

# FINANCIAL LITERACY AND PROFESSIONAL DEVELOPMENT ON INSTRUCTIONAL DELIVERY PRACTICES OF BASIC EDUCATION TEACHERS

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## ABSTRACT

*This study examined the influence of financial literacy and professional development on the instructional delivery practices of basic education teachers. Descriptive-correlational research design was employed, involving 250 teachers selected through random sampling at the Carmen Districts I, II, III, and IV Division of Cotabato, Philippines. Data were collected using validated questionnaires and analyzed using mean, Pearson's correlation coefficient and multiple regression analysis. Results revealed that teachers exhibit very high financial literacy specifically in financial behavior, spending, budgeting, investing, savings and credit practices. It also revealed that teachers are very highly engaged in professionally development predominantly driven by advance academic studies. Instructional delivery is very highly practiced in all its areas.*

*Correlation results showed very high positive relationships on both financial literacy ( $r= 0.705$ ) with obtaining the highest correlation ( $r= 0.523$ ), and professional development with yielding the highest correlation ( $r^2= 0.497$ ), towards instructional delivery. Multiple regression confirmed financial behavior (from financial literacy), investing, and investment practices are significant predictors of instructional delivery practice (beta coefficient= $0.467$ ,  $p 0.000$ ), (beta coefficient= $0.347$ ,  $p=0.000$ ), and (beta coefficient =  $-0.115$ ,  $p=0.039$ ), as the strongest predictors, explaining 49.7% of variance. The findings highlight the importance of enhancing teachers' financial literacy and professional development of instructional delivery practice of teachers.*

**Keyword:** *financial literacy, professional development, budgeting, investing, credit management, and instructional delivery practice of teachers*

## 1. INTRODUCTION

In the present educational landscape, the effectiveness of teachers plays a crucial role in achieving quality learning outcomes among students. Instructional delivery, which refers to the methods, strategies, and techniques teachers use to facilitate learning, is considered a component of effective teaching. It involves how lessons are organized, presented, and adapted to meet diverse learner needs. As education continues to evolve due to curriculum reforms, technological advancements, and the shift toward learner-centered approaches, teachers are expected to demonstrate not only mastery of content but also competence in delivering instruction effectively. Studies such as Bilbao (2019) and Navarro (2020) emphasized that well-structured instructional delivery enhances student engagement, comprehension, and

academic performance. Teachers who employ varied strategies and provide clear, meaningful instruction are more likely to create positive learning environments and achieved desired educational outcomes.

Globally, findings from the Program for International Student Assessment (PISA) conducted by the Organization for Economic Cooperation and Development (OECD) highlight that teacher quality and instructional practices are among the most significant school-related factors influencing student achievement (OECD, 2019). The PISA results further reveal that students perform better in classrooms where teachers use effective instructional strategies, provide clear explanations, and actively engage learners in the teaching-learning process. In the Philippine context, participation in PISA has underscored the need to strengthen instructional delivery to

improve students' academic performance and global competitiveness.

Alongside instructional delivery, professional development plays a significant role in enhancing teachers' instructional competencies. Professional development refers to continuous learning opportunities that improve teachers' knowledge, skills, and practices in the profession. It includes training, workshops, seminars, and collaborative learning experiences that aim to strengthen teaching performance. According to Scoulars (2020), teachers who actively participate in professional development programs demonstrate improved instructional strategies, greater confidence in classroom practices, and better adaptability to educational changes. Similarly, Almasco (2023) highlights that sustained professional development enables teachers to refine their instructional delivery, integrate innovative teaching methods, and respond effectively to diverse student needs.

International evidence also supports the importance of professional development. The OECD (2020) reports that teachers who engage in continuous professional learning are more likely to adopt innovative teaching practices and improve classroom instruction. In addition, the Teaching and Learning International Survey (TALIS) findings indicate that professional development positively influences teachers' self-efficacy, instructional quality, and classroom management skills (OECD, (2019). These findings suggest that professional growth is essential insuring that teachers remain competent and effective in delivering quality instruction.

