

The Impact of Financial Support on Student Expenses among Senior High School Students

Angelica S. Rosal., Cleo Sophia G. Casagan., Danica B. Bernasor., Swinson D. Tuloy., Kim S. Dalisay.,
Mariko C. Bustamante., Maria Victoria D. Villamil., Kenneth A. Pondang

Carlos P. Garcia Senior High School, 109 Juan Luna St. Poblacion, Davao City, Philippines

DOI: <https://doi.org/10.51584/IJRIAS.2025.10020011>

Received: 03 February 2025; Revised: 06 February 2025; Accepted: 07 February 2025; Published: 05 March 2025

ABSTRACT

The rising expenses among students have become a significant concern, affecting their daily lives and academic performance. This study aimed to examine the relationship between financial support and student expenses among senior high school students. Using a descriptive-correlational design, data were collected from 300 students at Carlos P. Garcia Senior High School. The data were analyzed using mean calculations and Pearson Product-Moment Correlation. Results indicated a moderately significant positive correlation ($r = 0.544$, $p < 0.05$) between financial support and student expenses, suggesting that as financial support increases, students tend to spend more. This implies that while financial support alleviates economic constraints, it may also contribute to higher spending among students. Given these findings, the study recommends strengthening financial literacy programs, promoting responsible budgeting habits, and exploring additional financial assistance initiatives. Furthermore, collaboration with local organizations to provide part-time job opportunities could help students develop better financial management skills and enhance their overall well-being.

Keywords: Financial support, Student expenses, Senior High School Students.

The Problem and Its Scope

Expenses among students are a growing concern (Abu Hassan & Abdul Wahid, 2023). Many students struggle to manage their finances effectively, particularly when covering daily expenses, which play a crucial role in their academic lives (Ahista & Fikri, 2024). These expenses may include transportation, personal hygiene products, snacks, leisure activities, and clothing (Lovette, 2017).

Globally, similar trends have been observed. In Europe, financial concerns are the second most common reason for students considering leaving school (52%), following mental health problems (60%), highlighting the impact of student expenses (Ready Education, 2023). Many students face financial difficulties as they must allocate their limited resources to both living expenses and educational fees, which negatively affects their financial management skills (Nyahende, Bangu, & Chakaza, 2015). Additionally, in Malaysia, where education is considered a high-cost social service, insufficient financial support hinders students' academic growth (Norazlan, Yusuf, & Al-Majdhoub, 2020).

In the Philippines, the financial burden on students is equally concerning. Pinaywise (2024) highlights that students face various financial difficulties daily, including scarce resources, high living costs, and the need for scholarships or financial aid. Financial stress is common among Filipino students, as almost 20% of basic education dropouts cite insufficient financial resources as the primary reason for leaving school (Philippine Statistics Authority, 2015). Reyes, Tabuga, Asis, and Mondez (2015) found that school dropout rates are highest among 17-year-olds, particularly those from the lowest-income families. Additionally, Reyes et al. (2015) reported that 37.58% of college-age students do not pursue higher education due to its high cost, while 16.0% choose to seek employment to support their families.

Despite extensive research on student expenses, a significant gap remains in understanding how financial support specifically affects senior high school students. This gap underscores the urgency of evaluating targeted interventions to address financial burdens among this demographic. Addressing this issue is crucial for identifying effective strategies that can help students better manage their finances, reduce unnecessary stress, and improve their academic focus. Thus, this study aims to explore the expenses of senior high school students, identify the key factors contributing to their financial burden and academic stress, and propose solutions to promote better money management and academic success.

Significance of the Study

The researchers believe that this study, *The Impact of Financial Support on Student Expenses among Senior High School Students*, is essential and valuable for the following individuals and entities:

This study may provide the Department of Education (DepEd) with insights into how financial support influences students' educational outcomes. The findings could aid in developing more effective financial aid programs, ensuring equitable access to resources, and enhancing academic performance.

School administrators may use the research findings to help students better manage their financial resources, ultimately reducing financial strain. These insights may also support decisions regarding the integration of financial management education into the curriculum.

Teachers. This research may serve as a valuable resource for teachers in enhancing students' financial literacy. Educators can use the findings to reinforce financial management lessons and encourage students to adopt responsible spending habits.

Students. As the primary respondents, students may benefit from this study by gaining a deeper understanding of effective financial management. The study serves as a guide for making informed financial decisions, budgeting wisely, and increasing financial literacy. By understanding the impact of financial support on their education, students can develop better spending habits, minimize unnecessary expenses, and improve their budgeting skills.

Future researchers. This study will serve as a reference for future research on financial support and student expenses. It provides a foundation for exploring how different types of financial assistance influence students' financial management and spending behaviors. Future researchers can build on this study to examine new perspectives, test alternative approaches, and further investigate the role of financial support in student financial well-being.

Statement of the Problem

This study aims to determine the significant relationship between financial support and student expenses among senior high school students, it sought to answer the following questions:

1. What is the level of Financial Support among Senior High School Students:
 - a. Parental Income;
 - b. Allowance; and
 - c. Financial Aid?
2. What is the level of Student Expenses among Senior High School students:
 - a. Food Expense;
 - b. Transportation Fare; and
 - c. Project Necessities?

3. Is there a significant relationship between financial support and student expenses among Senior High School Students?

Hypotheses

This study was tested at a 0.5 level of significance.

H_0 : There is no significant relationship between financial support and the student expenses among Senior High School Students.

H_a : There is a significant relationship between financial support and the student expenses among Senior High School Students.

REVIEW OF RELATED LITERATURE

This section presents a review of the literature relevant to the study. The empirical studies and literature were selected based on their relevance and significance to the topic under investigation. The discussion follows the themes of financial support, student expenses, and the relationship between financial support and student expenses.

Financial Support.

Iwai and Churchill (2020) emphasized that financial support that meets students' needs is strongly correlated with student attendance, persistence, and graduation. Their study suggested that financial support enhances students' engagement in academic and social environments, leading to increased persistence. Similarly, Butcher (2015) found that financial assistance helps students overcome barriers to accessing education, allowing them to focus on their studies and achieve better academic outcomes. Furthermore, financial support alleviates students' financial burdens, enabling them to concentrate on their academic responsibilities without undue concern over tuition, books, and living expenses (Tuan, Jenna, & Brent, 2019).

Parental Income. Family income significantly influences children's educational attainment, with higher family income levels contributing to improved educational outcomes (Tao, Lin, & Han, 2017). Angelina et al. (2023) stated that parental income level is a major source of educational inequality, as students from lower-income families are often at an educational disadvantage. Additionally, Van Bussel et al. (2022) found that students from the highest parental income quartile demonstrated higher enrollment and graduation rates compared to those from the lowest quartile.

Allowance. Allowance play a crucial role in financial stability for students. Ifeanacho (2023) argued that while saving money may not be the most glamorous aspect of student life, it significantly impacts financial independence. Doe (2022) explained that allowance not only involve setting aside money for future use but also securing economic resources for unforeseen circumstances. Additionally, cultivating saving habits fosters financial independence, reducing students' reliance on external financial support (Ifeanacho, 2023).

