = 0.468$). The results underscore the importance of everyday financial practices, such as budgeting, saving, and being mindful of how we spend our money, for our overall well-being. This finding is consistent with the work of Lunt and Livingstone (2021), who reported that positive financial behaviors are associated with greater psychological well-being and lower stress levels.

Similarly, Shim et al. (2009) emphasized that financial behaviors are related to overall life satisfaction among young adults; thus, the relevance of behavioral finance in education is evident. The relationship between financial literacy and emotional well-being was also high ($r = 0.601$), indicating that a sound knowledge of money leads to a feeling of control and stability. This is consistent with Seligman et al. (2021), who note that individuals who feel more in control, which can stem from knowledge, tend to have better emotional reactions. Moreover, financial literacy is crucial for making informed economic decisions and building personal self-confidence and emotional resilience. According to the OECD (2017), financial literacy is also crucial in developing personal self-confidence and emotional resilience. The least correlations were shown by financial stress, yet statistically significant, with emotional well-being ($r = 0.324$) and work-life balance ($r = 0.282$)—both categorised as weak correlations. This suggests that a greater economic burden is detrimental to several dimensions of well-being. As Joo and Grable (2004) noted, there are few more robust predictors of poor mental and physical health than financial stress. This is also supported by Prawitz et al. (2006), who found that higher financial stress correlates with lower job satisfaction and higher anxiety, and negatively influences work-life balance.

These findings may be particularly significant for elementary public school teachers in San Narciso District I, who face economic deprivation due to low salaries and extensive financial commitments. Given the opportunity to improve financial literacy, financial planning, and financial behavior, better-educated teachers are likely to achieve better results, which will translate into more effective teaching and greater job satisfaction. This has implications for school leadership and DepEd programs that aim to promote the holistic development of teachers.

The results support the inclusion of financial education and wellness programming in schools' professional development structures. The DepEd Financial Education Policy (DepEd Order No. 22, s. 2021) and the local version of Quezon's DiskarTech digital financial education program are viable conduits that can uplift teachers' financial capability. Where possible, reinforcing these program links within school-based learning action cells (LACs) can help educators manage their finances more prudently, thereby improving their physical, mental, and emotional well-being.

Table 19 Significant Relationship between Financial Capability and Teachers' Job Satisfaction

Financial Capability	Job Satisfaction			
	Job Engagement	Job Motivation	Job Performance	Job Security
Financial Literacy	0.483**	0.425**	0.642**	0.486**
Financial Planning	0.549**	0.447**	0.622**	0.430**
Financial Behavior	0.437**	0.446**	0.614**	0.441**
Financial Stress	0.322**	0.263-	0.343**	0.296**

***. Correlation is significant at the 0.01 level*

This Table 19 Correlation between Financial Capability Components (Financial Literacy, Financial Planning, Financial Behavior, and Financial Stress) and Teacher Job Satisfaction (Job Engagement, Motivation, Performance, Job Security) All constructs had statistically significant positive relationship with financial stress on job motivation ($r = 0.263$) ($p < 0.01$) indicating that financial capability have meaningful relationships with the job satisfaction of the teachers. The highest correlation was observed between financial literacy and job performance ($r = 0.642$), which is a significant relationship. This means that being more knowledgeable about financial topics also makes a difference in job performance. In other words, financial literacy enhances decision-making ability and translates into improved task management and job performance within the workforce (Lusardi & Mitchell, 2014). A significant relationship was also found between financial behavior and work performance ($r = 0.614$), which suggests that good financial behavior (including budgeting, debt management, and savings) may lead to lower stress and improved work productivity. This finding is consistent with the study by Xiao and Fan (2002), which suggests that good financial behaviors are associated with higher levels of work productivity and psychological well-being. A moderate positive relationship was found between financial planning and job engagement ($r = 0.549$). This suggests that teachers who are more prepared to consider their future financial needs are more committed to their professional roles. Engagement Dimensionally, this sense of feeling experience-focused and present may be related to decreased financial uncertainty and having more focus and emotional currency to bring to work. Kim and Garman (2004) also believe that financial preparation has a positive impact on employees' mental focus and job participation.

On the other hand, financial stress was found to have the weakest relationship, particularly with job motivation ($r = 0.263$), which was identified as such. Although still significant from a statistical perspective, this result underscores the adverse effects of financial strain on workplace motivation. Financial stress was identified as a key obstacle to job satisfaction, with Joo and Grable (2004) emphasizing its detrimental effect on employee morale, concentration, and overall well-being.