In addition to institutional and professional factors, personal competencies such as financial literacy have emerged as important influences on teachers' professional performance. Financial literacy refers to an individual's ability to manage financial resources effectively, including budgeting, saving, and making informed financial decisions. According to the OECD (2020), financial literacy is a crucial life skill that contributes to individual well-being and productivity. Research indicates that individuals with low financial literacy are more likely to experience financial stress, which can negatively affect cognitive functioning, focus, and work performance.

For teachers, financial stress may reduce their ability to concentrate on instructional tasks and

professional responsibilities. Conversely, financially literate teachers tend to exhibit better financial behavior, reduced stress, and improved well-being, allowing them to focus more on teaching. Studies suggest that improved financial literacy is associated with increased job satisfaction and productivity, which may indirectly enhance instructional delivery and overall teaching effectiveness. In the Philippine setting, where many teachers face financial challenges, strengthening financial literacy can be a vital strategy in supporting their professional performance.

Despite the recognized importance of financial literacy and professional development, limited studies have examined how these factors collectively influence the instructional delivery of basic education teachers. While existing research highlights the individual contributions of professional development to teaching practices and financial literacy to personal well-being, there is a need to explore their combined impact on how teachers deliver instruction in the classroom. Understanding this relationship is essential in designing holistic support systems that address both the professional and personal needs of teachers.

Therefore, this study aims to investigate the influence of financial literacy and professional development on the instructional delivery practices of basic education teachers. The findings of this study are expected to provide valuable insights for policymakers, school administrators, and educators in developing programs that enhance teachers' instructional competence, promote financial well-being, and support continuous professional growth. Ultimately, improving these factors may lead to more effective instructional delivery practices and better learning outcomes for students.

## **2.METHODOLOGY**

This section presents the research methodology of the study. It includes research design, locale of the study, respondents of the study, research instrument, data gathering procedure, statistical techniques and ethical consideration.

### **2.1. Research Design**

This study will employ quantitative, descriptive-correlational research design. The descriptive approach will be used to determine the current

levels of financial literacy, professional development and instructional delivery among basic education teachers. This design is appropriate because this sought to describe and assess existing conditions as they naturally occur, without introducing any manipulation or intervention. The correlational approach will be applied to examine the relationships between financial literacy and instructional delivery as well as between professional development and instructional delivery. Furthermore, this design will allow the researcher to determine whether financial literacy and professional development significantly influence instructional delivery when considered simultaneously. The use of a descriptive-correlational design is justified because the aim to explore relationships and predictive influences among variables rather than establish direct cause-and-effect relationships.

### 2.2. Locale of Study

This study was conducted at selected public elementary and secondary schools in the Department of Education (DepEd) Division of Cotabato, Carmen District I, II, III, and IV, located in the Municipality of Carmen, Province of Cotabato, Region XII (Southern Mindanao), Philippines. Carmen is a first-class municipality in the province of Bukidnon. It is known for its agricultural resources and strategic location within the region.

According to the 2024 Census of Population and housing by the Philippine Statistics Authority (PSA), the municipality of Maramag occupied a total land area of approximately 929.81 square

kilometers and had a population of 79,741 residents.

Conducting the study in the context allowed for a comprehensive and representative examination of teachers' financial literacy and professional development of instructional delivery practice of basic education teachers within the province.

### 2.3. Research Instrument

This study utilized a structured survey questionnaire designed to gather the necessary related to the variables under investigation. The financial literacy of basic education teachers was measured using an adapted instrument developed by Sumayang et al. (2024) in the study Professional Learning Engagement and Financial Management on the Educational Lifestyle of Teachers. It consisted of six (6) components: budgeting, savings, investing, credit practices, financial behavior, and spending practices, with (7) items in budgeting, (15) items in savings, (13) items in investing, (16) items in credit practices, (9) items for financial behavior, and (9) items in spending practices for a total of 69 items. The instrument obtained a Cronbach's alpha coefficient of 0.988, indicating very high internal consistency and reliability. Responses were measured using a 5-point Likert scale, where 5 represented Strongly Agree, 4 represented Agree, 3 represented Neutral, 2 represented Disagree, and 1 represented Strongly Disagree.

