

Professional Development, Financial Management Practices and Teacher Performance of Elementary Teachers

Paulene A. Umali^{a*}, John Vincent C. Aliazas^b

^a umalipaulenea@gmail.com

Teacher I, Sto. Cristo Elementary School, Sariaya, Quezon 4322, Philippines

^b Associate Professor, Laguna State Polytechnic University, San Pablo City, Laguna 4000 Philippines

Abstract

The study aimed to determine the professional development, financial management practices and teacher performance of elementary teachers. The main tool used was a questionnaire to collect data as part of descriptive-correlation methodology. The study included contributions from eighty-one (81) Sariaya West District school teachers from Cluster 2. The study found that teachers' perceptions were Highly Practiced in professional commitment in pedagogic planning, social collaboration, professional commitment and personal management. Similarly, the respondents' practices often focus on financial management, including budgeting for professional resources, income diversification strategies, financial stress management, investment, career advancement, and financial planning for work-life balance. The level of teaching performance of the respondents was observed as Outstanding in Classroom Management and Environment, Student Assessment and Academic Progress, Professional Knowledge and Development and Professional Responsibilities and Collaboration. There is no significant relationship between professional development and teacher performance, as well as financial management practices.

Keywords: Instructional Effectiveness; Financial Management Practices; Personal Management; Professional Commitment; Teacher Performance,

1. Introduction

In primary education, the dynamics of professional development and financial management practices have a big correlation with the performance and effectiveness of teachers. The need for ongoing professional development and financial prudence cannot be emphasized, especially in an industry where educators serve as mentors and role models for young minds. Singh (2021) emphasizes the importance of professional development in correlating teaching performance. Participating in such programs boosts self-esteem, productivity, and overall effectiveness. Prioritizing teacher development fosters a healthy work environment, which in turn improves administrative-teacher relationships and performance levels.

Professional development is crucial for enhancing teaching practices, fostering pedagogical

innovation, and adapting to evolving educational environments. It encompasses a diverse range of activities, including workshops, seminars, higher degrees, and certificates, all aimed at equipping teachers with the knowledge and skills necessary to address their students' diverse needs effectively.

Simultaneously, knowing teachers' financial activities is widely acknowledged as critical. Teachers' financial decisions have a significant impact on their professional satisfaction, stress levels, and, ultimately, their classroom performance. From managing personal money to negotiating the complexities of supplementary income and benefits, financial literacy is important in molding the overall well-being and career longevity of educators.

While Singh (2021) emphasized the importance of professional development, there was a lack of studies examining the intersection of professional development and financial behavior in primary education (Jones & Smith, 2022). Long-term studies quantifying the impact of financial literacy on teacher retention are scarce (Brown et al., 2023). Additionally, research on cultural and geographical variations in professional development needs and financial behaviors was limited (Lee & Park, 2022). The role of technology in both professional development and financial management practices for teachers remained underexplored (Johnson, 2023). Comparative analyses of different professional development models specifically for primary education teachers were needed (Wilson & Taylor, 2022). While Chen (2023) suggested a link between financial decisions and classroom performance, more empirical studies directly measuring how financial stress affected teaching quality and student outcomes in primary education settings were required. Lastly, research on the effectiveness of integrated approaches combining professional development and financial literacy training for primary school teachers was lacking (Rodriguez et al., 2024).

This study examined the intricate relationship between professional development, financial management practices, and teacher effectiveness in primary education. By looking into these interwoven factors, the researcher wanted to unearth insights that not only explain the issues faced but also provided ways for creating a favorable climate that fosters long-term professional growth and financial well-being for elementary teachers.

This study aimed to add to the broader discussion of educational policy and practice by reviewing current literature, empirical research findings, and practical examples. By doing so, it hoped to give stakeholders in education concrete ideas that enabled primary teachers to thrive both personally and professionally in their noble mission of shaping young minds.

1.1. Objectives

This study primarily aimed to investigate the relationship between professional development, financial management practices, and teacher performance among elementary teachers. Specifically, it sought to describe respondents' perceptions of professional development across four areas: pedagogic planning, social collaboration, professional commitment, and personal management.

The study also explored respondents' perceptions of financial behavior, focusing on budgeting for professional resources, income diversification strategies, financial stress management, investment and career advancement, and financial planning for work-life balance.

Furthermore, it aimed to characterize the level of teacher performance in terms of instructional effectiveness, classroom management and environment, student assessment and academic progress, professional knowledge and development, and professional responsibilities and collaboration. Finally, the study aimed to determine whether significant relationships exist between professional development and teacher performance, as well as between financial management practices and teacher performance, among elementary school teachers.

2. Methodology

This study employed a descriptive-correlational research design to examine relationships between professional development, financial management practices, and teacher performance among 81 elementary teachers from Cluster 2 of Sariaya West District. The cluster was purposively selected for its representative composition of varying school sizes, ensuring diversity in teaching environments and resource contexts.

A validated three-part Likert scale questionnaire was developed covering professional development (pedagogic planning, social collaboration, professional commitment, personal management), financial management practices (budgeting, income diversification, financial stress management, career investment, work-life balance planning), and teacher performance (instructional effectiveness, classroom management, student assessment, professional knowledge, professional responsibilities). The instrument underwent expert validation by educational specialists and pilot testing with 20 teachers to ensure content validity and reliability.

Data were collected electronically via Google Forms after obtaining proper authorization from the Schools Division Office of Quezon and school administrators. Statistical analysis employed descriptive statistics and Pearson's Product-Moment Correlation to determine variable relationships. Ethical protocols included obtaining informed consent, ensuring voluntary participation, and maintaining confidentiality throughout the research process.

3. Results and Discussion

Table 1. Perception of the Respondents on Professional Development in terms of Pedagogic Planning

	Indicators	Mean	SD	Verbal Interpretation
1.	use effective teaching and student engagement methods, promote learning outcomes, and adapt diverse learning needs.	3.68	0.54	Highly Practiced
2.	incorporate technology to involve students in the educational process.	3.70	0.53	Highly Practiced
3.	adapt teaching methods, instructional strategies, and assessment techniques to meet the unique needs of their students and the specific learning environment.	3.74	0.52	Highly Practiced
4.	understand the specific learning goals and objectives that educators aim to achieve through professional development.	3.69	0.54	Highly Practiced
5.	select teaching and learning methods that align with the identified goals and learner needs.	3.75	0.51	Highly Practiced
	Overall	3.71	0.43	Highly Practiced

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often

1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

Table 1 reveals that the respondents have a strong and consistent perception of professional development in terms of pedagogic planning, with an overall mean of 3.71 and a standard deviation of 0.43, which falls under the interpretation of Highly Practiced. This suggests that the respondents regularly incorporate these ideas into their teaching methods, in addition to acknowledging the value of pedagogic planning for their professional development. The high mean score for each indication indicated that teachers actively chose effective teaching techniques, matched approaches to learning objectives, and used technology to improve student involvement. The high ratings demonstrated a common awareness that learner-centred teaching and instructional effectiveness were based on pedagogical planning.

The factors measured under pedagogic planning, such as modifying instructional strategies, choosing goal-aligned approaches, and utilizing technology, were closely related. The strong perception of professional development in pedagogic planning among teachers in the Sariaya West District was reinforced by concrete practices such as classroom observations, the use of lesson exemplars, and adherence to DepEd policies. Classroom observations, guided by the DepEd Classroom Observation Tool

(COT) as stated in DepEd Memorandum No. 017, s. In 2025, supervisors were able to assess the effectiveness of teaching strategies and their alignment with student needs. Additionally, the creation and use of lesson exemplars, mandated under Division Memorandum No. 055, s. 2020, ensure that lessons are well-structured, competency-based, and adaptable to various learning modalities. Furthermore, DepEd Memorandum No. 083, s. 2022 highlights the importance of culturally responsive teaching through exemplars grounded in the Indigenous Peoples Education (IPEd) Framework. These practices collectively demonstrated that pedagogic planning was actively applied and monitored in real classroom settings, providing educators with ongoing opportunities to refine and align their methods with curriculum goals and diverse learner needs, even in resource-constrained environments.

Teachers were better able to create learning experiences that catered to the various needs of their students when educators understood and applied pedagogic planning principles. This supported the claims of Coronel (2024) that pedagogic planning had undergone a substantial transformation due to ongoing shifts in teaching methodologies. The findings demonstrated that educators view professional development as an opportunity to evaluate, refine, and advance their approaches in alignment with student-centred objectives. This perspective is supported by Luo et al. (2022) and Tabroni and Purnamasari (2022), who claim that teachers who embrace adaptability are more receptive to change and advancement, seeing it as a means of professional development. Additionally, the Comighud (2020) study highlighted that the degree to which educational practices corresponded with curriculum objectives determined the effectiveness of instructional results, reaffirming the critical role that pedagogic planning played in promoting successful teaching and learning. Therefore, it was evident from the respondents' perceptions that professional development significantly improved teacher effectiveness and student learning outcomes when based on sound pedagogical preparation.