Financial aid. Government and private financial aid programs play a critical role in alleviating students' financial concerns and improving educational access (Philippines Assistance, 2024). These programs serve as tools to transform students' lives and help them achieve academic success (Soares et al., 2022). Additionally, the Commission on Higher Education (CHED) provides financial assistance to students facing financial challenges, including those from low-income households, individuals with disabilities, and dependents of single parents (Career & Money, 2024).

Student Expenses.

Student expenses continue to rise, requiring parents to allocate higher allowances to sustain their children's daily needs (Learneo, 2024). According to Hassan (2023), students primarily spend their money on food, transportation, education, and entertainment. Lovette and Getty (2017) further emphasized that tuition and fees are not the only financial obligations students face; they also incur costs for books, supplies, and additional course-related expenses, which contribute to their overall cost of attendance (COA).

Food Expenses. Spencer (2022) highlighted that inflation and supply chain disruptions have led to increased school meal prices, which may contribute to food insecurity among students. Similarly, Sutton Trust (2023) reported that many students spend less than the minimum needed on food, often skipping meals to save money. Conroy et al. (2021) noted that financial aid can help students manage these expenses and support academic success.

Transportation Fare. Transportation expenses significantly impact students' budgeting and financial stability. Chen (2023) noted that transportation accessibility influences both students' academic and health outcomes. Mastros (2022) reported that school transportation costs represent a substantial portion of school budgets, necessitating cost-reduction strategies. Rising transportation costs also affect student budgeting and saving behavior, impacting both families and educational institutions (William & Slamet, 2020).

Project Necessities. Agusin et al. (2015) emphasized that financial support is crucial for students to fulfill project-related academic requirements, directly influencing their performance. Doniego (2021) found that insufficient financial support often forces students to borrow money or cut back on essential academic expenses. Additionally, TASCO (2023) highlighted that adequate financial support enhances student retention and engagement by alleviating financial stress.

Relationship between Financial Support and Student Expenses

Students allocate financial aid to cover various expenses, including tuition, housing, and books. Goldrick-Rab et al. (2016) found that students who receive grants tend to prioritize educational expenses, while those relying on loans often use a portion for living costs. Grant recipients demonstrated higher retention and completion rates compared to loan-dependent students.

Wahid et al. (2023) noted that students spend their money primarily on food, transportation, education, and entertainment. Those receiving sufficient financial support from their parents experience greater academic satisfaction. Moneva et al. (2020) observed that financial aid enables students to persist in their studies, produce quality academic work, and submit assignments on time.

Beer et al. (2020) argued that students must navigate numerous financial decisions throughout their academic journey. Access to adequate financial support is essential for covering tuition and other expenses. Solis et al. (2015) emphasized the importance of pairing financial education with financial aid to enhance student persistence and academic success. Mackenzie et al. (2019) supported this claim, asserting that financial support contributes to both immediate educational expenses and long-term academic success.

Synthesis

This literature review encompasses three primary themes: financial support, student expenses, and the relationship between financial support and student expenses. The first section discusses financial support, focusing on parental income, allowance, and financial aid. The second section explores student expenses, including food costs, transportation fares, and project necessities. Finally, the third section presents studies linking financial support to student expenditures and academic success. This review establishes a foundation for understanding the role of financial support in shaping students' financial behaviors and academic outcomes.

Conceptual Framework



Figure 1: Conceptual Framework of the Study

The independent variable is financial support which will be measured in terms of parental income, allowance, and financial aid. Financial support refers to any assistance given to the students to help them with their expenses; parental income refers to the financial resources available to parents to support their children's upbringing and well-being; allowance refers to the portion of a student's financial support that is not spent and is instead set aside as savings for future needs or expenses.; financial aid which is from the government and private organizations are crucial. They help students get quality & education without financial worries. These aren't just about money; they're tools to change lives and help people achieve their dreams.

The dependent variable is student expenses which include following indicators; food expense, transportation fare, and project necessities. Student expenses refers to the daily expenses of students, who spend their money on food, transportation, education, and entertainment; food costs refers to the expenses incurred by students on the meals within and around the campuses; transportation fare refer to the costs associated with traveling from one location to another, include fares for public transportation, fuel costs for personal vehicles, or any other expenses incurred for transport services; project necessities refers to the essential requirements that students need to successfully engage in project-based learning.

It is contention of the framework that financial support may have a significant relationship to the expenses of students in Carlos P. Garcia Senior High School. Student expenses can include daily expenses, educational materials, and leisures activities. Individuals with limited financial support may find it challenging to manage their expenses effectively, which may lead to stress and potential debt. Furthermore, financial support may help create a structured approach to student expenses. Students may gain better control over their finances, prioritizing their needs, and make informed spending decisions, which foster responsible financial habits and contribute to their overall financial well-being.

METHOD

This chapter presents the method of the study which includes research design, respondents of the study, sampling design, research instrument, data gathering procedure, data analysis, and ethical considerations.

Research Design

The researchers utilized a non-experimental quantitative method to gather relevant data and information. According to Crystal Wiese (2024), non-experimental research lacks an independent variable. Instead, the researcher observes the context in which the phenomenon occurs and analyzes it to obtain information. Additionally, variables in non-experimental research cannot be controlled, manipulated, or altered—therefore, the researcher must objectively interpret the observational data to reach a conclusion (Shalonda Skidmore, 2023). The researchers used a non-experimental quantitative method due to its flexibility, allowing them to define the variable characteristics of the group. For instance, it was difficult for the researchers to manipulate gender, socioeconomic status, thinking patterns, personal traits, or other personal characteristics of respondents, as these attributes naturally existed within them.

This study employed a descriptive-correlational quantitative research design. According to Shona McCombes (2023), a descriptive study aims to accurately and systematically describe a population, situation, or phenomenon. Additionally, Lumen Learning (2021), as cited in Pressbooks (2021), defined descriptive research as studies that do not test specific relationships between variables but instead describe general or specific behaviors and attributes that are observed and measured. Moreover, Nicole Arduini-Van Hoose (2020) stated that a correlational research design examines whether a relationship exists between two or more variables. According to Paul C. Price et al. (2017), as cited in Pressbooks (2015), correlational research focuses on statistical relationships between variables that are measured but not manipulated. The researchers used a descriptive-correlational design as it allowed them to describe the distribution of variables and examine the relationship between financial support and student expenses (Oxford University Press eBooks, 2023). Additionally, this type of research design is part of observational study designs, which are considered the simplest type of observational research, allowing researchers to study and describe the distribution of one or more variables without regard to causality or other hypotheses (Rakesh Aggarwal, 2020).

Research Locale

This study was conducted at Carlos P. Garcia Senior High School, located at 109 Juan Luna St., Poblacion District, Davao City, Region XI, Philippines. The school provided the respondents for this study as it was the only stand-alone senior high school in Davao City. Additionally, the school aspired to provide all its diverse students with high-quality education. Carlos P. Garcia Senior High School was chosen as the study location because of its large and diverse student population, which provided extensive and multifaceted data for the research. This active academic community not only facilitated efficient data collection but also ensured a broad range of insights. Furthermore, the school's location provided substantial accessibility and convenience for conducting the study.