In education, the results support the need for essential financial literacy and planning among teachers, especially in the San Narciso District I public elementary schools, which face financial hardship due to low income and overwhelming debts. Teachers with superior financial acumen and positive financial behavior probably feel more empowered, engaged, and secure in their jobs. Financial well-being impacts teachers' mental presence in schools. Financial well-being impacts teachers' ability to be mentally present, or to arrive, in a school psychologically, both financially and in terms of professional commitment to the school environment.

The results highlight the need for financial wellness programs within institutions to help improve

overall job satisfaction among teachers. In particular, for the San Narciso District I, these findings suggest that promoting financial capability among teachers could result in more committed and satisfied teachers. The DepEd has already moved in this direction, as shown in its initiatives, such as DepEd Order No. 022, s. 2021 (Financial Education Policy) aims to mainstream financial education in the K to 12 curriculum and capacitate teachers. School-based initiatives, such as financial management seminars and budgeting workshops for INSET in DepEd Quezon, consolidate the advocacy. More investment in models like these might increase teacher retention, effectiveness, and morale.

These findings are consistent with those of Joo and Grable (2004), who argue that financial well-being is directly related to job satisfaction by alleviating stress and enhancing work-life balance. Similarly, Santos et al. (2021) emphasized that Filipino teachers at risk of financial deprivation exhibit lower engagement and higher emotional exhaustion. The present study provides further evidence that financial planning and financial behavior increase intrinsic work motivation and decrease turnover intentions, consistent with the findings from Lunt and Livingstone (2021) in the behavioral domain of financial capability. On the other hand, the weak relationship between financial stress and job motivation ($r = 0.263$) indicates that , although stress has an effect, proactive financial behaviors are more potent than stress avoidance alone.

Table 20 *Significant Relationship between Teachers' Well-Being and Job Satisfaction*

Well-Being	Job Satisfaction			
	Job Engagement	Job Motivation	Job Performance	Job Security
Physical Health	0.531**	0.616**	0.490**	0.633**
Mental Health	0.597**	0.647**	0.531**	0.646**
Emotional Well-being	0.684**	0.759**	0.675**	0.743**
Work-life Balance	0.596**	0.685**	0.587**	0.703**

***. Correlation is significant at the 0.01 level*

Table 20 displays the structural model and its significant relationship to teachers' well-being, as well as its relationship to job satisfaction dimensions—job engagement, motivation, performance, and security. All correlations are statistically significant at $p < 0.01$, indicating strong positive associations between well-being indicators and dimensions of job satisfaction. Emotional well-being was the dimension with the most solid relations to the facets of job satisfaction: job engagement ($r = 0.684$), job motivation ($r = 0.759$), job performance ($r = 0.675$), and job security ($r = 0.743$). These coefficients were within the extensive correlation range (0.60–0.799), highlighting the importance of emotional stability as a predictor of teacher satisfaction. This aligns with the view of alternative educators (Sutton & Wheatley, 2017) that emotionally resilient teachers exhibit higher levels of engagement and persistence, and demonstrate greater instructional quality. This is particularly appropriate, especially in San Narciso District I, where most public elementary school teachers experience emotional stress due to the heavy workload, paperwork, community involvement, and administrative tasks. Therefore, workplace outcomes would be significantly improved if mental health initiatives and peer support could further enhance emotional well-being.

A strong relationship was also found between work-life balance and job motivation ($r = 0.685$)

and job security ($r = 0.703$). This finding aligns with the results of Salas-Vallina et al. (2020), who suggest that happier educators tend to be more motivated, productive, and dedicated in both personal and professional contexts. In reality, this necessitates school heads in San Narciso to seriously consider flexible working hours, time-off privileges, and administrative support to cultivate a sustainable work environment, thus minimizing teacher burnout. Job motivation ($r = 0.647$) and job security ($r = 0.646$) showed a significantly positive association with mental health, suggesting that teachers with good mental health were also confident and stable in their careers. Physical health was also positively associated with all dimensions of job satisfaction, albeit at a lower level compared to emotional and mental health scores, and this association was statistically significant.

These findings are consistent with the work of Smith and Cooper (2018), who argued that mentally and physically well—functioning teachers are essential to effective pedagogy and continued job performance. These also confirm ongoing programs implemented by the DepEd Quezon, such as a mental health wellness program through the School Health Division and Psychological First Aid (PFA) in assisting teachers during a crisis.