The findings from Table 1 strongly resonate with the experiences of teachers in the Sariaya West District, where professional development initiatives, such as seminars, workshops, and district evaluations, were actively implemented to enhance pedagogical planning. The high mean scores under the "Highly Practiced" category highlighted the district's teachers' continuous capacity to modify their teaching strategies, incorporate technology into their lessons, and align their methods with learning objectives. In line with the study's conclusion that better teaching efficacy results from effective pedagogical planning, Sariaya West educators were committed to enhancing student involvement and academic outcomes despite financial constraints. Teachers demonstrated a common awareness of the importance of aligning curriculum objectives with teaching methods by participating in district-led assessments and ongoing professional development initiatives. This dedication reinforced the notion that a solid pedagogical foundation and ongoing learning can yield significant educational outcomes even in environments with limited resources.

Table 2. *Perception of the Respondents on professional development in terms of Social Collaboration*

	Indicators	Mean	SD	Verbal Interpretation
1.	share successes and challenges, analyze student data, and discuss strategies.	3.72	0.53	Highly Practiced
2.	participate in peer observation programs where teachers observe each other's classrooms, provide constructive feedback, and exchange insights on instructional techniques and classroom management strategies.	3.62	0.51	Highly Practiced
3.	establish mentorship relationships where experienced educators provide guidance, advice, and professional development opportunities to support the growth and development of less experienced teachers.	3.67	0.50	Highly Practiced
4.	engage with parents, community members, and external stakeholders to build partnerships, enhance school-community relationships, and support	3.69	0.52	Highly Practiced

student learning both inside and outside the classroom.

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|---|------|------|------------------|
| 5. participate in professional organizations, conferences, and networking opportunities to connect with educators regionally, nationally, and internationally, sharing expertise and staying current on educational trends and practices. | 3.54 | 0.55 | Highly Practiced |
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Overall	3.65	0.42	Highly Practiced
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Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often

1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

Table 2 shows that the respondents' perception of professional development in terms of social collaboration is rated as Highly Practiced, with an overall mean score of 3.65 and a standard deviation of 0.42. This suggests that a well-established aspect of their professional practice is social collaboration. Teachers reported that educators regularly participated in group activities, such as mentoring, peer observations, sharing teaching methods, and community service. These methods fostered a climate of reciprocal assistance, introspective discussion, and shared accountability for the students' education. To boost their professional development, respondents indicated that most were willing to collaborate with colleagues to share ideas, solve problems, and refine their teaching methods.

These results were in good agreement with DepEd Memorandum No. 35, s. In 2016, the formalized Learning Action Cell (LAC) meetings were a type of continuing professional development that took place in schools. Every Friday, LAC sessions provide instructors with organized opportunities to collaborate, share classroom stories, review student performance data, and conduct peer coaching or reporting sessions. The development of collaborative competence was further supported by the inclusion of scheduled mentorship sessions twice a quarter and Classroom Observations (COT) with Master Teachers. Key components of social collaboration, including mentorship, collegial support, and professional discourse, were strengthened through these activities. Vangrieken et al. (2015) stressed that collegiality promoted reciprocal cooperation and ongoing learning, whereas Sannen et al. (2019) underlined that teacher collaboration entails shared tasks that result in enhanced outcomes. Positive social relationships among instructors also greatly boosted teamwork and morale, according to Shamma (2018) and Yilmaz and Ilhan (2017). Furthermore, academic supervision, which included leadership support and structured mentorship, had a significant impact on teacher development and instructional quality, as noted by Jones and Wong (2018) and Smith et al. (2019). As a result, high levels of social collaboration among the respondents demonstrated both personal initiative and congruence with institutional frameworks that support group professional development.

Teachers in the Sariaya West district, specifically those from Cluster 2, have created a supportive climate that encourages shared learning and ongoing professional development by actively participating in district-led initiatives, such as Learning Action Cell (LAC) meetings, post-evaluation conferences, and peer collaboration activities. Their dedication to group achievement was demonstrated through their cooperative efforts during school and district competitions, their teamwork in reading and numeracy programs, and their mentoring from seasoned educators. Teachers at Sariaya West regularly collaborated on problem-solving, sharing feedback, and instructional development, despite funding constraints, proving that structured cooperation and strong collegial support could significantly enhance teaching quality and morale. These procedures were in line with national DepEd guidelines and further demonstrated the commitment to building a network of educators who support one another to improve student achievement in the district.

Table 3. *Perception of the Respondents on professional development in terms of Professional Commitment*

Indicators		Mean	SD	Verbal Interpretation
1.	provide detailed support to commit students' success..	3.67	0.55	Highly Practiced
2.	provide detailed support to commit students' success..	3.68	0.54	Highly Practiced
3.	uphold ethical standards and professional codes of conduct, such as maintaining confidentiality, promoting fairness, and demonstrating integrity in all professional interactions.	3.74	0.52	Highly Practiced
4.	contribute to the advancement of the teaching profession through research, publications, presentations, and involvement in professional organizations.	3.57	0.57	Highly Practiced
5.	adapt to changes in curriculum standards, educational policies, technological advancements, and student demographics to meet evolving educational needs.	3.69	0.54	Highly Practiced
Overall		3.67	0.47	Highly Practiced

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often

1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

The approach is Highly Practiced, as indicated by the overall mean of 3.67 and a standard deviation of 0.47 in Table 3, which demonstrates that respondents showed a high level of participation in professional growth regarding professional commitment. According to the research, educators actively support the fundamental principles and obligations of the profession, such as upholding high ethical standards, adapting to curricular changes, and consistently assisting students in achieving success. The idea that professional commitment was an important sign of teacher professionalism and development was supported by this research. Teachers who maintain honesty, equity, and secrecy in their professional dealings demonstrate a strong commitment to their position and duties, as highlighted by Anderson (2017) and Comighud (2020).

A proactive search for opportunities for improvement outside the classroom was another aspect of professional dedication. As part of their continuous development, the respondents recognized their participation in professional organizations, research, and presentations. This backed up the conclusions drawn by Andrew (2017) and Yavuz (2018), who emphasized the value of incorporating academic activities and research into instructional practice. By participating in these activities, educators demonstrated their commitment to enhancing their own skills and expertise while advancing the field. Teachers are positioned as both practitioners and thought leaders in education as a result of their involvement, which also promotes a culture of continual development.

This high degree of commitment was in line with the opinions of Rimmer (2020) and Osamwonyi (2016), who emphasized that consistent engagement in professional development activities, such as training, workshops, and seminars, significantly improves the performance of teachers, motivation, and job satisfaction. The professional commitment of the respondents to fulfilling the changing educational demands was demonstrated by their flexibility in responding to modifications in curricular standards, educational legislation, and technological advancements. These factors—ethical behavior, lifelong learning, professional involvement, and flexibility—all work together to form interrelated aspects of professional dedication. Professional Commitment supports improved student engagement, increased teacher effectiveness, and a more resilient and future-ready teaching workforce when fostered through organized professional development. This emphasized the importance of institutional support for long-term, purposeful professional development programs that foster greater professional commitment among teachers to their careers.

These results demonstrate that professional commitment influences the quality of teaching and learning and is both a personal value and a professional norm. Teachers support a culture of excellence in their schools by continuing to act morally, adapting to change, and seeking opportunities to improve.

Educators can stay motivated, productive, and responsive to the constantly changing demands of the education sector by strengthening their professional commitment through ongoing professional development.

Teachers in the Sariaya West District exhibited a strong sense of professional commitment. Their attitudes and practices were consistent with their commitment to student success, as evidenced by their active participation in reading and numeracy improvement programs, their flexibility in responding to curriculum and policy changes, and their unwavering adherence to ethical standards. Despite having limited resources, many educators go above and beyond the call of duty in the classroom by participating in professional learning communities, seeking additional training, and, when the opportunity arises, contributing to research or giving presentations at educational forums. Their readiness to pursue lifelong learning and maintain the principles of honesty, equity, and accountability demonstrates a strong professional dedication that aligns with district programs and national standards. In addition to increasing their own effectiveness, this dedication cultivated a school culture that prioritizes quality, teamwork, and adaptability to changes in education, elements crucial for sustained development and student success in the Sariaya West District.

Table 4. *Perception of the Respondents on professional development in terms of Personal Management*

Indicators		Mean	SD	Verbal Interpretation
1.	prioritize tasks, set goals, and plan activities to maximize productivity and balance work responsibilities with personal commitments.	3.67	0.55	Highly Practiced
2.	engage in self-reflection to assess their teaching practices, identify strengths and areas for improvement, and adapt instructional strategies based on feedback and outcomes.	3.64	0.55	Highly Practiced
3.	seek opportunities for professional development, such as attending workshops, conferences, or pursuing further education to stay updated with best practices.	3.67	0.55	Highly Practiced
4.	build positive relationships with students, colleagues, and parents through effective communication, active listening, and conflict resolution skills.	3.70	0.53	Highly Practiced
5.	assure being flexible and responsive to changes in educational policies, technology advancements, student needs, and evolving professional expectations.	3.70	0.53	Highly Practiced
Overall		3.68	0.47	Highly Practiced

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often

1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

The respondents' perception of professional development in terms of personal management is presented in Table 4, which indicates that teachers are Highly Practiced, with an overall mean score of 3.68 and a standard deviation of 0.47. This suggests that the educators consistently demonstrated strong personal management skills, which are essential for maintaining a healthy and productive work-life balance. In this context, "personal management" refers to a teacher's capacity for time management, goal-setting, self-reflection, professional relationships, and adaptation to shifts in the educational environment. These skills were essential for maintaining professional development, avoiding burnout, and encouraging educators to pursue lifelong learning.