To interpret the level of financial literacy of teachers, the weighted mean of each indicator was computed and interpreted using the scale below:

Scale	Range	Qualitative Description	Qualitative Description
5	4.51 -5.00	Strong Agree	Very High
4	3.51 -4.50	Agree	High
3	2.51 - 3.50	Neutral	Moderately
2	1.51 - 2.50	Disagree	Low
1	1.00 - 1.50	Strongly Disagree	Very Low

The professional development of teachers was measured using an adapted instrument developed by Jabla (2024) in the study Professional Development and School Resources on 21<sup>st</sup>

Century Skills of Public Elementary School Teachers. This survey questionnaire consisted of three (3) components: seminars, workshops and training with sixteen (16) items, research and

extension activities with twelve (12) items, and advance academic studies with four (4) items, for a total of thirty-one (31) items. The instrument prepared a Cronbach's alpha 0.988, indicating acceptable reliability and internal consistency. Responses were measured using a 5-point Likert scale, where 5 represented Strongly Agree, 4 represented Agree, 3 represented Neutral, 2

represented Disagree, and 1 represented Strongly Agree.

To interpret the level of professional development of teachers, the weighted mean of each indicator was computed and interpreted using the scale below:

Scale	Range	Qualitative Description	Qualitative Interpretation
5	4.51 - 5.00	Strongly Agree	Very Highly Engaged
4	3.51 - 4.50	Agree	Highly Engaged
3	2.51 - 3.50	Neutral	Moderately Engaged
2	1.51 - 2.50	Disagree	Less Engaged
1	1.0 - 1.50	Strongly Disagree	Not Engaged

The instructional delivery practices of teachers was measured using an adapted instrument developed by dela Torre jr. (2025) in the study Learning Action Cell Engagement and Technology Integration Effectiveness on Instructional Delivery Practices of Public School Teachers. This survey questionnaire consisted of three (3) components: instructional planning with eight (8) items, instructional assessment with eight (8) items, and instructional delivery with nine (9) items, yielding a total of twenty-five (25) items. The instrument,

demonstrated a cronbach's alpha of 0.985, indicating very high reliability. Responses were measured using a 5-point Likert scale, where 5 represented Strongly Agree, 4 represented Agree, 3 represented Neutral, 2 represented Disagree, and 1 represented Strongly Disagree.

To interpret the level of Instructional delivery practices of teachers, the weighted mean of each indicator was computed and interpreted using the scale below:

Scale	Range	Qualitative Description	Qualitative Interpretation
5	4.51 -5.00	Strongly Agree	Very Highly Practiced
4	3.51 -4.50	Agree	Highly Practiced
3	2.51 -3.50	Neutral	Moderately Practiced
2	1.51 -2.50	Disagree	Less Practiced
1	0.51 -1.50	Strongly Disagree	Not Practiced

### 2.3. Data Gathering Procedure

The data gathering process follows a systematic procedure to ensure the reliability and validity of the collected information. The researcher first secures a permission letter addressed to the Schools Division Superintendent of the Department of Education in the Division of Cotabato. Upon approval, another request is

submitted to the principals of the selected public secondary and elementary schools in Carmen District I, II, III, and IV to allow the distribution of the survey questionnaire to the teachers., after permission is granted, the researcher coordinates with the school administrators to identify teachers who are currently engaged in classroom instruction. The purpose of the study is explained to the respondents, emphasizing voluntary

participation and the confidentiality of their responses.

The structured questionnaires are then distributed to the respondents. They give enough time to answer the items honestly based on their experiences. After completion, the questionnaires are collected, checked for completeness, and organized. Finally, the gathered data are encoded and prepared for statistical analysis to determine the relationship between financial literacy, professional development, and instructional delivery practices of basic education teachers.