Research Respondents

The respondents of this study were senior high school students, regardless of their strands, enrolled at Carlos P. Garcia Senior High School for the school year 2024-2025. The researchers selected this group because they were significantly exposed to financial discussions, such as budgeting, saving, and spending. Many students faced similar financial challenges related to their education, as they began managing their own expenses independently. This highlighted a critical period for understanding how financial support influenced their choices. Thus, it was important for them to be aware of their spending habits and financial literacy levels. Additionally, these students were the primary focus of the study.

Sampling Design

This study employed a simple random sampling design, which involved selecting a subset of respondents randomly from the population, ensuring that each individual had an equal chance of being chosen. According to Melissa Horton (2024), simple random sampling is a technique in which a researcher selects respondents at random. The researchers determined the required sample size using Slovin's formula to ensure accurate representation.

Research Instrument

For validation, the survey questionnaire was distributed to experts, who assessed its content using a validation sheet. All of their opinions and recommendations were incorporated. After the validity test, the survey questionnaire was administered to thirty (30) senior high school students, regardless of their track and strand. Cronbach's Alpha was used to assess its reliability. Cronbach's Alpha is a measure of internal consistency, indicating how closely related a set of items are as a group. Values closer to 1.0 indicate high reliability, while values approaching 0 suggest poor reliability. Generally, a score of 0.90 or higher is considered excellent, 0.80–0.89 is good, 0.70–0.79 is acceptable, 0.60–0.69 is questionable, and below 0.60 is considered poor (Rector, 2024).

The results showed that the Financial Support Questionnaire had an overall reliability score of .764 (acceptable), with allowance (.863) and financial aid (.878) demonstrating good internal consistency, while parental income (.789) was rated acceptable. Similarly, the Student Expenses Questionnaire achieved an overall reliability score of .886 (good), with transportation fees (.890) classified as good, food cost (.740) as acceptable, and project necessities (.701) also classified as acceptable. These results indicate that all domains demonstrated acceptable to good internal consistency, ensuring the reliability of the instruments in measuring financial support and student expenses.

Financial support. The items for Financial Support were not adopted, and the statements are researcher-made with a 4-point Likert scale, which focuses on a detailed evaluation of the construct of financial support in terms of parental income, allowance, and financial aid. The following is the rating scale that was used with this variable.

Range of Means	Description	Interpretations
3.26 - 4.00	Very High	This means that the financial support among Senior High School students are always demonstrated.
2.51 - 3.21	High	This means that the financial support among Senior High School students are sometimes demonstrated.
1.76 - 2.50	Low	This means that the financial support among Senior High School students are rarely demonstrated.
1.00 - 1.75	Very Low	This means that the financial support among Senior High School students are never demonstrated.

Student Expenses. The items for Student Expenses were not adopted, and the statements are researcher-made with a 4-point Likert scale, which focuses on a detailed evaluation of the construct of student expenses in terms of food expense, transportation fare, and project necessities. The following is the rating scale that was used with this variable.

Range of Means	Description	Interpretations
3.26 - 4.00	Very High	This means that the student expenses among Senior High School students are always demonstrated.
2.51 - 3.21	High	This means that the student expenses among Senior High School students are sometimes demonstrated.
1.76 - 2.50	Low	This means that the student expenses among Senior High School students are rarely demonstrated.
1.00 - 1.75	Very Low	This means that the student expenses among Senior High School students are never demonstrated.

Ethical Considerations

Ethical considerations play a crucial role in maintaining the integrity and validity of research, particularly when dealing with sensitive topics such as the impact of financial support on student expenses. This study adheres to ethical guidelines governed by four essential elements:

Social Value. The researcher aims to contribute to the social understanding of how financial support affects budgeting and spending habits among senior high school students. By investigating these factors, the study seeks to identify education needs and opportunities for intervention. Students can benefit directly from improved educational programs and resources tailored to improve their personal financial management, financial knowledge, and budgeting skills.

Informed Consent. Before to data collection, informed consent will be acquired from all respondents. Respondents will be provided with evident information about the study's purpose, procedures, potential risks and benefits, confidentiality measures, and their right to withdraw at any time without facing consequences. Individuals who participated in the survey questionnaire will be limited to those who provide voluntary consent, maintaining ethical standards by ensuring voluntary participation and respecting individuals' autonomy.

Risks, Advantages, and Safety. The study will acknowledge potential risks such as discomfort and privacy breaches related to discussing the personal financial support of the respondents. To avoid these, personal measures will be applied. Respondents will have a choice to refuse the following questions that are too

sensitive for them to answer. The safety of the respondents will be a top priority. Any discomfort will be addressed, and they will have the complete decision to refuse if needed. Advantages include respondents being able to learn their financial position and be able to manage their expenses better.

Privacy and Confidentiality Information. This study follows the Data Privacy Act of 2012, which assures the rights of individuals in terms of processing personal data. All collected data will only be accessed by the researchers. Privacy will be maintained, the findings will be presented in a way that prevents respondents' identities from being revealed.

Data Gathering Procedure

The following steps will be strictly followed in the conduct of the study:

Permission to Conduct the Study. To begin, the researchers will address a letter of approval to the School Principal of Carlos P. Garcia Senior High School, informing them about the study, the respondents, and the goal of the study.

Distribution and Retrieval of Informed Survey Questionnaire. After the letter of request is agreed to and distributed, the researchers will manage and give the questionnaire to the respondents. In the first meeting with the respondents, the researchers will provide a thorough review of the study and discuss the importance of them taking part and answering the questionnaire. During the distribution of the questionnaire, the researchers will observe the respondents as they complete them, to guarantee that the questionnaires are filled out correctly. In addition, the researchers will inform the respondents that their participation is optional and guarantee that they remain anonymous.

Collation and Statistical Treatment of the Study. After all the responses are retrieved and collected, the researchers will encode them in the Microsoft Excel application. The data will be organized according to the domain of this study.

Data Analysis

The researcher will use several statistical tools to analyze the respondents' responses, including the Mean and Pearson product-moment correlation coefficient. Each tool will provide unique insights into the data and help interpret the relationships between financial support and student expenses comprehensively.

Mean. This will be used to determine the total sum of values in a sample divided by the number of values. Specifically, it will be used to determine the level of financial support and expenses of students. The researchers will use this statistical tool as it will help to determine the central tendency of the dataset, which offers valuable insights into the overall financial situation and knowledge among senior high school students. Additionally, by using mean researchers can summarize large bodies of information with a few simple statements.

Pearson's Correlation. This will be used to measure the strength of the linear relationship between two variables. Particularly, the relationship between financial support and expenses of students. This statistical measure will help researchers to evaluate the strength and direction of the relationship between two continuous variables. Thus, researchers will effectively measure whether the two changes have a similar change trend.

RESULTS AND DISCUSSION

This chapter represents the findings and discussion based on the data gathered. The presentation is organized based on the sequence of the problem in the first chapter.