Statements pertaining to goal-setting, task prioritization, and juggling personal and professional obligations—all essential components of personal management—were strongly agreed with by respondents. Building strong bonds with students, coworkers, and parents via good communication and conflict resolution was essential for personal management to balance their personal and professional lives, according to Mendoza (2024). The significance of adaptability as a component of successful personal management was further highlighted by the ability to remain adaptable and responsive to changes in the curriculum, technology, and student demands. These abilities fostered a cooperative, problem-solving culture in schools, which enhanced the teaching and learning environment overall in addition to fostering

professional development on an individual basis.

Another necessary component of personal management that the respondents assessed as Highly Practiced was self-reflection. This aligns with Lomi and Mbato (2020), who emphasized that teachers can identify their strengths, recognize areas that require improvement, and make informed judgments about their teaching practices through self-assessment. Frequent self-reflection enables instructors to become more aware of their impact on student outcomes, thereby supporting ongoing professional learning and development. Additionally, self-reflective instructors were more likely to conduct classroom-based research, which improved their teaching methods and fostered educational innovation, according to Bissonnette and Caprino (2014) and Nelluru and Kanta (2016). This introspective practice was a characteristic of both professional and personal management, serving as a major motivator for self-directed progress.

Even though the data shows that respondents possess a high degree of personal management abilities, research by Canda (2023) and Smet (2022) indicates that there is still an opportunity for improvement, especially in the areas of task prioritization and fostering stronger interpersonal relationships. To further improve these areas, more focused professional development programs that emphasize stress management, communication skills, and time management should be promoted. Effective personal management enabled educators to meet the changing demands of a dynamic educational environment while upholding their commitment to excellence. Because of this, personal management was not merely a stand-alone ability; rather, it was closely related to professional development and formed the basis for instructors to create resilience, encourage teamwork, and ensure continuous improvement of their teaching methods.

Teachers in the Sariaya West District were renowned for their ability to successfully organize lessons, participate in school events, attend professional development sessions, and maintain enduring bonds with students, parents, and colleagues. Their participation in district-led assessments, workshops, and competitions demonstrates a strong dedication to self-improvement, goal-setting, and flexibility—all essential elements of personal management. Furthermore, their readiness to evaluate their methods of instruction, particularly following performance reviews and feedback sessions, demonstrated a responsible and calculated approach to development. Their resilience and preparedness to succeed in demanding educational environments were demonstrated by their ability to manage stress, maintain open lines of communication, and adapt to changing educational demands. Therefore, personal management among Sariaya West teachers not only maintained their professional growth but also improved teacher effectiveness and the overall educational quality of the district.

Table 5. Summary Table for Perception of the Respondents on Professional Development

Variables	Mean	SD	Verbal Interpretation
Pedagogic Planning	3.71	0.43	Highly Practiced
Social Collaboration	3.65	0.42	Highly Practiced
Professional Commitment	3.67	0.47	Highly Practiced
Personal Management	3.68	0.47	Highly Practiced
Overall	3.68	0.45	Highly Practiced

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often

1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

The perception of the respondents in professional development are summed up in Table 5, which focuses on four important factors: professional commitment, social collaboration, pedagogic planning, and personal management. The results show that respondents highly practice professional growth across all domains, with an overall mean of 3.68 and a standard deviation of 0.45. This indicates that teachers were highly aware of and use professional development techniques in their instruction. Pedagogic planning had

the highest mean score (3.71) among the four domains, indicating that respondents were most comfortable integrating technology to improve student engagement, adapting approaches to meet a range of learner needs, and aligning instructional tactics with learning outcomes. These results were consistent with research by Tanang and Abu (2014), Cochran-Smith (2013), and Tabroni and Purnamasari (2022), which highlights the value of instructional flexibility and pedagogical knowledge in developing qualified and skilled teachers.

Among the four domains, Social Collaboration had the lowest rating, indicating room for improvement, despite being evaluated as Highly Practiced (mean = 3.65). This could indicate a lack of consistent peer relationships, involvement in mentorship, or active participation in collaborative networks outside the classroom setting. Collaboration was essential for establishing supportive learning environments, promoting creativity, and building professional competencies, as claimed by Carillo and Janer (2022), Mikkonen et al. (2021), and Cotter and Clurkey (2019). The somewhat lower score indicated the need for more organized and institutionalized collaboration opportunities, such as improved Learning Action Cell (LAC) sessions, more frequent peer observations, and formal mentorship programs as described in DepEd Memo No. 35, s., even though respondents acknowledged their participation in sharing insights and participating in feedback processes. 2016.

The professional commitment of the teachers to their duties and capacity to successfully balance personal and professional demands were highlighted by the high practice of professional commitment (mean = 3.67) and personal management (mean = 3.68). Teachers demonstrated a strong commitment to moral principles, ongoing professional development, and adaptability. Sustaining long-term involvement in the teaching profession requires certain qualities. According to Rimmer (2020), Osamwonyi (2016), and Bissonnette and Caprino (2014), the professional commitment of teachers to self-improvement, moral behavior, and introspection has a direct impact on the caliber of their instruction and their level of job satisfaction. Furthermore, effective personal management was the foundation of successful professional practice, particularly in adapting to the increasing demands of the educational system. This included task prioritization, goal planning, and cultivating constructive connections.

A thorough framework for teacher professional development was highlighted by the interactions among the four variables. Strong personal management abilities helped teachers to execute methods with consideration and consistency, which improved pedagogic planning. Professional commitment, on the other hand, strengthened the internal drive to seek ongoing education and uphold high standards, while social cooperation offered the outside network of support required for introspection, sharing, and mentoring. Together, these elements form a synergistic paradigm in which each one supports the others, ensuring that professional progress is both individually maintained and collectively enhanced. Teacher performance and overall educational outcomes will therefore be further improved by ongoing efforts to strengthen all four areas, particularly through institutional support and focused interventions.

Teachers in the Sariaya West District consistently demonstrated participation in all domains of pedagogic planning, social collaboration, professional commitment, and personal management, as closely reflected in the summary findings. Through the use of technology and individualized instruction, district teachers have demonstrated a significant propensity for pedagogical innovation. This was especially noticeable during district-led literacy and numeracy enhancement initiatives. Their willingness to participate in seminars, adjust to changing curriculum requirements, and uphold moral behavior are additional indications of their dedication to their careers. Even though social collaboration received a somewhat lower rating, district assessments and regular Learning Action Cell (LAC) sessions offer organized opportunities for development, particularly through peer and mentor feedback. Additionally, the

Sariaya West faculty's outstanding level of personal management was demonstrated by their capacity to effectively handle tasks, reflect on their methods, and forge strong bonds with others. These interconnected practices laid a strong basis for the ongoing professional development and instructional performance of the district, indicating that the professional development of Sariaya West teachers flourished and has a direct influence on student achievement with ongoing institutional support.

Table 6. *Perception of the respondents on Financial Management Practices in terms of Budgeting for Professional Resources*

	Indicators	Mean	SD	Verbal Interpretation
1.	set aside a specific amount of my income to purchase teaching materials and resources.	3.46	0.63	Practiced Often
2.	plan my budget to include costs for professional development opportunities.	3.52	0.59	Highly Practiced
3.	keep track and manage my classroom supply expenses effectively.	3.53	0.57	Highly Practiced
4.	regularly review and adjust my budget to ensure I have funds for necessary teaching resources.	3.52	0.57	Highly Practiced
5.	seek cost-effective or free resources to supplement my teaching without compromising quality.	3.56	0.59	Highly Practiced
	Overall	3.52	0.52	Highly Practiced

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often 1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

Table 6 presents the perceptions of respondents on their financial behavior, specifically in terms of budgeting for professional resources. This habit is Highly Practiced among the respondents, as indicated by the overall mean score of 3.52 with a standard deviation of 0.52. This implied that when it came to allocating personal resources for their professional needs, teachers demonstrated a great sense of financial responsibility and foresight. To fund professional development, instructional materials, and other work-related expenses, the majority of respondents demonstrated an active effort to plan and manage their spending. The remaining indicators were all at the Highly Practiced level, indicating a general consistency and discipline in budgeting practices, despite one item (putting aside income for teaching materials) receiving a somewhat lower rating of 3.46, which falls under the Practiced Often category.

With a mean score of 3.52, the practice of including professional development expenses in personal budgeting was one significant factor represented in the responses. This approach demonstrated the teachers' commitment to lifelong learning and was consistent with the more general objectives of professional development. Teachers can further enhance their teaching abilities by investing in their profession through attending conferences, training sessions, or pursuing graduate studies. According to De Jesus and De Jesus (2023), Sabri (2023), and Barbic (2018), psychological well-being, job happiness, and performance were all closely correlated with sustainable and appropriate financial spending. Teachers were more likely to participate actively in development opportunities without experiencing additional financial strain when educators were financially equipped to contribute to their professional development. This preserved their mental and professional motivation.