### 2.4. Statistical Analysis

The data were summarized, translated, and analyzed using the following statistical tools:

Descriptive statistics specifically mean was used to determine the level of financial literacy of teachers in terms of budgeting, saving, investing, credit practices, financial behavior, and spending practices; the level of professional development of teachers in terms of seminars, workshops and training, research and extension activities, and advance academic studies; and the level of instructional delivery practices of teachers in terms of instructional planning, instructional assessment, and instructional delivery.

To determine the significant relationship between financial literacy, professional development, and

instructional delivery practices, Pearson's Product-Moment Correlation Coefficient was employed. Statistical analyses were performed using the Statistical Package for the Social Sciences (SPSS), and a p-value of 0.05 was set as the level of significance.

Furthermore, multiple regression analysis was utilized to identify which variable significantly predicted teachers' instructional delivery practices and to determine the strongest predictor among the components of financial literacy and the factors of professional development.

## 3.RESULTS AND DISCUSSION

### 3.1. Financial Literacy of Teachers

Table 1 shows that among the indicators, financial behavior obtained the highest mean of 4.72, followed by spending and budgeting both obtained a mean score of 4.71. Recognizing the investing practices earned a mean score of 4.70, followed by savings practices that obtained a mean score of 4.69. Lastly, credit practices earned a lowest mean score of 4.59, with a descriptive interpretation of strongly agree and interpreted as very high. This result shows that respondents teachers strongly value their financial stability.

*Table 1. Mean Scores of Financial Literacy of Teachers.*

Indicator	Mean	Descriptive Interpretation	Qualitative Interpretation
Financial Behavior	4.72	Strong Agree	Very High
Spending Practices	4.71	Strong Agree	Very High
Budgeting Practices	4.71	Strongly Agree	Very High
Investing Practices	4.70	Strongly Agree	Very High
Savings Practices	4.69	Strongly Agree	Very High
Credit Practices	4.59	Strongly Agree	Very High
<b>Overall Mean</b>	<b>4.68</b>	<b>Strongly Agree</b>	<b>Very High</b>

The overall mean score of 4.68 indicates that a "very high" level, with teachers strongly agree that their financial literacy is high. This is a very positive and encouraging finding, as it shows that teachers hold a strong and favorable perception of their financial status. The overall data gathered responses further reveal that teachers maintain a

holistic and enthusiastic view of their financial resources effectively.

By continuing support and empower teachers with financial literacy knowledge, their financial well-being can be optimized, allowing them to better sustain the needs of their families. These findings are supported by studies showing that

teacher's financial literacy is significantly associated with financial well-being, financial security, and improved financial behavior (Zerna, 2018); Galapon & Bool, 2022). Moreover, financial literacy empowers individuals to make informed financial decisions that enhance household welfare and stability (Du et al., 2025). The findings showing that teachers with higher levels of financial literacy demonstrate more positive financial behaviors and stronger engagement in their work, which in turn support better professional performance (Estojero, et al., 2025; Belmes, et al., 2025).

### 3.2. Professional Development of Teachers

Table 2 the findings reveal that teachers exhibit a very high level of engagement in professional development across all indicators, as reflected in

Indicator	Mean	Descriptive Interpretation	Qualitative Interpretation
Advanced Academic Studies	4.69	Strongly Agree	Very Highly Engaged
Research and Extension Activities	4.68	Strongly Agree	Very Highly Engaged
Seminars, Workshops and Training	4.68	Strongly Agree	Very Highly Engaged
<b>Overall Mean</b>	<b>4.68</b>	<b>Strongly Agree</b>	<b>Very Highly Engaged</b>

the overall mean of 4.68, interpreted as strongly agree and qualitatively described as very highly engaged. Among the indicators, advance academic studies obtained the highest mean of 4.69, followed closely by research and extension activities and seminars, workshops, and training both obtained a mean score of 4.68. although the differences are minimal, the results suggest that teachers place slightly greater emphasis on pursuing advance academic qualifications. This indicates a strong commitment to enhancing their knowledge, competencies, and professional standing, which may also contribute to improve career opportunities and increased earning potential.

Table 2. Mean Scores of Professional Development of Teachers.