Level of Financial Support

Presented in Table 1 is the level of Financial Support in terms of parental income, allowance and financial aid

Table 1. Level of Financial Support among Senior High School Students

Domains of Financial Support	SD	Mean	Descriptive Level
Parental Income	0.457	3.22	High
Allowance	0.386	3.05	High
Financial aid	0.533	2.94	High
OVERALL	0.335	3.07	High

The table reveals that the overall value of financial support is 3.07, with a standard deviation of 0.335, which indicates a high level of financial support. This suggests that financial support for learners is sometimes manifested. This finding implies that senior high school students occasionally receive financial support, which may be influenced by various factors such as parental financial stability, allowances, and other forms of financial aid. The ability to rely on substantial financial support may provide these students with a sense of security, allowing them to focus on their academic performance rather than financial concerns.

This is supported by Moneva et al. (2020), who state that students who are satisfied with financial support from their parents and other financial aid tend to focus better and perform well academically. Additionally, they are more likely to achieve higher academic success than students with lower financial support. Students may also produce excellent output in certain subjects, as financial resources enable them to purchase necessary materials and prepare high-quality work. Furthermore, a study by Lopez et al. (2023) highlights that financial assistance significantly alleviates students' financial burdens, underscoring its role in enhancing academic well-being and overall performance.

Moreover, the domain of parental income obtained the highest mean value among the three domains, with a mean score of 3.22 and a standard deviation of 0.457, which is also described as high. This suggests that parental income is sometimes a significant factor for senior high school students. Notably, parental financial support helps sustain students' education without the added stress of financial concerns. The results indicate that students with substantial parental financial assistance likely experience a greater sense of security, enabling them to focus on their studies, which in turn contributes significantly to their academic success and overall development.

Masereka et al. (2023) support this finding, stating that students whose parents have a higher income are more likely to perform better academically. This is because financially stable parents can effectively support their children's education by providing an appropriate learning environment and essential scholastic materials. Additionally, parental support plays a crucial role in enhancing students' academic performance, providing them with the motivation and resources needed to excel (Moneva et al., 2020).

The next highest domain is allowance, with a mean value of 3.05 and a standard deviation of 0.386, also categorized as high. This suggests that allowances are sometimes provided to students, particularly in cases where senior high school students set aside money for savings, avoid unnecessary expenses, and track their spending. These financial management practices can help reduce financial stress and allow students to focus more on their academic performance and goals.

A study by Higginbotham (2024) emphasizes the importance of tracking expenses and saving money. This is supported by Fiergbor (2020), who states that allowances play a crucial role in developing students' financial management skills, ensuring financial security for future uncertainties. Furthermore, Patrick Villanova (2024) provides strong evidence that allowances offer peace of mind and prepare students for unforeseen expenses, ultimately helping them achieve academic success and long-term financial goals.

However, the domain of financial aid had the lowest mean value among the three indicators, at 2.94, with a standard deviation of 0.533, though it is still classified as high. This implies that while senior high school students generally receive financial aid, their access to or reliance on external assistance may be somewhat

more limited compared to other sources, such as parental income or allowances. The findings suggest that many students can attend school without depending heavily on external financial aid, as they already receive support from their parents and personal allowances. Consequently, while financial aid is available, students should avoid over-reliance on it.

This is further supported by Moneva et al. (2020), who argue that parental financial support and allowances enable students to acquire educational resources that guide them throughout their academic journey. Additionally, a study by Digital Media Service (2018) highlights the importance of not depending too much on financial aid, as limited assistance is often provided to non-indigent students, with priority given to indigent students who require more help to cover essential school-related expenses.

Level of Student Expenses

Presented in Table 2 is the level of Student Expenses in terms of food expense, transportation fare, and project necessities.

Table 2. Level of Student Expenses among Senior High School students

Domains of Student Expenses	SD	Mean	Descriptive Level
Food Expense	0.434	2.96	High
Transportation Fare	0.508	3.07	High
Project Necessities	0.442	3.08	High
OVERALL	0.391	3.04	High

The table displays that the overall value of student expenses is 3.04, with a standard deviation of 0.391, which indicates a high level. This suggests that students' expenses are sometimes manageable. This finding implies that senior high school students experience little to no difficulty with their expenses, which may be attributed to various factors such as financial support. The ability to rely on financial support provides students with a sense of security regarding their expenses, allowing them to focus on their academic success and personal growth.

This is supported by Moneva and Tuñacao (2020), who stated that financial support is essential in meeting student expenses. Allowances or financial support provided to students enable them to develop decision-making skills, take on responsibility, improve budgeting, and enhance their academic performance. Additionally, research published in *Frontiers in Psychology* (2023) emphasized that providing financial aid is an essential service for low-income students who require assistance in managing their expenses.

Moreover, the domain of project necessities had the highest mean among the three categories, at 3.08, with a standard deviation of 0.441, indicating a high level. This suggests that, among all student expenses, students are most adept at managing their project necessities. Since projects are among the most influential academic tasks, effective management of project-related expenses contributes significantly to students' academic growth and success.

Viter (2024) emphasized that a project without a budget is like a car without fuel—funding is essential to initiate a project and set all necessities in motion. A budget plays a crucial role in students' project planning, as estimating costs allows them to measure actual expenses and manage their finances more efficiently. Additionally, a study by UniProjectMaterials7 (2021) found that financial limitations can prevent students from accessing essential project materials, such as textbooks, supplies, and other resources. This suggests that students with sufficient financial support are more likely to meet their project needs effectively and complete their academic tasks successfully.

In addition, the domain of transportation fare had a mean value of 3.07, with a standard deviation of 0.508, also categorized as high. This indicates that Grade 11 students generally do not face difficulties in covering

transportation costs, demonstrating their ability to manage expenses effectively. Proper management of transportation expenses contributes to better financial management, reducing financial stress and allowing students to focus more on their academics.

This is supported by Florentino et al. (2023), who stated that under the law, students are entitled to a 20 percent discount on domestic regular fares upon presenting their duly issued school identification cards (IDs) or a current validated enrollment form, along with a government-issued identification document. This suggests that students do not have to worry significantly about transportation fares. Additionally, students in various regions have been shown to utilize public transportation services efficiently, reinforcing the idea that transportation fare management is linked to broader financial decision-making. For instance, Carolyn et al. (2023) noted that in New York, students in certain districts receive public transportation access through MetroCards, which they effectively budget as part of their overall student expenses.

However, the domain of food expenses had a mean value of 2.96, with a standard deviation of 0.434. While still categorized as high, this was the lowest mean value among the three domains of student expenses. This suggests that senior high school students may prioritize other spending areas, such as educational resources or social activities, over food expenses. It may also indicate that food costs are not their primary financial burden, allowing for more flexibility in spending habits. Despite relatively high food costs, students appear to manage their food budgets efficiently, possibly relying on family support to keep expenses lower compared to other financial needs.

Previous research has shown that students often prioritize other areas of spending, such as basic school supplies and living expenses, over food costs (Richards et al., 2023). According to the College Futures Foundation (2019), students today face significant challenges related to educational and other living expenses, suggesting that the high cost of essential academic and living necessities represents a more substantial financial burden than food expenses alone.

Significance of the Relationship between the Financial Support and the Student Expenses among Senior High School Students

Table 3 presents the relationship between financial support and student expenses.