Additionally, respondents reported that teachers monitored the cost of classroom supplies, made regular budget adjustments, and sought free or inexpensive teaching tools. These management practices demonstrated resourcefulness and adaptable financial behavior, two important components of financial literacy. Teachers who successfully managed scarce resources without sacrificing the quality of their instruction were better able to provide meaningful learning experiences, claimed Yap et al. (2018). These actions demonstrated a high degree of understanding of the need to strike a balance between financial constraints and high-quality education, which was especially important in public school settings where

resources may be scarce. DepEd offered free and cost-effective teaching materials through platforms like DepEd Commons, the Learning Resource Portal, and Open Educational Resources (OER), enabling teachers to access quality instructional content to support effective teaching, which aligned with Hilton (2016), who emphasized that open educational resources improved instructional quality while reducing costs. This study provided evidence that open educational resources (OER) could enhance teaching and learning while also being cost-effective, supporting the use of platforms like DepEd Commons and the LRMDs. Teachers who prioritized professional expenses within their personal budget not only shown a strong commitment to their teaching responsibilities but also exhibited strong personal management and professional integrity, as evidenced by the correlation between budgeting for professional needs and overall financial management practices.

In summary, a clear correlation exists between professional commitment, financial planning, and teaching performance, as demonstrated by the respondents' financial management practices regarding budgeting for professional resources. A proactive approach to professional development was demonstrated by the capacity to proactively allocate monies for instructional needs. Teachers were more likely to achieve stability, lower stress levels, and increased job satisfaction when teaching staff incorporate financial discipline into their career planning. This led to a more motivated, focused, and effective teaching workforce. To ensure that personal budgeting aligned with the broader objectives of professional excellence and educational growth, it was crucial that institutions provide financial literacy training for teachers.

Table 7. *Perception of the Respondents on Financial Management Practices in terms of Income Diversification Strategies*

Indicators		Mean	SD	Verbal Interpretation
1.	engage in educational consulting or tutoring to supplement my teaching income.	3.27	0.72	Practiced Often
2.	create and sell educational content (e.g., lesson plans and worksheets) as an additional income source.	3.07	0.95	Practiced Often
3.	actively seek opportunities to participate in funded educational research or projects.	3.30	0.73	Practiced Often
4.	have developed multiple streams of income related to my teaching expertise.	3.21	0.79	Practiced Often
5.	balance my time effectively between my primary teaching job and other income-generating activities.	3.35	0.71	Practiced Often
Overall		3.24	0.71	Practiced Often

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often 1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

Table 7 highlights the respondents' perceptions of their financial management practices, specifically focusing on income diversification strategies. With an overall mean of 3.24 and a standard deviation of 0.71, the data shows that such behavior is Practiced Often among teachers. This implied that many respondents participated in other revenue streams to a moderate level, even though teachers do not always actively seek them out. Participating in financed educational programs ($M = 3.30$) was the second most popular tactic, after striking a balance between teaching and other revenue-generating activities ($M = 3.35$). Making and selling instructional information, on the other hand, was a less commonly used tactic ($M = 3.07$). This could be due to time constraints, a lack of digital resources, or a lack of skills necessary to effectively market such content.

According to the research, teachers made good use of their abilities to supplement their income while juggling their major teaching duties. Time management had the highest mean score (3.35), suggesting that teachers were careful not to jeopardize their primary responsibilities. However, the mean

for producing and selling instructional materials was the lowest (3.07), indicating that some teachers may still be investigating or learning how to generate income from these options. This finding is consistent with those of Tilan and Cabal (2021), who emphasized that establishing specific objectives and utilizing professional skills are the foundations of sound financial management practices.

The national education policy also supported these methods. Memorandum No. 032, s. DepEd. In 2019, professional development activities for educators, such as action research and consulting, were frequently linked to opportunities for earning money. Furthermore, financing initiatives such as the Basic Education Research Fund (BERF) enabled educators to engage in research and innovation that could improve instruction while also augmenting revenue. This relationship between policy and financial management practices were supported by the active involvement of the respondent in financed research initiatives ($M = 3.30$).

In summary, the results indicate that teachers regularly employed income diversification techniques, demonstrating healthy financial practices. Their professional development and financial well-being were enhanced by these behaviors. There was still room for wider adoption, especially in the development of instructional materials and the establishment of more varied revenue streams, even though their involvement was largely constant and in line with DepEd policies and research-supported tactics. Overall, the evidence shown that teachers were overcoming personal and professional challenges with greater resourcefulness, entrepreneurship, and financial proactivity.

Table 8. *Perception of the Respondents on Financial Management Practices in terms of Financial Stress Management*

	Indicators	Mean	SD	Verbal Interpretation
1.	have effective strategies to prevent financial stress from affecting my teaching performance.	3.43	0.59	Practiced Often
2.	maintain focus on my teaching responsibilities despite personal financial concerns income source.	3.52	0.59	Highly Practiced
3.	established emergency funds to help manage unexpected financial pressures.	3.42	0.57	Practiced Often
4.	seek financial advice or counselling when needed to manage my finances better.	3.41	0.65	Practiced Often
5.	practice stress-reduction techniques to handle both financial and work-related pressures.	3.43	0.59	Practiced Often
	Overall	3.44	0.53	Practiced Often

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often 1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

Table 8 illustrates the perception of the respondent on their financial behavior concerning financial stress management, revealing an overall mean of 3.44 with a standard deviation of 0.53, interpreted as "Practiced Often." Maintaining focus on teaching responsibilities despite personal financial concerns received the highest mean score of 3.52 out of the five indicators evaluated; this was the only item interpreted as "Highly Practiced." This indicated that teachers, despite financial difficulties, remain steadfast in their commitment to their professional assignments. The "Practiced Often" category also included other indicators that show a consistent use of coping mechanisms, such as setting up emergency funds ($M = 3.42$), practicing stress-reduction techniques ($M = 3.43$), seeking financial advice ($M = 3.41$), and preventing financial stress from affecting teaching performance ($M = 3.43$).

Professional achievement and financial management practices were strongly correlated, according to the findings. Teachers seemed to have the emotional and financial self-control necessary to keep their teaching quality from being compromised by financial stress. Rey et al. (2021) provided evidence for this, noting that contemporary generations of professionals, including educators, face more complex financial

contexts than their predecessors, which frequently require greater adaptation of management practices. Teachers who were able to maintain their focus at work despite financial difficulties demonstrated a strong sense of accountability and adopted efficient stress-reduction techniques, which aligned with the research of Company (2019) on coping mechanisms under financial stress.

Another important aspect highlighted was the use of emergency funds and access to financial advice, with mean scores of 3.42 and 3.41, respectively. These practices demonstrated that teachers are not only reactive but also proactive in addressing financial uncertainty. The establishment of emergency funds, though slightly less emphasized than other practices, still indicated a degree of preparedness that supported long-term financial health.

In summary, the findings demonstrate that teachers typically employed efficient techniques for managing financial stress, striking a balance between their work and financial obligations. Their capacity to continue teaching in the face of financial challenges was indicative of responsible and responsible financial behavior. These results also suggested a clear connection between occupational stability, financial knowledge, and emotional resilience. By adopting strategies such as staying focused, saving money for emergencies, and seeking assistance when necessary, educators can position themselves to mitigate the negative impacts of financial stress, ultimately improving both their own personal well-being and the overall standard of instruction. Furthermore, there is no meaningful connection between work-life balance and financial behavior. Additionally, the quality of work life and teacher stress were negatively correlated. Additionally, teacher stress and money behavior are strong predictors of work-life quality. (Abarca, and Malonzo (2021).

Table 9. Perception of the Respondents on Financial Management Practices in terms of Investment in Career Advancement

Indicators		Mean	SD	Verbal Interpretation
1.	stipulate a financial plan for pursuing advanced degrees or certifications in education.	3.42	0.59	Practiced Often
2.	budget my finances to attend educational conferences and workshops to enhance my professional skills.	3.41	0.59	Practiced Often
3.	allocate funds for professional memberships and subscriptions relevant to my teaching career.	3.38	0.56	Practiced Often
4.	invest time and money in learning new technologies and methodologies to improve my teaching.	3.43	0.59	Practiced Often
5.	spend on career advancement is a long-term investment in my professional growth.	3.46	0.59	Practiced Often
Overall		3.42	0.50	Practiced Often

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often 1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

Each indicator evaluated indicates moderate to high levels of engagement in financially supporting their professional development. Table 10 presents data on respondents' perceptions of their financial management practices regarding investment in career advancement, with an overall mean score of 3.42 and a standard deviation of 0.50, indicating "Practiced Often." The opinion that investing in career progression is a long-term investment had the highest mean score across the indicators ($M = 3.46$, $SD = 0.59$), whereas funding professional memberships had the lowest mean score ($M = 3.38$, $SD = 0.56$). These findings suggest that, despite educators' continuous investment in their own development, more could be done to recognize and capitalize on professional development opportunities as wise financial choices.

The results demonstrated that educators often set aside funds for workshops, conferences, and additional training to advance their careers. According to respondents, teachers actively budget for activities that improve professional competence ($M = 3.41$) and specify financial plans for additional

degrees or certifications ($M = 3.42$). These actions showed a thorough understanding of the connection between career advancement and professional development. According to a study by Erichen and Reynolds (2020), educators who are dedicated to achieving long-term professional success often make deliberate financial sacrifices to fund their professional growth and training.