Data shows that teachers 'high engagement in research and extension activities highlights their dedication to reflective practice and continuous instructional improvement. Engaging in research allows educators to evaluate their teaching strategies, adopt evidence-based practices, and contribute to educational development, consistent with Bergmark (2023), teachers often engage in action research as a vital component of professional learning. Similarly, active participation in seminars, workshops, and training provides opportunities for collaboration and exposure to innovative teaching methods. These activities enable teachers to exchange ideas with peers and experts, thereby enhancing their instructional effectiveness and supporting ongoing professional growth.

### 3.3. Instructional Delivery Practices of Teachers

Table 3 shows that among the indicators, implementation obtained a mean of 4.68, indicating that teachers very highly implement instruction. Although it ranks slightly lower than \planning that obtained a mean score of 4.72 and assessment that earned a mean score of 4.69, the results still reflects that teachers are competent in implementing lessons effectively. This suggests that they can apply appropriate teaching strategies, facilitate meaningful learning experiences, and actively engage students in the classroom.

Table 3. Mean Scores of Instructional Delivery Practices of Teachers.

Variables	Mean	Descriptive Interpretation	Qualitative Interpretation
Planning	4.72	Strongly Agree	Very Highly Practiced
Assessment	4.69	Strongly Agree	Very Highly Practiced
Implementation	4.68	Strongly Agree	Very Highly Practiced
<b>Overall Mean</b>	<b>4.68</b>	<b>Strongly Agree</b>	<b>Very Highly Practiced</b>



investment practices ( $r=0.316$ ,  $p=0.000$ ), while credit practices ( $r=0.234$ ,  $p=0.000$ ) and budgeting practices ( $r=0.224$ ,  $p=0.000$ ) showed low but significant relationships. These findings imply that teachers with sound financial management practices are more likely to experience financial stability, enabling them to focus better on teaching responsibilities and classroom performance. Similarly, professional development showed a moderate positive significant relationship with instructional delivery practices ( $r=0.462$ ,  $p=0.000$ ). Among its indicators, advance academic studies obtained the highest correlation ( $r=0.531$ ,  $p=0.000$ ), followed by seminars, workshops, and training ( $r=0.522$ ,  $p=0.000$ ) and research and extension activities ( $r=0.509$ ,  $p=0.000$ ). The findings indicate that continuous professional learning enhances teachers' pedagogical competence, instructional strategies, and classroom effectiveness. Teachers who actively engage in higher education, training, and research are more likely to improve the quality of instruction and learner outcomes. These results are consistent with the study of Darling-Hammond et al. (2017), which emphasized that sustained professional development significantly improves teaching quality and instructional effectiveness.

These findings are supported by earlier studies conducted by Lusardi and Mitchell (2017) emphasized that financial literacy contributes to improved decision-making, productivity, and overall well-being among professionals. Likewise, Sawatzki and Sullivan (2017) noted that financial literacy enables teachers to develop better decision-making skills and apply more effective pedagogical practices in the classroom. Furthermore, Hensley et al. (2017) found that financial education and training programs significantly improve teachers' financial behaviors, which in turn contribute to more effective teaching practices. In terms of professional development, Darling-Hammond et al. (2017) emphasized that sustained professional development significantly improves teaching quality and instructional effectiveness. These studies support the present findings by highlighting that financially literate and professionally engaged teachers are more confident, organized, competent, and effective in instructional delivery.

### 3.5. Regression of Variables

Table 5. Regression analysis showing the predictors of instructional delivery practices of teachers.

Variables	Unstandardized B	Coefficient Std. Error	Standardized Coefficient Beta	t	Sig.
Constant	2.481	0.170	-	14.559	0.000
A. Financial Literacy					
Financial Behavior	0.314	0.050	0.467	6.308	0.000
Spending Practices	0.232	0.046	0.347	5.031	0.000
Investment practices	-0.079	0.038	-0.115	-2.076	0.039
<b>R=0.705</b>	<b>R<sup>2</sup>=0.497</b>	<b>F-value=81.019</b>	<b>Probability= 0.000</b>		

Table 5 presents the regression analysis showing the relationship between instructional delivery practices and the financial literacy variables of teachers. The findings reveal that the regression model is statistically significant, as indicated by the F-value of 81.019 and probability value of 0.000, suggesting that the financial literacy variables significantly predict instructional delivery practices. The model yielded an R value of 0.705, indicating a strong relationship between the variables, while R<sup>2</sup> value of 0.497 signifies that approximately 49.7% of the variation in instructional delivery practices can be explained

by the identified financial literacy variables. This implies that financial literacy plays an important role in influencing teachers' effectiveness in instructional delivery.