Table 3. Significance of the Relationship between the Financial Support and the Student Expenses among Senior High School Students

	r	Student Expenses			
		r²	p-value	Decision on H₀ @ 0.05 level of significance	Interpretation
Financial Support	.544	0.296	.000	Reject H ₀	Significant

Table 3 reveals a significant moderate relationship between financial support and student expenses among senior high school students. The analysis obtained a p-value of 0.000 at a 0.05 level of significance, leading to the rejection of the null hypothesis. The r-value is 0.54, which indicates a moderate positive correlation. Furthermore, the analysis shows that 29.6% of the variation ($r^2 = 0.296$) in student expenses can be attributed to the level of financial support. This suggests that the financial resources available to senior high school students significantly influence their spending on academic and personal needs.

In comparison, other factors account for the remaining 70.4% of the variation. Based on the results, it can be concluded that students are more likely to manage their academic and personal expenses effectively when financial support is high. The observed relationship between financial support and student expenses among senior high school students suggests that increasing financial resources can have a notable impact on their ability to meet various needs, both in education and daily life. This relationship highlights the significance of financial support, as it can alleviate financial stress and contribute to a more balanced academic experience.

Thus, ensuring sufficient financial support is crucial for the overall well-being and success of senior high school students.

These findings align with Daud et al. (2018), who demonstrated that students require more financial resources to cover both study and living costs, as the cost of higher education in both public and private institutions continues to rise. Similarly, Moneva and Jumag (2020) found that students with sufficient financial support are more likely to manage their educational and living expenses effectively. Festa et al. (2019) also supported this claim, stating that financial support helps cover both immediate educational costs and living expenses, thereby reducing stress and allowing students to focus more on their academic studies rather than financial concerns. Furthermore, Daud et al. (2018) found that students' primary sources of financial resources include financial aid (e.g., grants), parental income, and allowances, which contribute to both their education and daily living expenses. Thus, financial support significantly impacts students' ability to manage their expenses effectively, leading to improved academic performance and overall well-being (Lopez et al., 2024).

CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the conclusions that were drawn from the findings of the study. This section further offers recommendations as to how the findings of the study can improve practice.

This study aimed to determine the extent of financial support and student expenses of senior high school students at Carlos P. Garcia Senior High School. Specifically, this study sought to determine if a relationship exists between financial support and student expenses of senior high school students at Carlos P. Garcia Senior High School, as well as the degree of their relationship.

This study utilized a descriptive-correlation design to determine the extent of financial support and student expenses and if they are significantly related. The respondents of this study were one hundred (300) senior high school students of Carlos P. Garcia Senior High School in Davao City using a random sampling design. The respondents used research-made survey questionnaires to collect necessary information. Data collection involved strict compliance of ethical considerations. The data were analyzed using mean scores and Pearson's r correlation coefficient to determine the extent and significance of the relationship between financial support and student expenses among senior high school students.

The results of the analysis revealed the following:

The extent of the financial support among senior high school students in Carlos P. Garcia Senior High School is moderately manifested. This implies that the financial support among senior high school students in Carlos P. Garcia Senior High School is sometimes demonstrated.

The extent of the student expenses among senior high school students in Carlos P. Garcia Senior High School is moderately manifested. This implies that the student expenses among senior high school students in Carlos P. Garcia Senior High School is sometimes demonstrated.

The result also shows that there is a significant moderate relationship between financial support and student expenses among senior high school students at Carlos P. Garcia Senior High School. Moreover, the degree of the relationship is high. This means that financial support for senior high school students in Carlos P. Garcia Senior High School is sometimes manifested, they are more likely to manage their expenses for both educational and living needs, however, may some challenges may still exist such as full covering costs.

Conclusion

Based on the findings of the study, the following conclusions are drawn by the researchers:

The financial support of senior high school students at Carlos P. Garcia Senior High School is sometimes manifested. While the students receive some level of financial assistance, there is still a need to increase the

stability and sufficiency of support to fully address their educational and personal needs, as perceived in the data.

The student expenses of senior high school students in Carlos P. Garcia Senior High School are sometimes manifested. Although the students manage their expenditures on basic needs, including school projects and daily necessities, there is room for improvement in budgeting and financial planning to ensure that these expenses are better managed in the long term.

The extent of student expenses at Carlos P. Garcia Senior High School would depend on the financial support they receive. It is evident that if their financial support is high, it would positively influence their management of student expenses, which is very important for their academic focus. Moreover, students who receive greater financial support can manage their expenses better, ensuring they can prioritize their educational needs.

Recommendations

To enhance students' financial well-being, it is essential to strengthen financial support initiatives, ensuring stable and sufficient assistance that addresses both educational and personal needs. Students should actively participate in budgeting and financial management workshops to improve their spending habits and develop effective financial planning strategies. Additionally, seeking financial assistance programs tailored to specific student groups, such as low-income students, working students, or those with dependents, can help alleviate financial challenges. Exploring opportunities for grants, scholarships, or low-interest student loans can further ease financial burdens and improve retention rates. Moreover, collaborating with local businesses or organizations to secure part-time job opportunities or paid internships can provide financial relief while contributing to students' professional development.

Teachers play a crucial role in fostering financial literacy among students. Integrating financial literacy topics into relevant subjects can equip students with essential financial management skills, enabling them to make informed financial decisions. Furthermore, guiding students in identifying and accessing available financial assistance programs and scholarships can ensure they take full advantage of the financial resources available to them.

The school administration should establish partnerships with local organizations and community programs to expand financial resources for students. Additionally, implementing a systematic approach for regular monitoring and feedback can help assess the effectiveness of financial support initiatives, ensuring continuous improvement and adaptation to students' evolving needs.

For future research, a mixed-methods approach incorporating qualitative data, such as interviews and focus group discussions, is recommended to gain deeper insights into students' financial challenges and support needs. Conducting a longitudinal study to analyze the development of students' financial management skills over time can provide a more comprehensive understanding of their long-term financial behavior and stability. Such research can contribute to the formulation of more effective financial support policies and interventions tailored to students' specific financial concerns.

REFERENCES

1. Agusin, V.T. et al. (2015). Projects and its Effects on Students' Academic Performance and Behavior, https://www.academia.edu/34588431/PROJECTS_AND_ITS_EFFECTS
2. Ahista & Fikri. (2024). Mental Accounting and Self-Control Over Daily Expenses of Students https://www.researchgate.net/publication/387662535_Mental_Accounting_and_Self-Control_Over_Daily_Expenses_of_Students
3. Angelina et al., (2023). An Assessment of parental level of income on students' academic performance in public secondary schools in Kenya <https://doi.org/10.56293/IJMSSSR.2022.4626>
4. Beer, Allison, & Jacob (2020), Bridging Financial Wellness and Student Success: Effective Models for Community College. <https://files.eric.ed.gov/fulltext/ED607406.pdf>

