

# Financial Literacy Competencies of Secondary Teachers: Basis for Program Design and Policy Implementation

JEMRIL B. MERCULIO<sup>1</sup>, JESUS REMAR C. DASSUN, DBA<sup>2</sup>

<sup>1,2</sup> *Institute of Graduate and Advanced Studies, Urdaneta City University*

*Abstract- This study looked at public secondary school teachers' financial literacy skills in terms of budget prioritization, debt management, and financial planning. A standardized questionnaire with a five-point Likert scale was used to collect data from 183 teachers in particular public secondary schools in Pangasinan II using a descriptive-correlational research approach. The results showed that teachers have a high degree of financial control in their daily financial decision-making and are highly competent in handling urgent financial responsibilities, especially when it comes to setting priorities for necessary expenses and upholding disciplined debt habits. Their limited involvement in long-term financial strategies including investment planning, emergency fund creation, and retirement preparedness, however, is reflected in their somewhat lower level of financial planning competency. The study emphasizes how crucial it is to increase teachers' financial resilience because they are important role models for students' responsible financial behavior in addition to their own financial well-being. The study comes to the conclusion that although basic financial literacy abilities are well-developed, focused interventions are urgently needed to strengthen long-term financial planning competences to provide sustainable financial stability and better policy support for educators.*

*Index Terms- Budget Prioritization, Debt Management, Financial Decision, Financial Literacy, Financial Planning, Investment Planning, Public Secondary School Teachers*

## I. INTRODUCTION

Financial literacy has emerged as a critical global concern in the context of increasing economic uncertainty, inflationary pressures, rising household debt, and the growing complexity of financial systems. Across many countries, individuals are expected to make increasingly sophisticated financial decisions involving credit management, retirement planning, insurance, investments, and emergency preparedness. However, Lovčín Kozina, & Metljak

(2022) indicate that financial literacy levels remain inadequate even among teachers, resulting in poor financial decision-making, financial stress, and long-term economic vulnerability. Financial literacy is a crucial life skill that supports not only individual financial well-being but also wider economic stability and social growth (Suci & Santoso, 2025). Teachers have a particularly important role in the educational sector because they influence students' attitudes and behaviors regarding financial responsibility in addition to making financial decisions themselves.

Compen, et al. (2019) emphasizes how crucial it is to improve teachers' financial literacy skills. Financial literacy has a significant impact on budgeting behavior, debt management, savings habits, and retirement readiness. Similarly, Sagwa (2025) argued that individuals with stronger financial planning competencies exhibit greater financial resilience during periods of economic instability. Global studies further reveal that while many educators demonstrate competence in managing immediate financial obligations, they often experience difficulties in long-term financial planning, investment literacy, and retirement preparation. These results demonstrate the increasing need for formalized financial education programs that improve teachers' short-term and long-term financial decision-making skills (De Beckker. Et al., 2019; Laura & Claudia, 2026; Margeviča-Grinberga, et al., 2023; Ranta, et al., 2022).

In the Philippines, financial literacy became increasingly relevant due to rising living costs, widespread consumer borrowing, and the persistent financial vulnerability of many Filipino households. National agencies such as the Bangko Sentral ng Pilipinas and the Department of Education have promoted financial education initiatives to improve financial inclusion and responsible money management, however, many teachers continue to

encounter financial difficulties despite stable employment (Tilan, 2021). According to Garcia (2025), teachers frequently rely on credit facilities, loans, and salary advances to cover household expenses, which reflects difficulties with long-term financial planning and debt management. De Guzman & Reginalde (2022) have typically shown that teachers are competent in budgeting and setting priorities for expenses, however, they are less competent in retirement planning, emergency savings, and making investment-related decisions.

Studies on teachers' financial literacy in Pangasinan are scarce but beginning to show comparable trends. Local findings suggest that teachers are generally capable of managing routine financial obligations and maintaining household budgets, yet many remain financially vulnerable due to insufficient long-term financial preparation (Barrot et al., 2024 & Vidal-Sarahina, 2025). While prior studies in the province have explored budgeting practices and debt-related behaviors, there remains a scarcity of comprehensive research examining financial literacy competencies across the interconnected domains of budget prioritization, debt management, and financial planning among public secondary school teachers. Furthermore, not much research has tried to establish institutional programs and policy suggestions based on these competencies.

This disparity emphasizes how important the current study is. By examining the financial literacy competencies of public secondary school teachers in Pangasinan, the study seeks to generate empirical evidence that can guide the formulation of responsive financial education programs and policy interventions. The findings will be significant to educational administrators, policymakers, and financial education advocates in designing targeted initiatives that strengthen teachers' financial resilience and long-term financial security. Furthermore, enhancing teachers' financial literacy competencies may positively influence not only their personal well-being but also their effectiveness as educators who can model responsible financial behavior within schools and communities.

## II. METHODOLOGY

The study employed a descriptive-correlational research design to examine the financial literacy competencies of secondary school teachers and their implications for program design and policy implementation. It was conducted among public secondary schools under the Schools Division Office of Pangasinan II, within the Binalonan I District, namely, Juan G. Macaraeg National High School, Bugayong Integrated School, Sta. Maria National High School, and Sta. Catalina Integrated School, during the academic year 2024–2025. To ensure methodological rigor and representativeness, the study utilized stratified random sampling, wherein teachers were grouped according to relevant strata such as subject specialization and years of teaching experience. This approach facilitated proportional representation and minimized sampling bias. A total of 183 secondary teachers were selected as respondents, which was deemed sufficient to achieve statistical reliability and generalizability within the defined locale. The financial literacy competencies of the respondents were assessed in three key areas, specifically, budget prioritization, debt management, and financial planning. Respondents rated their competence on a 5-point scale, and the weighted mean was used to analyze the ratings.