Among the predictors, financial behavior emerged as the strongest predictor of instructional delivery practices ( $B=0.467$ ,  $\beta=0.467$ ,  $t=6.308$ ,  $p=0.000$ ), followed by spending practices ( $B=0.347$ ,  $t=5.031$ ,  $p=0.000$ ). These findings suggest that teachers who practice responsible financial management and wise spending habits are more likely to demonstrate effective

instructional practices. In contrast, investment practices showed a negative but significant relationship ( $B=-0.115$ ,  $t=-2.076$ ,  $p=0.039$ ), which may imply that some investment-related financial obligations or risks could affect teachers' focus and instructional performance. These findings support the study of Lusardi and Mitchell (2017), which emphasized that financial literacy enhances decision-making, productivity, and professional effectiveness. Likewise, Hensley et al. (2017) noted that improved financial management behaviors contribute positively to teachers' work performance and professional efficiency.

#### 4.CONCLUSION

Based on the findings of the study, the following conclusions were formulated:

1. Teachers exhibit a very high level of financial, with an overall mean of 4.68, indicating that they strongly agree and are highly engaged in managing their financial behavior, budgeting, saving, investing, and credit practices. This suggests that teachers value financial stability and demonstrate responsible financial awareness in their personal lives.
2. Teachers demonstrate a very high level of professional development engagement, particularly in advance academic studies, research and extension activities, and participation in seminars, workshops, and training. This indicates a strong commitment to continuous learning, professional growth, and academic advancement.
3. Instructional delivery practices among teachers are highly develop, with results showing strong performance in instructional planning, assessment, and delivery. Although instructional delivery obtained a slightly lower mean compared to planning and assessment, it still reflects a very high level of teaching competence.
4. There is a significant positive relationship between financial literacy and instructional delivery, indicating that teachers with higher financial literacy tend to perform better in delivering instruction. Among the variables, financial behavior shows the strongest relationship, while budgeting, saving, investing, and credit practices also contribute positively.
5. Financial literacy significantly predicts instructional delivery, as shown in the regression analysis. Financial behavior and spending practices positively influence instructional delivery, while investment practices show a slight negative effect. This suggests that financial management skills particularly behavior and spending discipline, play an important role in enhancing teaching effectiveness.

#### 5.RECOMMENDATION

Based on the conclusions of the study, the following recommendations are offered:

1. Teachers are encouraged to strengthen financial literacy programs. The Department of Education (DepEd) and school administrators may design and implement continuous financial literacy training programs focusing on budgeting, saving, investing, and credit management to further enhance teachers' financial well-being.
2. Teachers may welcome professional development opportunities given by schools to continue to support teachers' participation in advance academic studies, research, seminars, workshops, and training by providing scholarships, study leaves, and funded training opportunities to sustain their high level of engagement.
3. School administrators are encouraged to provide regular trainings on innovative teaching strategies, technology integration, and learner-centered approaches to further strengthen instructional delivery, particularly in areas slightly lower than planning and assessment.
4. School administrators may continue to integrate financial literacy into professional development programs. Since financial literacy is significantly related to instructional delivery, it is recommended that financial wellness programs be integrated into teachers' professional development activities to promote both personal and professional effectiveness.
5. Teachers are encouraged to actively engage in action research and classroom-based studies to continuously improve instructional

practices and apply evidence-based strategies in teaching.

6. DepEd officials may consider establishing support mechanisms such as financial counseling, savings programs, and cooperative initiatives to help teachers maintain stable financial behavior, which may positively influence their teaching performance.

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