5. Butcher,(2015). Financial risk and inflexibility: part-time HE in decline, <https://doi.org/10.5456/WPLL.17.4.89>
6. College Futures Foundation (2019). New Survey: Students Report High Housing and Food Expenses as Barriers to College Success <https://collegefutures.org/insights/new-survey-students-report-high-housing-and-food-expenses-as-barriers-to-college-success/>
7. Carolyn et al., (2023). Student Transportation in Choice-Rich Districts: Implementation Challenges and Responses. <https://direct.mit.edu/edfp/article/18/2/351/110633/Student-Transportation-in-Choice-Rich-Districts>
8. Conroy et al., (2021). The Real Price of College: Estimating and Supporting Students' Financial Needs, <https://files.eric.ed.gov/fulltext/ED628038.pdf> Crystal wiese(2024). Non-experimental research: What it is, Types & Tips | QuestionPro, <https://www.questionpro.com/blog/non-experimental-research/>
9. David Doe Fiergbor, (2022). The Habit of Allowance among College students. <https://doi.org/10.37256/ges.11202069.38-43>
10. Digital service media (2018). No scholarship program but financial aid for indigent students – DSWD <https://www.dswd.gov.ph/no-scholarship-program-but-educational-assistance-for-indigent-students-dswd/>
11. Doniego, (2021). Spending Practices and Money Management Strategies of Aspiring Accountants: An Investigation <https://www.ijase.org/index.php/ijase/article/download/65/62/210>
12. Faith Ifeanacho, (2023). 8 Reasons Why Every Student Should Save Money. <https://medium.com/@faithifeanacho99/8-reasons-why-every-student-should-save-money-d17007b4c9ad>
13. Frontiers in Psychology, (2023). Impact of students assistance policies on quality of life and mental health, <https://www.frontiersin.org/journals/psychology/articles/10.3389/fpsyg.2023.1266366/full>
14. Goldrick-Rab, Kelchen, Harris, & Benson (2016). Reducing Income Inequality in Educational Attainment: Experimental Evidence on the Impact of Financial Aid on College Completion. <https://saragoldrickrab.com/uploads/2023/06/Goldrick-Rab-et-al-2016-Reducing-Income-Inequality-in-Educational-Attainment.pdf>
15. Iwai and Churchill, (2020). College attrition and the financial support systems of students, <https://link.springer.com/article/10.1007/BF00973712>
16. Jerald Moneva & Elvira Jumag (2020). Satisfaction with Financial Support and Students' Determination in Learning <https://research.lpubatangas.edu.ph/wp-content/uploads/2020/06/APJARSS-2020.007.pdf>
17. Learneo, (2024). Relationship between the Daily Allowance and Daily Expenses of Senior High School Students of FEAPITSAT Tanza, <https://www.coursehero.com/file/220635788/Manuscript-group-1docx/>
18. Lopez et. al (2023). Government Financial Aid's Benefits on Academic Achievement Among Business Administration Students <https://ijsmr.in/vol-7-issue-1/government-financial-aids-benefits-on-academic-achievement-among-business-administration-students/>
19. Lumen Learning (2021). Descriptive Research | Introduction to Psychology, <https://courses.lumenlearning.com/suny-hvcc-psychology-1/chapter/outcome-approaches-to-research/>
20. Festa, Mackenzie et al., (2019). The Impact of Financial-Aid Format on Students' Collegiate Financing Decisions, <https://eric.ed.gov/?id=EJ1241101>
21. Higginbotham (2024). Saving money as a student 2024 https://www.prospects.ac.uk/applying-for-university/university-life/saving-money-as-a-student?utm_source=chatgpt.com
22. Maria Georgia Vida Florentino (2023). How much does transport fare cost these days? <https://www.philstar.com/business/2023/04/25/2261337/how-much-does-transport-fare-cost-these-days>
23. Mastros (2022). How Transportation Costs Can Impact School Budgets, https://www.busboss.com/blog/bid/137972/how-transportation-costs-can-impact-school-budgets?Hs_amp=true&fbclid=IwZXh0bgNhZW0CMTAAAR1REofzwjqR7iWT6uGx3NHNUwNU09D0V4uFEsm98baS7pjlcSk-wDHX0aemBKwDmGflqXtROu2e1KGWA
24. Masereka et al. (2023). Influence of Family Income Level on Academic Performance Among Secondary School Students of Kitswamba and Rugendabara-Kikongo Town Councils, Kasese District, Uganda. <https://philarchive.org/archive/MASIOF>
25. Melissa Horton (2024). Simple Random Sampling Definition, Advantages and Disadvantage, <https://www.investopedia.com/ask/answers/042815/what-are-disadvantages-using-simple-random-sample-approximate-larger-population.asp>

25. Moneva, Jakosalem, & Malbas, (2020). Students' Satisfaction in Their Financial Support and Persistence in School <https://doi.org/10.5296/ijssr.v8i2.16784>
26. Moneva, J. & Tuñacao, M. (2020). Students' Level of Financial Support Satisfaction Towards Their Daily Allowance, <https://research-advances.org/index.php/IJEMS/article/viewFile/1484/1209>
27. Nurmarni Athirah Abdul Wahid et al., (2023). Relationship Between the Monthly Allowance and Daily Expenses Among UiTM Jengka Students. Randwick International of Social Science Journal, 4(4), 785-794. <https://doi.org/10.47175/rissj.v4i4.778>
28. Nurhidayah Norazlan et al. (2020). THE-FINANCIAL-PROBLEMS-AND-ACADEMIC-PERFORMANCE-AMONG-PUBLIC-UNIVERSITY-STUDENTS-IN-MALAYSIA <https://doi.org/10.61688/ajpbs.v1i2.52>
29. Nurul Nadiya Abu Hassan, (2023). Relationship Between the Monthly Allowance and Daily Expenses Among UiTM Jengka Students. Randwick International of Social Science Journal, 4(4), 785-794. <https://doi.org/10.47175/rissj.v4i4.778>
30. Nicole Arduini-Van Hoose (2020). Educational Psychology, <https://edpsych.pressbooks.sunycreate.cloud/>
31. Oscar J. Solis et al., (2015). Financial Support and Its Impact on Undergraduate Student Financial Satisfaction, https://www.researchgate.net/publication/275023615FinancialSupport_and_Its_Impact_on_Undergraduate_Student_Financial_Satisfaction
32. Oxford University Press eBooks, (2023). Quantitative Descriptive and Correlational Research, https://typeset.io/papers/quantitative-descriptive-and-correlational-research-3a1v1iz9?fbclid=IwZXh0bgNhZW0CMTAAR1REofzwj1R7i_WT6uGx3NHNUwNU09D0V4uFEsm98baS7pjlcSk-wDHX0_aem_BKwDmGflqXtROu_2e1KGWA
33. Paul C. Price et al., (2017), 6.1 Overview of Non-Experimental Research – Research Methods in Psychology, https://opentext.wsu.edu/carriecuttler/?fbclid=IwZXh0bgNhZW0CMTAAR2Cl_GdnJNPtU13EkMQ-9M_icfaWJVWXXKSZoB-2qkLs6AI38eEJUYYGGV6k_aem_nP_Slg82QVml_SUMn9dqfxQ
34. Patrick Villanova (2024). 13 Important Benefits of Saving Money <https://smartasset.com/financial-advisor/benefits-of-saving-money>
35. Philippines Assistance (2024). Financial aid Programs (Scholarships / Trainings) in the Philippines <https://assistance.ph/educational-assistance-programs/>
36. Priscila da Silva Soares, Cledir de Araújo Amaral, & Educação e Pesquisa (2022). A assistência estudantil no processo educacional: possibilidades de atuação <https://doi.org/10.1590/S1678-4634202248238181>
37. Rakesh Aggarwal, (2020). Study designs: Part 2 – Descriptive studies, <https://typeset.io/papers/study-designs-part-2-descriptive-studies-2gsefq3q41>
38. Rector, (2024). Using and Interpreting Cronbach's Alpha, https://library.virginia.edu/data/articles/using-and-interpreting-cronbachs-alpha?fbclid=IwY2xjawFWiipleHRuA2FlbQIxMAABHbbx4caaYInmsQRdpCsKba49NTzb5CZZ3J1ho4UFj1q-VlkBMmyzxo7vmA_aem_U6lmxNIxsZyFdPklVt5ANQ
39. Rickelle Richards (2023). A Comparison of Experiences with Factors Related to Food Insecurity between College Students Who Are Food Secure and Food Insecure: A Qualitative Study. <https://www.sciencedirect.com/science/article/abs/pii/S2212267222007298>
40. Reyes, Tabuga, Asis, & Mondez (2015). Child Poverty in the Philippines. <https://www.unicef.org/philippines/media/461/file/Child%20Poverty%20in%20the%20Philippines.pdf>
41. Shalonda Skidmore (2023). Experimental vs. Non-Experimental Research | Methods & Examples - Lesson | Study.com, <https://study.com/academy/lesson/non-experimental-and-experimental-research-differences-advantages-disadvantages.html>
42. Shona McCombes (2023). Descriptive Research | Definition, Types, Methods & Examples, <https://www.scribbr.com/methodology/descriptive-research/>
43. Slamet Rosyadi, (2024). Impact of a free public transportation service for rural households, <https://doi.org/10.20473/mkp.V33I12020.58-76>
44. Spencer, (2022). Increases in Food Prices Costs Students, <https://sabew.org/2022/12/increases-in-food-prices-costs-students/>

