



## Financial challenges and time management as predictors of teaching performance among secondary school teachers

Margie M Mongado, Dr. Felinita III R Doronio

Faculty of the Graduate School, Assumption College of Nabunturan, Nabunturan, Davao de Oro, Philippines

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### Abstract

This study investigated the predictive influence of financial challenges and time management on the teaching performance of secondary school teachers in the Sta. Josefa District, Agusan del Sur. Employing a descriptive-correlational research design, data were gathered from public secondary school teachers using adapted and validated instruments for financial challenges and time management, alongside official Classroom Observation Tool (COT) ratings for teaching performance. Descriptive analysis revealed that while teachers navigate a high extent of financial challenges, they consistently maintain "Outstanding" teaching performance. Pearson correlation analysis indicated no significant relationship between financial challenges and teaching performance, nor between time management and performance. However, multiple regression analysis demonstrated that the Personal Aspect of time management significantly predicts teaching performance ( $p < 0.05$ ), whereas the Job Aspect does not. These findings reveal a high degree of professional insulation among educators, showing that personal time-use discipline, goal-setting, and internal drive maintain instructional quality despite external economic stressors. District-level interventions focusing on teacher financial wellness and self-regulation are highly recommended.

**Keywords:** Financial challenges, time management, teaching performance, personal aspect, predictors, secondary school teachers

### Introduction

The effectiveness of teacher performance, characterized by strong pedagogical skills and instructional clarity, is the single most critical in-school factor for improving student academic achievement and long-term educational equity. Maintaining high instructional standards is essential to meet national education goals. However, external pressures such as systemic economic stress can fundamentally undermine teacher well-being and concentration, threatening instructional delivery.

Globally, workplace and personal stressors are closely linked with emotional exhaustion and declining productivity. In the Philippine context, public-school teachers encounter chronic financial hurdles. Widespread debt dependency and stagnant entry salaries relative to inflation represent persistent structural issues. Empirical literature points out that financial anxiety consumes massive mental bandwidth—a psychological mechanism known as "tunneling"—which frequently leads to cognitive fatigue, procrastination, and compromised workplace dedication. Furthermore, heavy administrative workloads often force public educators to balance core teaching with secondary bureaucratic commitments, introducing substantial time conflicts.

While previous literature has thoroughly examined teacher burnout, there remains a distinct research gap in the Caraga region, particularly within Agusan del Sur, regarding how objective financial stressors and time management dimensions interact to predict official Classroom Observation ratings. Grounded in the Job Demands-Resources (JD-R) model and Self-Determination Theory, this study fills this gap by exploring how external financial constraints and internal time manipulation act as structural predictors of objective performance. The objective of this study was to evaluate the levels of financial challenges, time management practices, and teaching performance among

secondary educators in Sta. Josefa District, and determine which factors significantly predict their professional output.

### Methods

#### Research Design

This study utilized a quantitative, descriptive-correlational research design using multiple regression analysis to map the predictive values of the independent variables on the specified dependent measure.

#### Participants and Locale

The research was situated across selected public secondary schools within the Sta. Josefa District, Division of Agusan del Sur. The final respondent pool comprised secondary school teachers actively serving the district.

#### Research Instruments

Data collection utilized a structured, adapted survey questionnaire broken into distinct subscales:

- 1. Financial Challenges Scale:** Evaluated dimensions such as Low Salary, Lack of Resources, and Financial Burden.
- 2. Time Management Scale:** Categorized into the Personal Aspect (goal setting, self-discipline, internal prioritization) and the Job Aspect (meeting administrative timelines, routine work schedules).
- 3. Teaching Performance Data Sheet:** Captured actual Classroom Observation Tool (COT) numerical ratings from the Results-Based Performance Management System (RPMS) under official DepEd guidelines.

To ensure structural validity, the instrument underwent content validation by five educational management and research experts, achieving an "Excellent" descriptive

validation rating. A pilot test conducted with 20 non-sample teachers demonstrated high internal consistency, yielding acceptable Cronbach’s alpha coefficients ranging from 0.824 to 0.929.