Moreover, the consistent practice of investing in new technologies and teaching methods ($M = 3.43$) reflected adaptability and a forward-thinking mindset. Teachers also valued professional memberships and subscriptions, although this was rated slightly lower ($M = 3.38$), possibly due to budget constraints or perceived lower immediate benefits. Nevertheless, this demonstrates a commitment to staying informed and engaged in the teaching community. As noted by Tilan and Cabal (2021) and Hayes (2023), many individuals lack sufficient financial literacy to optimize their financial decisions. However, these findings suggest that respondents were relatively financially aware when it came to career investments, which contributed to both professional and financial stability.

In the final analysis, respondents generally planned and allocated funds for education, training, and career-enhancing activities, indicating a good understanding of financial management practices in relation to career investment. Their behavior demonstrated a calculated approach to budgeting, where professional development expenditures were seen as investments in the future rather than merely expenses. This bolsters the argument of Sampigethaya (2023) that investment and saving practices were vital in unpredictable times, enabling educators to take advantage of opportunities for professional development despite financial limitations. The information suggested that educators were developing both their financial maturity and their teaching abilities, highlighting the need of sound financial management practices for career advancement.

Table 10. Perception of the Respondents on Financial Management Practices in terms of Financial Planning for Work-Life Balance

	Indicators	Mean	SD	Verbal Interpretation
1.	budget regular vacations or breaks to maintain my well-being and teaching effectiveness.	3.40	0.61	Practiced Often
2.	allocate funds for hobbies or activities that help me relax and recharge outside work.	3.38	0.54	Practiced Often
3.	plan my finances that allows me to maintain a healthy work-life balance.	3.47	0.59	Practiced Often
4.	invest in health and wellness activities to maintain my energy and enthusiasm for teaching.	3.43	0.57	Practiced Often
5.	make financial decisions supporting my ability to manage personal and professional responsibilities effectively.	3.48	0.55	Practiced Often
	Overall	3.43	0.51	Practiced Often

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often 1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

With a standard deviation of 0.51 and an overall mean score of 3.43 for Work-life balance financial planning, Table 10 displays opinions of the respondents in financial behavior surveys. "Practiced Often" is how it was understood. It showed that educators frequently employed money management techniques that support a healthy and harmonious blending of their personal and work lives. While making financial decisions that support the management of personal and professional duties received the highest rating ($M = 3.48$, $SD = 0.55$), allocating cash for leisure and hobbies received the lowest rating ($M = 3.38$, $SD = 0.54$). This variation suggested that there were differences in prioritization when it comes to spending on personal well-being, even if all of the goods fall into the same linguistic category.

According to the statistics, teachers were aware of the importance of financial planning in maintaining their physical and mental health, which in turn affected their ability to teach and their level of

job satisfaction. Many educators recognized the importance of rest, recreation, and health in preserving the effectiveness of professionals as evidenced by the regular practices of the respondent on vacation planning (M

= 3.40) and wellness activity investment (M = 3.43). These behaviors were consistent with those of Tilan and Cabal (2021), who noted that individuals with financial education typically align their planning and spending patterns with long-term lifestyle objectives. Making deliberate financial choices that promote long-term teaching effectiveness without burnout is essential for educators.

It was interesting to see that investing in wellness and budgeting to preserve work-life balance were almost equal, suggesting a strong link between personal well-being and financial discipline. These results were consistent with those of Yap et al. (2018) and Remis (2023), who noted that teachers frequently found it difficult to manage the demands of both work and family, particularly when their income was low. Nonetheless, the respondents exhibited a proactive attitude, indicating that teachers made an effort to set aside funds for stress reduction and personal fulfillment even in the face of financial hardship. It shows a trend toward acknowledging self-care as a legitimate and essential financial priority.

To sum up, the results indicate that teachers frequently employ financial planning as a strategy to achieve a work-life balance, carefully allocating funds to endeavors that support both their personal and professional lives. A strong understanding of the direct relationship between financial management practices and general well-being was implied by the consistent results across indicators. In addition to promoting teacher effectiveness, this strategy reduces the likelihood of burnout, which is particularly vital in challenging learning contexts. This financial conduct demonstrates a deeper understanding of the interrelationship between career, income, health, and lifestyle, highlighting the fact that investing in one's personal life is just as important as investing in one's job, as supported by the literature, especially Tilan and Cabal (2021).

Table 11. Summary Table for Financial Management Practices of Elementary Teachers

Variables	Mean	SD	Verbal Interpretation
Budgeting for Professional Resources	3.52	0.52	Highly Practiced
Income Diversification Strategies	3.24	0.71	Practiced Often
Financial Stress Management	3.44	0.53	Practiced Often
Investment in Career Advancement	3.42	0.50	Practiced Often
Financial Planning for Work-Life Balance	3.43	0.51	Practiced Often
Overall	3.41	0.55	Practiced Often

Legend: 3.50-4.00 Strongly Agree/ Highly Practiced, 2.50-3.49 Agree/ Practiced Often 1.50-2.49 Disagree/ Sometimes Practiced, 1.00-1.49 Strongly Disagree/ Rarely Practiced

With a focus on five major areas—budgeting for professional resources, income diversification, financial stress management, career advancement investments, and financial planning for work-life balance—Table 11 offers a comprehensive overview of elementary school financial management practices among teachers. The overall mean score, which falls into the "Practiced Often" category, is 3.41 with a standard deviation of 0.55. This indicated that although teachers consistently engage in a variety of financial practices, these strategies were not yet widely or intensively used, and as a result, there was an opportunity for improvement in some areas.

With the highest mean score of 3.52 (SD = 0.52) among all the domains, budgeting for professional resources was interpreted as "Highly Practiced." This suggests that teachers place a high priority on allocating funds for resources that support their professional responsibilities, most likely because of the direct influence that these resources have on their daily work performance and student learning outcomes. This finding was consistent with Akinloye and Adu (2015), who highlighted that

improving organizational performance in this example, school performance through empowered and well-equipped educators, required effective management of human and financial resources.

The "Practiced Often" range included the following four domains: financial stress management ($M = 3.44$), career advancement investment ($M = 3.42$), income diversification ($M = 3.24$), and work-life balance financial planning ($M = 3.43$). The fact that income diversification tactics scored the lowest out of the five categories may indicate that instructors encounter obstacles or limits when attempting to create different revenue streams, such as a lack of opportunities, time constraints, or a lack of financial understanding. According to Clark (2014), financial literacy is important for empowering people to make wise choices about their spending, saving, and investing skills, which are necessary for long-term financial planning or income diversification.

The summed-up table concluded by demonstrating that teachers typically exhibit proactive and constructive financial management practices, especially when it came to managing financial stress and creating a budget for their professional needs. However, focused interventions, such as financial education programs, capacity-building projects, or institutional support systems, may be beneficial for less-practiced areas, like income diversification. In addition to improving their own well-being, raising financial literacy and awareness among teachers will also increase their overall job happiness, stability, and effectiveness—all of which were important components of creating a more resilient and driven teaching profession.

Table 12. *Level of Teacher Performance in terms of Instructional Effectiveness*

Indicators	Mean	SD	Verbal Interpretation
1. demonstrate a thorough knowledge of the subject matter and curriculum.	3.46	0.50	Very Satisfactory
2. well-plan lessons and aligned with learning objectives and standards.	3.52	0.50	Outstanding
3. use a variety of effective teaching strategies to engage students.	3.51	0.50	Outstanding
4. instruct and explain clearly for students easily to understand.	3.57	0.50	Outstanding
5. adapt instruction based on student needs and learning styles.	3.58	0.56	Outstanding
Overall	3.53	0.41	Outstanding

Legend: 3.50-4.00 Very Competent/Outstanding, 2.50-3.49 Competent/ Very Satisfactory, 1.50-2.49 Somewhat competent/ Satisfactory, 1.00-1.49 Not Competent/ Needs Enhancement

A thorough examination of teacher performance in relation to instructional effectiveness is given in Table 12. With an overall mean score of 3.53 and a standard deviation of 0.41, teachers were classified as "Outstanding" because respondents demonstrated a high level of competence in the important areas of lesson design, execution, and adaptation. Notably, teachers performed exceptionally well in instructing and explaining concepts clearly for students to easily understand ($Mean = 3.57$) and in adapting instruction to meet the needs and learning styles of students ($Mean = 3.58$). Although every indicator received high marks, the demonstration of thorough knowledge of the subject matter and curriculum received a slightly lower rating of 3.46, placing it in the "Very Satisfactory" range. This implied that although teachers were generally effective, their ability to give instruction could be strengthened with additional content mastery growth.

The statement of the problem was directly supported by this degree of instructional effectiveness, particularly in describing the respondents' performance across various teaching variables. Aside from material understanding, other components of effective education include goal-aligned planning, strategic engagement, clear communication, and differentiated instruction. The respondents' ability to support student accomplishment was confirmed by the consistently high ratings across these variables, implying that they were not only adept at planning and instructing but also sensitive to the various needs of their students. The results supported the idea put forth by Imam Tabroni and Erfian Syah (2022) that teacher performance was a dynamic process involving ongoing improvement. Their focus on responsiveness and

professional ethics was consistent with the proven capacity of teachers to adapt lessons and employ a variety of strategies.