45. Sutton trust (2023). Two thirds of students struggling with food costs due to maintenance loans squeeze, https://www.fenews.co.uk/student-view/two-thirds-of-students-struggling-with-food-costs-due-to-maintenance-loans-squeeze/?fbclid=IwZXh0bgNhZW0CMTAAAR115jh1yAdS_5AaH3_6-tt6e9tZfvGYSCahiyiaWxc3kw93rhUI4Xs5db8_aem_tOGV4Eprq3jgNZITucsyyw
46. Tao Lin & Han Lv, (2017). The effects of family income on children's education: An empirical analysis of CHNS data, https://www.researchgate.net/publication/321317848_The_effects_of_family_income_on_children's_education_An_empirical_analysis_of_CHNS_data
47. TASCO, (2023). Financial support (post-entry)<https://taso.org.uk/intervention/financial-support-post-entry/>
48. Tuan, Jenna, & Brent (2019). The Effects of Grant Aid on Student Persistence and Degree Attainment: A Systematic Review and Meta-Analysis of the Causal Evidence, <https://doi.org/10.3102/0034654319877156>
49. UniProjectMaterials7 (2021). College project: Instructional materials and students achievement <https://uniprojectmaterials695907164.wordpress.com/2021/08/05/college-project-instructional-materials-and-students-achievement/>
50. Van Bussel, Melissa, Fecteau & Eric, (2022). Persistence and Graduation Indicators of Postsecondary Students by Parental Income, 2012/2013 Entry Cohort. Education, Learning and Training: Research Paper Series. Catalogue No. 81-595-M. <https://files.eric.ed.gov/fulltext/ED624914.pdf>
51. William Riggs, (2024). The role of behavioral economics and social nudges in sustainable travel behavior, <https://doi.org/10.1016/B978-0-12-815167-9.00014-1>
52. Veronica R. Nyahende, (2015). Survey on the Assessment of the Current Actual Expenses Incurred by Students on the Meals and Accommodation within and around the Campuses: The Case of Tanzania Higher Education Students' Loans Beneficiaries, https://www.researchgate.net/publication/282054976_Survey_on_the_Assessment_of_the_Current_Actual_Expenses_Incurred_by_Students_on_the_Meals_and_Accommodation_within_and_around_the_Campuses_The_Case_of_Tanzania_Higher_Education_Students'_Loans_Benefic

APPENDIX

Survey Questionnaire

The Impact of Financial Support On Student Expenses Among Senior Highschool Students

General Instruction: Please accomplish the questionnaire and do not leave any item unanswered. Rest assured that any information you have shared will be kept confidential.

Part I. Financial Support

Instruction: Check (/) the corresponding degree of each statement about the **Financial Support** in terms of **Parental Income, Allowance, and Financial aid**. Each Item is measured in four levels, **these are the following**.

Scale	Description
4	Always
3	Sometimes
2	Rarely
1	Never

1.1 Parental Income		4	3	2	1
1.	I feel that my family's income provides enough support for my education.				
2.	I believe that my family's income allows us to maintain a good standard of living.				
3.	I feel that my family's income helps me meet my basic needs comfortably.				
4.	I feel confident that my family can handle unexpected expenses.				
5.	I feel that my family's income supports my extracurricular activities.				
6.	I believe that my family's income is managed effectively to support our needs.				
7.	I appreciate that my family's income enables me to participate in any educational opportunities.				
8.	I appreciate that my family's income enables us to save for future goals.				
9.	I feel that my family's income contributes to a secure financial situation.				
10.	I feel supported by my family's income in achieving my personal and educational goals.				

1.2 Allowance		4	3	2	1
1.	I enjoy setting aside money for my saving goals each month.				
2.	I actively choose to save a portion of any extra money I receive.				
3.	I work toward a specific allowance goal.				
4.	I track my allowance progress regularly.				
5.	I review and adjust my allowance plan to stay on track with my goals.				
6.	I make a conscious effort to save a portion of any extra money I receive.				
7.	I use a budget to manage my allowance effectively.				
8.	I save money regularly, even if it's a small amount.				
9.	I avoid impulsive spending to ensure I save more.				
10.	I feel confident in my ability to save money for future needs.				

1.3 Financial aid		4	3	2	1
1.	I have received financial assistance for my education (e.g., grants)				
2.	I seek out financial aid when I encounter challenges in my studies.				
3.	I believe that financial aid is relevant to my academic needs.				
4.	I often rely on financial aid to cover up my academic expenses.				
5.	I feel that the financial aid helps me succeed in my academic studies.				
6.	I find the financial aid I receive to be easily accessible when I need it in my studies				
7.	I use financial aid to help pay for my living expenses while attending school.				
8.	I believe that financial aid has helped me reduce my overall expenses.				
9.	I feel that the financial aid I receive allows me to focus more on studies rather than being under financial stress.				
10.	I feel confident that I manage my expenses better due to the financial aid I receive.				

Part II. Student Expenses

Instruction: Check (/) the corresponding degree of each statement about the **Financial Constraints** in terms of **Food Expense, Transportation Fare, and Project Necessities**. Each Item is measured in four levels, **these are the following**.