The implications for public elementary schools in San Narciso District I are straightforward: it is necessary to integrate well-being programs into school systems to improve teacher satisfaction. This may include DepEd's "School Mental Health Program" and advocacy through "Oplan Kalusugan sa DepEd", which focuses on the physical and mental well-being of students and teachers. Furthermore, DepEd Order No. 39, s. 2006 (revised working hours) may facilitate work-life balance amongst teachers.

The results support the data suggesting that teacher well-being is a critical element of job satisfaction. Seligman et al. (2021) elucidate, with the aid of their PERMA framework, that well-being is a key contributor to flourishing work environments, promoting on-the-job engagement, motivation, and performance. The observation in San Narciso that teacher satisfaction with their jobs, and by extension, the quality of teaching, could be enhanced by focusing on emotional, physical, and psychological welfare through targeted interventions is noteworthy.

Table 21

Significant Mediation of Teachers' Well-Being on Financial Capability and Job Satisfaction

Mediation Analysis	Estimate	SE	95% Confidence Interval		Z	p
			Lower	Upper		
Effect						
Indirect	0.421	0.0657	0.293	0.550	6.41	<.001
Direct	0.242	0.0721	0.100	0.383	3.35	<.001
Total	0.663	0.0778	0.510	0.815	8.52	<.001
Path Estimate						
Financial Capability → Well-Being	0.794	0.0958	0.606	0.982	8.29	<.001
Well-Being→ Job Satisfaction	0.531	0.0524	0.428	0.633	10.13	<.001
Financial Capability → Job Satisfaction	0.242	0.0721	0.100	0.383	3.35	<.001

Table 21 presents the mediation analysis results, which investigate the mediating role of teachers' well-being in the relationship between financial capability and job satisfaction. This indirect effect was significant (Estimate = 0.421, SE = 0.0657, CI = [0.293, 0.550], $Z = 6.41$, $p < .001$), suggesting that well-being is a significant mediator in the relationship between financial capability and job satisfaction. The direct effect (Estimate = 0.242, SE = 0.0721, CI = [0.100, 0.383], $Z = 3.35$, $p < .001$) is significant as well, which indicates a partial mediation. The overall effect (Estimate = 0.663) indicates that financial capability has a significant impact on job satisfaction, both directly and indirectly. For the path estimates, financial capability has a strong effect on well-being (Estimate = 0.794), and well-being significantly predicts job satisfaction (Estimate = 0.531), indicating the central mediating role of well-being in this relationship.

The results are significant for public elementary schools in San Narciso District I, as teachers in this area are more financially constrained, have loans to pay, and have limited access to financial planning resources. The data suggest that if teachers can afford to live, free from the burden of juggling and servicing personal and/or student loans, they can be healthier and make better choices, which, in turn, could lead to enhanced job satisfaction. This suggests the need for targeted interventions that enhance financial literacy and overall well-being. Investments such as DepEd's Financial Education Policy (DepEd Order No. 22, s. 2021) and DiskarTech mobile banking with RCBC can help teachers take control of their economic prospects. For example, DepEd Quezon can develop a more localized version of this, such as SLAC-based financial wellness sessions or forging partnerships with rural banks or cooperatives to conduct financial counseling contextualized with the financial realities of DepEd teachers in rural settings.

These results are consistent with the study by Joo and Grable (2004), which states that financial stress is negatively related to job satisfaction and mental health. Likewise, Lunt and Livingstone (2021) noted that behaviors relevant to money significantly affect individual happiness and workplace satisfaction. The strong mediation effect from financial capability to well-being (Estimate = 0.794) supports the conclusion of Sutton and Wheatley (2017) that emotional well-being is an important antecedent of teacher performance and satisfaction. Additionally, the mediating role of well-being is consistent with the findings of Parker et al. (2022), who found that emotionally healthy teachers are generally more motivated, engaged, and satisfied with their work. In contrast to research focusing on financial capability and job satisfaction separately, this research adds texture by showing how they are linked through psychological well-being and provides a model that can be applied across the education sector.

This highlights the importance of teacher well-being as a mediating factor in the relationship between financial capability and job satisfaction. For school and policy leaders, this means a shift toward integrated support systems. San Narciso District I schools and those beyond should focus on teaching technical financial literacy skills and developing mental health-friendly programs, including stress management workshops, mental health services, and financial advising. By doing so, schools can develop a more resilient and committed teaching force, which is crucial for enhancing student learning and sustaining teacher recruitment and retention in rural contexts.