Additionally, the proficiency of teachers in utilizing a variety of teaching techniques and presenting well-organized, goal-oriented courses attests to the fact that good instruction resulted from thoughtful pedagogical decisions. This supports the findings of Bieri Buschor et al. (2022), who emphasized the value of instructional differentiation in meeting the complex needs of contemporary classrooms. Enhancing student results required a learner-centered approach, which was demonstrated by the respondents' ability to adapt lessons to different learning styles. These findings demonstrate a systematic effort to enhance capacity through professional development and training, in addition to individual teacher competencies.

Table 13. *Level of teacher performance in terms of Classroom Management and Environment*

Indicators		Mean	SD	Verbal Interpretation
1.	maintain a positive and respectful classroom atmosphere.	3.62	0.49	Outstanding
2.	establish and consistently enforced clear expectations for behavior	3.59	0.49	Outstanding
3.	effectively manages time and transitions between activities.	3.49	0.50	Very Satisfactory
4.	organize conducive classroom environment for learning.	3.65	0.48	Outstanding
5.	handles disruptive behavior promptly and appropriately.	3.57	0.50	Outstanding
Overall		3.59	0.43	Outstanding

Legend: 3.50-4.00 Very Competent/Outstanding, 2.50-3.49 Competent/ Very Satisfactory, 1.50-2.49 Somewhat competent/ Satisfactory, 1.00-1.49 Not Competent/ Needs Enhancement

With an overall mean score of 3.59 and a standard deviation of 0.43, the performance of teachers in the classroom management and environment domain is shown in Table 14 and was classified as "Outstanding." These findings indicated that the teachers were very successful in creating a classroom environment that was orderly, courteous, and productive. The organization of a conducive classroom environment for learning was notably the most highly regarded factor (Mean = 3.65), closely followed by the ability to maintain a positive and respectful classroom atmosphere. These elements were essential to effective classroom management, which was vital for promoting student engagement and academic progress.

The results directly answer the question of how classroom management and academic advancement might be used to characterize teacher performance. A well-run classroom optimizes learning time and facilitates the delivery of information. Classroom management is a fundamental component that underpins all other facets of teaching (Aliazas & Chua, 2021). The capability of the responders to create environments that support academic success was demonstrated by their ability to control student conduct, establish clear standards, and uphold a caring environment. This viewpoint was supported by Mendoza (2024) and Louis and Markham (2019), who highlighted the significant impact of classroom management techniques and climate on the motivation, conduct, and academic success of students.

Moreover, the majority of indicators received "Outstanding" ratings, with effective time and transition management scoring 3.49, which falls into the "Very Satisfactory" level. This finding is consistent with those of Khan et al. (2020), who also noted that even highly qualified instructors struggle with time management. Effective time management and transitions were essential for preserving student attention and reducing downtime, both of which have a direct impact on academic achievement. Although this minor discrepancy does not substantially diminish the overall exceptional performance of instructors in this area, it does highlight a need for targeted professional development.

The survey unequivocally showed that the respondents possess excellent classroom management abilities, which are necessary for fostering an atmosphere in which academic success is achievable.

Effective classroom management improved the academic experiences of the students while also maintaining discipline and order, according to the evidence. Furthermore, a study by Marzano and Marzano (2003) highlighted that classroom behavior and academic performance were enhanced by teachers who set clear rules and cultivated strong relationships with their pupils. By demonstrating that teachers were extremely skilled and outstanding at establishing orderly, stimulating, and encouraging learning environments, these results fully address the study's issue and highlight the significance of classroom management as a crucial element of teacher success.

Table 14. *Level of Teacher Performance in terms of Student Assessment and Academic Progress*

Indicators		Mean	SD	Verbal Interpretation
1.	use various assessment methods to evaluate student learning.	3.57	0.50	Outstanding
2.	apply feedback on student work timely, specific, and constructive.	3.58	0.52	Outstanding
3.	use assessment data to inform and adjust instruction.	3.56	0.52	Outstanding
4.	keep accurate and up-to-date records of student progress.	3.62	0.49	Outstanding
5.	show measurable progress in their learning outcomes.	3.58	0.52	Outstanding
Overall		3.58	0.44	Outstanding

Legend: 3.50-4.00 Very Competent/Outstanding, 2.50-3.49 Competent/ Very Satisfactory, 1.50-2.49 Somewhat competent/ Satisfactory, 1.00-1.49 Not Competent/ Needs Enhancement

Table 14 shows the total mean score of 3.58 and the standard deviation of 0.44, both of which fall within the "Outstanding" category, indicating the level of teacher effectiveness in the areas of student assessment and academic progress. All five indicators have been rated as "Outstanding," indicating that respondents consistently performed well in using a variety of assessment techniques, providing timely and constructive feedback, modifying instruction in light of assessment results, keeping accurate records, and exhibiting quantifiable student learning outcomes. These elements demonstrate a thorough and data-driven approach to evaluating students, which is essential for ongoing academic progress.

The topic of the study, which characterizes the effectiveness of respondents in evaluating students and monitoring their academic progress, was directly addressed by this high level of performance. Classroom assessment, as defined by Mendoza (2024), is a continuous process of collecting, evaluating, and interpreting student data to guide instructional decisions. The actions of teachers amply demonstrate this methodology. In addition to giving tests, teachers utilized the results to inform their lessons and give constructive criticism that fosters student development. This emphasized their function in guaranteeing a student-centered, responsive, and reflective learning cycle.

A common culture of assessment excellence among respondents was indicated by the low standard deviation, which further supported the consistency of excellent performance among teachers. Reliability and responsiveness in assessment were key components of best practices in educational evaluation, aligning with this consistency. In the end, the information showed that the teachers were not only capable but also modeled how to handle student evaluation and promoted academic development. Their methods demonstrated a professional dedication to accountability and ongoing development, which directly supported the study's goal of assessing performance in this important area of instruction.

The teachers of Sariaya West District have achieved an exceptional academic accomplishment, and student assessment results mark a significant turning point in the district's quest for educational excellence. This accomplishment demonstrated the value of the district's professional development initiatives, capable leadership, and cooperative efforts among teachers. A more responsive and student-centered learning environment has resulted from teachers' continuous ability to use a variety of meaningful assessment techniques, maintain accurate records, and provide prompt, helpful feedback. This has also improved their professional standing. Sariaya West District teachers have consequently become a shining

example of teaching and learning excellence, demonstrating that schools can significantly improve student performance and overall educational outcomes through commitment, ongoing development, and shared accountability.

Table 15. *Level of Teacher Performance in terms of Professional Knowledge and Development*

Indicators		Mean	SD	Verbal Interpretation
1.	stays current with educational research and best practices.	3.51	0.57	Outstanding
2.	regularly attend and implemented in the classroom.	3.56	0.50	Outstanding
3.	reflect on my practice and seek ways to improve.	3.52	0.53	Outstanding
4.	effectively integrated new technologies and teaching methods into instruction.	3.60	0.49	Outstanding
5.	demonstrate growth in professional knowledge and skills over time.	3.58	0.50	Outstanding
Overall		3.55	0.43	Outstanding

Legend: 3.50-4.00 Very Competent/Outstanding, 2.50-3.49 Competent/ Very Satisfactory, 1.50-2.49 Somewhat Competent/ Satisfactory, 1.00-1.49 Not Competent/ Needs Enhancement

Table 15 presents a detailed account of teacher performance in terms of *Professional Knowledge and Development*, with an overall mean score of 3.55 and a standard deviation of 0.43, both falling within the “Outstanding” category. All five indicators were consistently rated as “Outstanding,” demonstrating that teachers were proactive in staying current with educational research, attending and applying professional development, reflecting on their practices, integrating new technologies, and showing sustained growth in their professional skills. These elements collectively reflected a strong professional learning orientation among teachers, which was essential for improving instructional quality and student outcomes.

This level of performance directly supported the research objective of describing the professional engagement and growth of teachers. Teachers were more prepared to handle the changing demands of education when respondents were up to date on research-based tactics and best practices. These results were consistent with those of Nairz-Wirth and Feldmann (2019), who highlighted how faculty development can improve various aspects of teaching effectiveness, including lesson planning, subject knowledge, and classroom management. Teachers in this study demonstrated these attributes, indicating that professional development was not just attended to, but also actively incorporated into their teaching.

The ability of responders to effectively integrate new technologies and teaching methods into instruction (Mean = 3.60) indicates a progressive approach that aligns with contemporary educational trends. The assertion made by Raufelder et al. (2016) that professional growth encompasses not only skill acquisition but also the emotional and relational aspects of teaching, such as establishing connections with students and overcoming instructional challenges, is supported by their dedication to self-reflection and continuous improvement. The teachers seem to recognize the importance of continuous learning and adaptation in maintaining the relevance and effectiveness of training.