Scale	Description
4	Always
3	Sometimes
2	Rarely
1	Never

2.1 Food Expense		4	3	2	1
1.	I skip snacks.				
2.	I avoid unnecessary snacks to keep my food expenses in check.				
3.	I bring lunch or dinner from home to save on food expenses.				
4.	I use food delivery services when it fits within my budget.				
5.	I track my food expenses to stay within my allocated budget.				
6.	I make thoughtful choices about food spending to align with my budget.				
7.	I compare prices and look for deals or discounts to reduce my food expenses.				
8.	I plan my meals ahead to avoid unnecessary food expenses.				
9.	I set a monthly budget for dining and stick to it.				
10.	I prefer cooking at home rather than eating out to manage my food expenses.				

2.2 Transportation Fare		4	3	2	1
1.	I budget for my transportation expenses each month.				
2.	I look for ways to reduce my transportation costs, such as by carpooling or using public transit.				
3.	I compare transportation options to find the most cost-effective choice.				
4.	I plan my trips to minimize transportation costs.				
5.	I track my transportation expenses to stay within my budget.				
6.	I avail discounts or special offers to reduce my transportation costs.				
7.	I feel that my transportation expenses are manageable within my budget.				
8.	I adjust my transportation habits to save money.				

9.	I have a clear understanding of my monthly transportation costs.				
10.	I review my transportation costs regularly to identify any areas for allowance.				

2.3 Project Necessities		4	3	2	1
1.	I buy only the things I need for school.				
2.	I can afford to buy all the supplies I need for school.				
3.	I can donate anytime to school projects.				
4.	I plan my purchases to avoid overspending.				
5.	I recycle and reuse my old supplies when possible.				
6.	I often check for sales or discounts on school supplies to save money.				
7.	I use coupons or sign up for rewards programs to get discounts on school supplies.				
8.	I take advantage of back-to-school sales and stock up on frequently used supplies.				
9.	I try to use supplies I already have before buying new ones to avoid unnecessary purchases.				
10.	I prioritize buying high-quality supplies that will last throughout the school year.				

Appendix C

List of Tables

Table 1.1 Level of Financial Support in terms of Parental Income among Senior High School students

Engagement	Mean	SD	Descriptive Level
I feel that my family's income provides enough support for my education.	3.34	0.639	Very High
I believe that my family's income allows us to maintain a good standard of living.	3.28	0.753	Very High
I feel that my family's income helps me meet my basic needs comfortably.	3.31	0.748	Very High
I feel confident that my family can handle unexpected expenses.	2.83	0.682	High
I feel that my family's income supports my extracurricular activities.	3.00	0.778	High
I believe that my family's income is managed effectively to	3.35	0.626	Very High

support our needs.			
I appreciate that my family's income enables me to participate in any educational opportunities.	3.38	0.749	Very High
I appreciate that my family's income enables us to save for future goals.	3.19	0.800	High
I feel that my family's income contributes to a secure financial situation.	3.11	0.723	High
I feel supported by my family's income in achieving my personal and educational goals.	3.36	0.718	Very High

Table 1.2 Level of Financial Support in terms of Allowance among Senior High School students

Reach	Mean	SD	Descriptive Level
I enjoy setting aside money for my saving goals each month.	2.96	0.816	High
I actively choose to save a portion of any extra money I receive.	3.27	0.750	Very High
I work toward a specific allowance goal.	2.92	0.800	High
I track my allowance progress regularly	2.71	0.856	High
I review and adjust my allowance plan to stay on track with my goals.	2.97	0.810	High
I make a conscious effort to save a portion of any extra money I receive.	3.13	0.747	High
I use a budget to manage my allowance effectively.	3.22	0.705	High
I save money regularly, even if it's a small amount.	3.27	0.777	Very High
I avoid impulsive spending to ensure I save more.	3.03	0.784	High
I feel confident in my ability to save money for future needs.	2.99	0.810	High

Table 1.3 Level of Financial Support in terms of Financial aid among Senior High School students

Click Through	Mean	SD	Descriptive Level
I have received financial assistance for my education (e.g., grants)	2.88	0.832	High
I seek out financial aid when I encounter challenges in my studies.	2.77	0.790	High
I believe that financial aid is relevant to my academic needs.	3.21	0.769	High
I often rely on financial aid to cover up my academic	2.73	0.839	High

expenses.			
I feel that the financial aid helps me succeed in my academic studies.	3.20	0.765	High
I find the financial aid I receive to be easily accessible when I need it in my studies	2.96	0.828	High
I use financial aid to help pay for my living expenses while attending school.	2.73	0.839	High
I believe that financial aid has helped me reduce my overall expenses.	2.97	0.822	High
I feel that the financial aid I receive allows me to focus more on studies rather than being under financial stress.	2.99	0.772	High
I feel confident that I manage my expenses better due to the financial aid I receive.	2.96	0.777	High

Table 2.1 Level of Student Expenses in terms of Food Expense among Senior High School students

Brand Awareness	Mean	SD	Descriptive Level
I skip snacks.	2.96	0.777	High
I avoid unnecessary snacks to keep my food expenses in check.	3.09	0.753	High
I bring lunch or dinner from home to save on food expenses.	2.93	0.913	High
I use food delivery services when it fits within my budget.	2.32	0.909	Low
I track my food expenses to stay within my allocated budget.	2.97	2.096	High
I make thoughtful choices about food spending to align with my budget.	3.13	0.787	High
I compare prices and look for deals or discounts to reduce my food expenses.	3.29	0.743	Very High
I plan my meals ahead to avoid unnecessary food expenses.	3.09	0.753	High
I set a monthly budget for dining and stick to it.	2.67	0.865	High
I prefer cooking at home rather than eating out to manage my food expenses.	3.18	0.821	High

Table 2.2 Level of Student Expenses in terms of Transportation Fare among Senior High School students

Purchase Intent	Mean	SD	Descriptive Level
I budget for my transportation expenses each month.	2.93	0.832	High
I look for ways to reduce my transportation costs, such as by carpooling or using public transit.	3.08	0.849	High

I compare transportation options to find the most cost-effective choice.	3.04	0.710	High
I plan my trips to minimize transportation costs.	3.15	0.796	High
I track my transportation expenses to stay within my budget.	3.08	0.787	High
I avail discounts or special offers to reduce my transportation costs.	2.91	0.877	High
I feel that my transportation expenses are manageable within my budget.	3.14	0.752	High
I adjust my transportation habits to save money.	3.13	0.787	High
I have a clear understanding of my monthly transportation costs.	3.11	0.803	High
I review my transportation costs regularly to identify any areas for allowance.	3.14	0.779	High

Table 2.3 Level of Student Expenses in terms of Project Necessities among Senior High School students

Social Sentiment	Mean	SD	Descriptive Level
I buy only the things I need for school.	3.46	0.717	Very High
I can afford to buy all the supplies I need for school.	2.91	0.830	High
I can donate anytime to school projects.	2.74	0.787	High
I plan my purchases to avoid overspending.	3.17	0.739	High
I recycle and reuse my old supplies when possible.	3.07	0.769	High
I often check for sales or discounts on school supplies to save money.	3.24	0.866	High
I use coupons or sign up for rewards programs to get discounts on school supplies.	2.85	0.947	High
I take advantage of back-to-school sales and stock up on frequently used supplies.	3.13	0.761	High
I try to use supplies I already have before buying new ones to avoid unnecessary purchases.	3.25	0.757	High
I prioritize buying high-quality supplies that will last throughout the school year.	3.02	0.910	High