**Data Collection and Ethical Considerations**

Prior to deployment, administrative clearance was approved by the Schools Division Superintendent and respective school principals. Strict ethical parameters were adhered to, overseen by an institutional Ethics Review Committee. All participants signed an Informed Consent Form highlighting absolute anonymity and the right to unpenalized withdrawal. Surveys were directly administered to the teachers, while numerical COT scores were obtained securely under the immediate supervision of school heads to protect document integrity. Collected data were handled through SPSS v26 software.

**Results and Discussion**

**Level of Financial Challenges and Time Management**

Descriptive analysis revealed that teachers face a high extent of financial issues, particularly surrounding low disposable income and the necessity to self-fund classroom resources. Concurrently, teachers showed highly favorable time management marks, noting high agreement with structured personal task prioritization and consistent adherence to instructional schedules.

**Relationship Between the Variables**

The correlation matrices displayed unexpected results regarding the connection between external challenges and educational performance:

- **Financial Challenges and Teaching Performance:** Pearson correlation ( $r$ ) values indicated no statistically significant relationship. This implies that heightened financial pressure does not cause a linear decline in classroom delivery.
- **Time Management and Teaching Performance:** The interaction demonstrated a very weak, low positive correlation ( $r = 0.104$ ) that did not cross the threshold of statistical significance at standard levels.

**Regression Models predicting Teaching Performance**

To uncover underlying predictive values, a multiple linear regression analysis was applied, treating the independent domains as individual predictors for COT outcomes.

Predictor Variable (Time Management Domains)	Beta ( $\beta$ )	p-value	Statistical Significance
Personal Aspect (Internal discipline, goal setting, scheduling)	Positive	< 0.05	Significant Predictor
Job Aspect (Bureaucratic compliance, administrative timelines)	Neutral	> 0.05	Not Significant

The regression analysis verified that the Personal Aspect of time management is a strong, statistically significant predictor of higher teaching performance. Conversely, the Job Aspect failed to show predictive value.

**Discussion**

The discovery that financial stress has an insignificant connection with classroom ratings contradicts traditional

deficit models that assume personal financial hardship automatically degrades professional instructional quality. Instead, the results support the phenomenon of professional insulation. Public school educators demonstrate strong vocational resilience, consciously partitioning economic stress away from their core interaction with students.

The regression model proves that internal, personal time mastery—characterized by goal setting, intrinsic motivation, and proactive organization—is what directly impacts "Outstanding" teacher performance. This aligns with Buric and Kim (2020) [3], who argued that personal planning enhances self-efficacy, transforming into greater classroom persistence. Punctual compliance with administrative timelines (the Job Aspect), while necessary for systematic routine, does not drive high classroom observation marks. Instead, an educator’s personal habits and internal commitment to organizing time effectively are what create instructional excellence.

**Conclusion and Recommendations**

**Conclusion**

This study concludes that secondary school teachers in the Sta. Josefa District exhibit outstanding vocational resilience. Despite facing high financial challenges, their teaching quality remains insulated from personal economic struggles. Crucially, professional classroom excellence is fundamentally driven by internal, personal time-use discipline and goal-directed self-regulation rather than mere external conformity to administrative schedules

**Recommendations**

1. **Implement Financial Wellness Programs:** Institutional leadership should transition from purely monitoring output toward actively offering institutionalized financial wellness initiatives, focusing on debt mitigation and long-term asset management to buffer teachers from burnout.
2. **Promote Teacher Self-Regulation over Strict Compliance:** School administrators are encouraged to look beyond administrative punctuality metrics and focus on professional development modules centered on personal mastery, productivity design, and internal self-efficacy.
3. **Establish Localized Support Funds:** Local government units (LGUs) and academic stakeholders should set up dedicated teacher scholarship and seminar grants. Removing personal out-of-pocket expenses for required continuing professional development will protect and encourage continuous instructional innovation.
4. **Investigate Intrinsic Psychological Attributes:** Future researchers should explore latent variables like teacher grit, vocational calling, and emotional intelligence to fully map the psychological factors that buffer teachers from high economic stress.

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