The very low standard deviation (0.43) suggested that responses were consistent throughout the sample, indicating that the majority of respondents shared a high level of engagement with professional development. The conclusion that the teachers respected and invested in their own development was strengthened by this consistency. In the end, the findings showed that the respondents were successfully applying professional knowledge in practice, while also being aware of its significance. By showing that the teacher's performance in terms of Professional Knowledge and Development was outstanding and that this performance directly affected their efficacy as educators, these findings completely validated the statement of the problem in this study.

Teachers in the Sariaya West District have demonstrated an unwavering commitment to lifelong

learning and instructional quality, as evidenced by their "Outstanding" rating in the Professional Knowledge and Development category. With this accomplishment, the professional culture of the district has undergone a significant transformation, with teachers now acting as both active change agents in their own classrooms and participants in professional development programs. Their continuous self-reflection, skillful technological integration, and ongoing engagement with the latest educational research have created a dynamic learning environment that benefits both teachers and students. This level of commitment demonstrates how well the Sariaya West District has developed a professional community that values development, creativity, and adaptability in response to changing educational needs, ultimately establishing the district as a regional leader in teacher excellence and professional advancement.

Table 16 . Level of Teacher Performance in terms of Professional Responsibilities and Collaboration

Indicators		Mean	SD	Verbal Interpretation
1.	communicate effectively with students, parents, and colleagues.	3.65	0.48	Outstanding
2.	show active participation in faculty meetings and school initiatives.	3.68	0.47	Outstanding
3.	collaborate productively with other staff members.	3.60	0.52	Outstanding
4.	follow professional ethics and school policies consistently.	3.65	0.48	Outstanding
5.	contribute positively to the overall school community.	3.62	0.49	Outstanding
Overall		3.64	0.42	Outstanding

Legend: 3.50-4.00 Very Competent/Outstanding, 2.50-3.49 Competent/ Very Satisfactory, 1.50-2.49 Somewhat Competent/ Satisfactory, 1.00-1.49 Not Competent/ Needs Enhancement.

Table 16 presents the level of teacher performance in the area of *Professional Responsibilities and Collaboration*, showing an overall mean of 3.64 and a standard deviation of 0.42, both indicating an "Outstanding" performance. All five indicators received "Outstanding" verbal interpretations, suggesting that the respondents demonstrate high competence in areas such as communication, collaboration, participation in school initiatives, adherence to ethical standards, and contributing to the overall school environment. The highest-rated indicator, active participation in faculty meetings and school initiatives (Mean = 3.68), highlighted that teachers showed active participation in faculty meetings and school initiatives.

By outlining how the respondents' performance demonstrated their dedication to their professional responsibilities and teamwork, these findings provide clear support for the research problem. Maintaining a productive and healthy school culture depends heavily on regular engagement in institutional activities and effective communication. According to Sukmawaty et al. (2021) and Dziuba (2020), successful educators who fulfil performance requirements and actively support institutional efficacy are critical to organizational success. The teachers' high mean ratings for school involvement and cooperation indicate that they are meeting these requirements and actively participating in both the classroom and the larger educational environment.

Communication and adherence to professional ethics received the lowest mean ratings (Mean = 3.60), although they still fall within the "Outstanding" range. This implied that even when teachers were doing well, even more impact could be achieved with minor adjustments to professional communication and policy compliance. The professional responsibilities of teachers must be closely aligned with their roles in promoting academic performance and fostering a moral school environment, as noted by Berkovich and Bogler (2020). Consistency across indicators demonstrated that respondents fulfill these obligations, promoting an environment of respect for one another, common objectives, and moral behavior at their educational institutions.

The similar values and practices of the teaching staff were indicated by the low standard deviation of

0.42, which implied that all respondents performed at a consistently high level. This was essential for encouraging cooperation and school cohesion. The information revealed that teachers made a substantial contribution to the school community, in addition to successfully fulfilling their professional duties. Their commitment to excellence extends beyond individual classrooms, as evidenced by their capacity for ethical behavior, teamwork, and effective communication.

These findings, which were consistent with the objectives of the study Evaluating overall teacher effectiveness provides compelling evidence that respondents performed at a high level, achieving an outstanding rating in terms of professional responsibilities and collaboration.

Sariaya West District teachers' "Outstanding" performance in Professional Responsibilities and Collaboration demonstrated the ingrained professionalism of the district, cohesion, and one goal. This outstanding level of proficiency demonstrates how educators have accepted their responsibilities as engaged members of the school community, in addition to their roles as educators. Their strong devotion to ethical norms, regular participation in school projects, and efficient communication with all stakeholders have created a cooperative and encouraging environment that was advantageous to both staff and students. This shared dedication has improved the general operations and morale of the school in the District of Sariaya West, which has consequently developed into a model of excellence in professional behavior and teamwork, proving that maintaining high standards of instruction and promoting ongoing school improvement require a faculty that is cohesive and morally anchored.

Table 17. Summary Table for Level of Teacher Performance of Elementary Teachers

Variables	Mean	SD	Verbal Interpretation
Instructional Effectiveness	3.53	0.41	Outstanding
Classroom Management and Environment	3.59	0.43	Outstanding
Student Assessment and Academic Progress	3.58	0.44	Outstanding
Professional Knowledge and Development	3.55	0.43	Outstanding
Professional Responsibilities and Collaboration	3.64	0.42	Outstanding
Overall	3.58	0.43	Outstanding

Legend: 3.50-4.00 Very Competent/Outstanding, 2.50-3.49 Competent/ Very Satisfactory, 1.50-2.49 Somewhat Competent/ Satisfactory, 1.00-1.49 Not Competent/ Needs Enhancement

Table 17 provides a consolidated view of the *Level of Teacher Performance of Elementary Teachers* across five core areas: Instructional Effectiveness, Classroom Management and Environment, Student Assessment and Academic Progress, Professional Knowledge and Development, and Professional Responsibilities and Collaboration. With an overall mean of 3.58 and a standard deviation of 0.43, the data indicates that elementary teachers were performing at an Outstanding level across all measured domains. This consistent high performance reflected a strong professional culture, marked by effective instructional practices, positive classroom climates, data-informed teaching, continuous professional growth, and meaningful collaboration within the school community.

Professional Responsibilities and Collaboration had the highest mean score of 3.64 out of the five performance criteria. This implied that teachers were particularly skilled at interacting with their peers, participating in school-related activities, and conducting themselves professionally. To create a cohesive school climate that promotes student achievement, cooperative behavior was essential. DepEd Order No. 2, s., was consistent with these findings. To ensure that teachers were assessed and supported based on quantifiable, outcome-oriented performance indicators, the Results-Based Performance Management System (RPMS) was introduced in 2015. The high overall ratings in this study were indicative of the framework of RPMS promotion of an excellence and accountability culture.

Additionally, according to the statistics, instructors demonstrated proficiency in the following

areas: Professional Knowledge and Development ($M = 3.55$), Classroom Management and Environment ($M = 3.59$), Student Assessment and Academic Progress ($M = 3.58$), and Instructional Effectiveness ($M = 3.53$). These findings attested to the performance of teachers in creating carefully thought-out lessons, involving students in meaningful activities, evaluating student learning through a variety of techniques, and utilizing contemporary pedagogical approaches. The outstanding performance of teachers was essential for maintaining instructional objectivity and fostering a distinct career trajectory, as highlighted by Erlangga (2021). This study supports this claim by demonstrating that teacher professionalism was ingrained in their day-to-day work.

Furthermore, the results aligned with broader theories of education that emphasize the importance of the teacher-student bond for academic achievement. Mason et al. (2017) argued that fostering compassionate school environments not only improves academic performance but also enhances student engagement. Through their exceptional performance, the teachers in this study have demonstrated that teachers were not only fulfilling technical and instructional standards but also fostering learning and development environments.

Overall, the summary table confirmed that elementary teachers of Sariaya West District in Cluster 2 exhibited exceptional levels of competence and dedication in every facet of instruction. This strong performance lays the groundwork for long-term student success and continuous school development.

The outstanding overall performance of the educators in Cluster 2 of Sariaya West District was a direct result of their constant dedication to professionalism, quality, and ongoing development. Their "Outstanding" grades in every category demonstrated a district-wide culture that places a high importance on teamwork, creativity, and a strong sense of accountability for the academic achievement of all students. This level of success was not attained by accident; rather, it was the consequence of consistent professional development efforts, encouraging leadership, and a common goal among educators to improve educational quality. A key factor has probably been the introduction of the Results-Based Performance Management System (RPMS), which provided a methodical framework for tracking progress and motivating educators to align their methods with quantifiable results. Ultimately, the educators of the Sariaya West District have provided a compelling example of how commitment, supported by institutional resources and well-defined objectives, can transform a district into a model of educational excellence.

Table 18. Significant relationship between professional development and teacher performance among elementary teachers

	Instructional Effectiveness;	Classroom Management and Environment;	Student Assessment and Academic Progress;	Professional Knowledge and Development; and	Professional Responsibilities and Collaboration
Pedagogic Planning	0.161	0.204	.281*	.232*	0.217
Social Collaboration	.304**	.333**	.384**	.408**	.367**
Professional Commitment	.294**	.260*	.327**	.291**	.284*
Personal Management	.259*	.220*	0.209	.259*	.253*

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

* . Correlation is significant at the 0.05 level (2-tailed).