Table 22

Significant Mediation of Teachers' Job Satisfaction on Financial Capability and Well-Being

Mediation Analysis	Estimate	SE	95% Confidence Interval		Z	p
			Lower	Upper		
Effect						
Indirect	0.533	0.0817	0.3724	0.693	6.52	<.001
Direct	0.261	0.0896	0.0858	0.437	2.92	0.004
Total	0.794	0.0958	0.6063	0.982	8.29	<.001
Path Estimate						
Financial Capability → Job Satisfaction	0.663	0.0778	0.5102	0.815	8.52	<.001
Job Satisfaction → Well-Being	0.803	0.0794	0.6480	0.959	10.13	<.001
Financial Capability → Well-Being	0.261	0.0896	0.0858	0.437	2.92	0.004

Partial mediation effect of job satisfaction: Analysis of Table 22 indicates that job satisfaction significantly mediates the relationship between financial capability and teacher well-being. The indirect effect (Estimate = 0.533, SE = 0.0817, CI = [0.3724, 0.693], Z = 6.52, p < .001) is statistically significant, providing evidence that well-being is mediated by job satisfaction by financial capability. Moreover, the contribution of financial capability on well-being is still significant (Estimate = 0.261, SE = 0.0896, 95%CI = [0.0858, 0.437], Z = 2.92, p = .004), supporting partial mediation. The cumulative effect (Estimate = 0.794) confirms the significant contribution of both direct and mediated paths. The path estimates also indicate that financial capability significantly affects job satisfaction (Estimate = 0.663) and that job satisfaction has an even more substantial effect on well-being (Estimate = 0.803), highlighting the importance of job satisfaction to supporting teachers' overall sense of well-being.

The results of this study suggest that the elementary school teachers in San Narciso District I have profound implications. The teachers in this area struggle financially, dealing with debt and pay increases that barely keep pace with the rising cost of living, which can cause significant financial stress. The strong mediating role of job satisfaction suggests that for financial capacity building, such as improved salary management, financial education, and the availability of financial tools, the impact on well-being is optimized when the job satisfaction factor is taken into account. Hence, school administrators and the Department of Education (DepEd) should consider programs that enhance teachers' financial literacy and job satisfaction. DepEd Order No 22, s. Institutionalizing financial education in the K-12 curriculum and the DiskarTech Digital Banking program, in cooperation with RCBC, are great places to start in 2021. DepEd Quezon could also explore local innovations, such as financial wellness seminars combined with SLAC sessions, to promote teacher competence and personal growth.

The results align with previous research that identified financial capability as an underlying factor in reducing financial stress, which in turn directly impacts employee satisfaction and well-being (Joo & Grable, 2004; Seligman et al., 2021). Furthermore, this study confirms the findings of Parker et al. (2022), who noted that job satisfaction is essential to the psychological well-being and performance of

educated individuals. The high path coefficient from job satisfaction to well-being (Estimate = 0.803) validates Salas-Vallina et al. (2020), who emphasized intrinsic motivation and support as key to fostering well-being at school. Similarly, Subiyanto et al. (2022) suggested that financial literacy and assistance structures could enhance satisfaction and performance, which is consistent with the present results. However, rather than previous models assuming direct linear relationships, this paper reveals that the roles are interdependent and that increased job satisfaction mediates the relationship between financial and emotional (physical) wellness.

However, a clear, evidence-based story needs to be told about the data: Teachers who are better off financially are more likely to enjoy their jobs and experience well-being directly. This implies that schools under San Narciso District I (SNDI) need to look beyond the financial preparedness of teachers and ensure that their preparation encompasses not only their financial well-being but also their overall well-being, including employment stability, because a competent workforce extends beyond mere competence to encompass mental and emotional support. Policymakers at educational institutions should prioritize the well-being of teachers, including providing time management training, enhancing the work environment, and promoting professional development. Taking care of teachers financially and emotionally fosters a more sustainable and effective teaching force in the classroom.

3. Recommendations

Based on these findings, the following recommendations are proposed:

1. To provide teachers access to financial advisors or resources offering personalized financial advice. This can help teachers make informed decisions about financial management, investments, and long-term planning, ultimately improving job satisfaction and mental health.
2. To implement policies that promote teachers' work-life balance, such as offering flexible working hours, conducting time management workshops, and providing mental health support. These measures can help teachers manage their workloads more effectively and reduce stress.
3. Increasing access to mental health resources within schools by providing teachers with tools to manage stress, burnout, and anxiety will enhance their emotional well-being and overall job satisfaction.
4. To implement financial wellness programs within schools to reduce financial anxiety and guide teachers in managing financial uncertainties. These programs will be crucial in enhancing teachers' job satisfaction and overall quality of life.

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