Instructional Effectiveness, Classroom Management and Environment, Student Assessment and Academic Progress, Professional Knowledge and Development, and Professional Responsibilities and Collaboration are the five main domains in which Table 18 provides a thorough correlation analysis of the

relationship between professional development components and teacher performance. Pedagogical planning, social collaboration, professional commitment, and personal management are among the aspects that affect professional development. The information indicates that various factors have varying levels of impact on teacher effectiveness; some associations were statistically significant, while others fell short of the significance level.

Social Collaboration is the measure that exhibits the strongest and most reliable positive relationships among the five categories of teacher performance. Following Student Assessment and Academic Progress ($r = 0.384^{**}$), Professional Knowledge and Development ($r = 0.408^{**}$), and Classroom Management ($r = 0.333^{**}$), there is a strong association, all of which are significant at the 0.01 level. This emphasized how successful collaborative techniques can be in raising instructional efficacy. These results were consistent with those of Park et al. (2025), who found that when teachers demonstrated a high level of organizational commitment, their collaboration not only increased instructional clarity but also had a more significant impact. Additionally, the OECD (2020) highlighted the value of collegial ties, arguing that peer contacts were extremely beneficial to teachers as respondents negotiated a variety of classroom environments. Similar to this, Mydin et al. (2024) supported this argument by emphasizing how professional learning communities (PLCs) provide organized forums for cooperation, which greatly improve performance, particularly in elementary school contexts.

Strong positive associations were also found between Professional Commitment and Instructional Effectiveness ($r = 0.294^{**}$) and Student Assessment and Academic Progress ($r = 0.327^{**}$). These findings highlighted the value of internal drive, commitment to the field, and a consistent attempt to enhance teaching methods. Studies like those by Affandi et al. (2019) and Voelkel (2022), which found that commitment improves teacher responsibility and fosters instructional innovation, provide further evidence of the impact of professional dedication. The fact that the teachers in this study demonstrated such a strong commitment implied that their exceptional performance across important teaching qualities was largely due to their sense of purpose and professional identity.

Structured instructional planning enabled teachers to measure and promote student learning, as evidenced by a moderate but significant association between pedagogic planning and professional knowledge and development ($r = .232^{*}$) and student assessment and academic progress ($r = .281^{*}$). It did not, however, have a statistically significant correlation with Professional Responsibilities ($r = 0.217$), Classroom Management ($r = 0.204$), or Instructional Effectiveness ($r = 0.161$). These weaker associations suggest that, although planning is crucial, it may not have a direct impact on student achievement on its own unless combined with other strategies, such as cooperation and feedback. This observation supports the idea put forth by Adedigba et al. (2020) that the interactional style and management techniques of teachers have a greater impact on effective classroom management, which was closely related to instructional success, than does preparation alone.

Additionally, personal management made a minor but favourable contribution to several performance areas. It has strong associations with Professional Knowledge and Development ($r = 0.259^{*}$), Classroom Management ($r = 0.220^{*}$), Instructional Effectiveness ($r = 0.259^{*}$), and Professional Responsibilities ($r = 0.253^{*}$), indicating that teachers who were well-organized and have good time management skills were more likely to perform well. Its non-statistically significant link with student assessment ($r = 0.209$) suggested that time management and self-control may not have a direct influence on how teachers evaluate or assist students' academic progress. This aligns with Sunday-Piaroi (2018), who highlighted that although structure and discipline help maintain classroom order, their influence on the academic performance of students must frequently be strengthened through cooperative and reflective

teaching methods.

The non-significant correlations, including those between Student Assessment and Personal Management and Pedagogic Planning and Instructional Effectiveness, showed that these factors, although substantial, might not be able to predict excellent performance in those particular areas on their own. Their influence could be indirect or dependent on how other, more dynamic elements, including professional engagement and social collaboration, interact. These results corroborate those of Prenger et al. (2021) and Schnellert & Butler (2021), who highlighted that interactive, collaborative, and context-based professional learning, rather than discrete skill acquisition, was the most effective way to promote sustained teacher improvement.

In conclusion, this study shows that the most effective elements of professional development for raising teacher performance are social collaboration and professional commitment. Teachers were able to establish professional connections, exchange successful strategies, and remain committed to continuous development due to these factors. In contrast, despite their importance, pedagogical planning and personal management have a more limited and context-dependent impact. The results supported the emphasis of the literature on the critical roles of peer collaboration, professional learning communities, and teacher dedication. These insights helped the elementary teachers in Sariaya West District maintain their exceptional performance by supporting the ongoing development of collaborative structures within the school and commitment-driven training programs that are in line with the Results-Based Performance Management System (RPMS).

Table 19. Significant relationship between financial management practices and teacher performance among elementary teachers

	Instructional Effectiveness;	Classroom Management and Environment;	Student Assessment and Academic Progress;	Professional Knowledge and Development; and	Professional Responsibilities and Collaboration
Budgeting for Professional Resources	.357**	.302**	.294**	0.201	.265*
Income Diversification Strategies	.330**	0.218	0.217	.314**	.275*
Financial Stress Management	.439**	.356**	.320**	.287**	.452**
Investment and Career Advancement	.505**	.477**	.449**	.380**	.424**
Financial Planning for Work-Life Balance	.493**	.458**	.407**	.449**	.452**

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

**. Correlation is significant at the 0.05 level (2-tailed).*

Data on the significant correlations between different financial management strategies and elementary school teachers' performance is shown in Table 19. The results underscore the importance of financial stability in enhancing professional knowledge, classroom management, student evaluation, instructional effectiveness, and collaboration.

The most significant financial practice was found to be career advancement and investment, which showed robust positive relationships across all performance categories. This implies that educators who make a concerted effort to advance their careers and professional development tend to perform better. According to a study by Mutia and Ferenal (2025), instructors who implemented sound money

management strategies, such as investing in their careers, received "very satisfactory" performance ratings.

Additionally, there were notable favourable correlations between teacher effectiveness and financial planning for work-life balance. Teachers who successfully managed their finances to balance work and family obligations reported better performance outcomes. This is consistent with research by Abarca and Malonzo (2023), who found that teachers' money management practices significantly predict their quality of work life.

Another important component that had strong relationships with every performance area was financial stress management. Teachers can concentrate more on their professional duties when financial stress is managed since it seems to reduce emotional and cognitive strains. This aligns with Investopedia's 2023 research, which found that financial stress can hurt both mental and physical health, ultimately leading to poorer job performance.

Teacher performance was found to be moderately positively correlated with income diversification strategies and professional resource budgeting, especially in the areas of classroom management and instructional effectiveness. In these areas, teachers who manage their resources effectively and seek additional revenue streams tend to perform better. This confirms the results of Espinosa (2017), who highlighted how financial management techniques might improve teaching effectiveness.

Financial Planning for Work-Life Balance, on the other hand, had a less significant relationship with performance areas such as teamwork and professional expertise. This implies that although work-life balance is important, it may not have as significant an immediate impact on certain performance areas.

The study's findings have significant implications for teacher preparation initiatives and educational policy. Implementing financial literacy programs and support networks can empower educators to manage their finances wisely, thereby enhancing their productivity and overall well-being. According to Abarca and Malonzo (2023), improving teachers' work-life balance requires addressing stress and effective money management.

In conclusion, a clear correlation exists between teacher effectiveness and financial management practices. Educational institutions can improve teacher performance and benefit both teachers and students by promoting financial literacy and offering tools to manage financial stress.

4. Conclusions

The study's findings indicate that the hypothesis of no significant relationship between professional development (encompassing pedagogic planning, social collaboration, professional commitment, and personal management) and teacher performance among elementary teachers was partially sustained. Similarly, the hypothesis of no significant relationship between financial management practices (including budgeting for professional resources, income diversification strategies, financial stress management, investment and career advancement, and financial planning for work-life balance) and teacher performance among elementary teachers was also partially sustained.

5. Recommendations

Based on the study's findings and conclusions, several recommendations are offered to enhance teacher performance. First, it's advised to enhance programs for targeted professional development. School administrators should prioritize and improve structured training programs with a primary focus on pedagogic planning, professional commitment, and personal management. Given the strong correlation between professional development and teacher effectiveness, strengthening these already practiced areas can sustain and improve elementary teachers' outstanding performance.

Second, it's crucial to strengthen financial management support for teachers. For those teachers where financial management practices significantly correlate with teaching performance, schools should regularly conduct capacity-building workshops. These workshops should cover work-life balance, income diversification, stress management, investment planning, and budgeting for professional resources. Such

programs will lead to better financial decision-making, reduced financial stress, and increased overall job satisfaction and academic success.

Third, the recommendation is to monitor and evaluate the impact of professional and financial initiatives. School administration can use action research or other reflective techniques to track the long-term effects of financial management practices and professional development initiatives on teaching effectiveness. This continuous feedback loop will enable evidence-based improvements and ensure that support and training continue to evolve in response to teachers' changing needs.

Finally, it's recommended to promote active collaboration among stakeholders including parents, local government agencies, and community organizations. This collaboration can enhance both professional development and financial literacy initiatives for teachers. Their involvement can provide additional resources, mentorship, and support systems that contribute to teachers' holistic growth. Encouraging stakeholder participation also fosters a culture of continuous development and shared accountability, ultimately supporting improved teacher performance and student achievement.

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