## III. RESULTS AND DISCUSSIONS

### Financial Literacy Competencies of Secondary School Teachers

Table I: Financial Literacy Competencies in terms of Budget Prioritization

Indicators	Mean	Descriptive Equivalent
I prepare a monthly budget to guide my spending.	3.95	HC
I allocate my income to essential expenses such as food, housing, and utilities.	4.01	VHC
I regularly monitor my daily or monthly expenses.	3.75	HC
I prioritize savings before spending on non-essential items.	3.56	HC

I compare my actual spending with my planned budget.	3.53	HC
I set financial priorities when my income is limited.	3.89	HC
I avoid impulsive purchases that may disrupt my budget.	3.56	HC
I review and adjust my budget when necessary	3.52	HC
I set aside money for emergency expenses.	3.50	HC
I plan my expenses in advance to avoid financial shortages.	3.49	HC
<b>Average Weighted Mean</b>	<b>3.68</b>	<b>HC</b>

Legend: 4.00-5.00 Very High Competence (VHC); 3.26 – 3.99 High Competence (HC); 2.51 – 3.25 Moderate Competence (MC); 1.76 – 2.50 Low Competence (LC); 1.00 - 1.75 Very Low Competence (VLC)

The overall weighted mean of 3.68, which is interpreted as "Agree," indicates a generally strong level of financial capability among secondary teachers. This suggests that respondents have a functional and practical understanding of core budgeting principles, particularly in managing daily financial obligations. The exceptionally high grade (WM = 4.01, "Strongly Agree") for allocating income to necessities highlights a high level of financial discipline in setting priorities for necessities, such as food, housing, and utilities, a sign of good short-term financial management. This is consistent with the study of Kasman, et al. (2018) highlighting that a key element of financial stability and literacy is the efficient distribution of income toward necessary expenses. For instance, according to Remonde (2025), individuals who are more financially literate are more likely to make responsible financial decisions and practice sensible budgeting.

The comparatively lower mean scores in areas including emergency savings, budget review, and long-term financial stability, however, show significant gaps in financial resilience and forward-looking financial planning despite this shown

proficiency in fundamental budgeting techniques. These results imply that although teachers are skilled at handling short-term financial needs, they might not be as prepared for long-term financial uncertainty. This pattern aligns with the research of Lovčičin Kozina, F., & Metljak (2022), who highlight that a crucial but frequently neglected aspect of financial well-being is financial resilience, namely the ability to endure economic shocks through emergency savings. In a similar vein, Garcia (2025) points out that financial literacy initiatives frequently overemphasize short-term budgeting while underemphasizing long-term financial readiness, such as risk reduction and retirement planning. Also, Belandres (2018) emphasized that strategic decision-making should be prioritized to derive with an effective goal of success and accurate result.

Furthermore, the results align with the policy-oriented viewpoint of Suci & Santoso (2025) which promotes a thorough approach to financial education that incorporates both short-term financial management and long-term financial security. The OECD emphasizes that even if teachers show proficiency in regular budgeting, they are more susceptible to financial stress and debt buildup if they are unprepared in areas as emergency finances and retirement savings.

The findings highlight a crucial need for teacher development in this regard, specifically, improving their skills beyond basic budget prioritization to more smart and proactive financial habits. The identified shortcomings in financial resilience mechanisms underscore the need for focused interventions, even though the respondents demonstrate admirable competence in managing necessary spending and upholding monthly budgets. Therefore, advanced elements like emergency fund planning, investment literacy, and retirement readiness should be included in financial literacy programs created for secondary educators. In the end, this integrated strategy would help educators' personal stability and professional efficacy by fostering a more sustainable and overall financial well-being in addition to strengthening current competencies.

Table II: Financial Literacy Competencies of Debt Management

Indicators	Mean	Descriptive Equivalent
I carefully evaluate my ability to pay before borrowing money.	3.99	HC
I avoid taking unnecessary loans or credit.	4.02	VHC
I pay my financial obligations on time.	3.63	HC
I monitor and keep track of my existing debts.	3.97	HC
I understand the interest rates and charges associated with loans.	3.88	HC
I prioritize paying off debts with higher interest rates.	3.99	HC
I avoid borrowing money for non-essential expenses.	3.98	HC
I create a repayment plan for my loans.	3.78	HC
I limit my use of credit to manageable levels.	3.64	HC
I understand the long-term consequences of excessive borrowing.	3.58	HC
Average Weighted Mean	3.74	HC

Legend: 4.00-5.00 Very High Competence (VHC); 3.26 – 3.99 High Competence (HC); 2.51 – 3.25 Moderate Competence (MC); 1.76 – 2.50 Low Competence (LC); 1.00 - 1.75 Very Low Competence (VLC)

Secondary school teachers exhibit a typically excellent ability to manage financial commitments, notably in avoiding needless borrowing and retaining awareness of current debts, according to Compen & Schelfhout (2019) on financial literacy abilities in terms of debt management. Because responders demonstrate disciplined behaviors including keeping an eye on bills, giving high-interest payments priority, and sticking to repayment schedules, this pattern reflects a functional degree of financial prudence. These skills are in line with well-established empirical data indicating that teachers with sufficient financial literacy typically behave more responsibly when using credit and are less

likely to accrue problematic debt (De Becker et al., 2019; Margeviča-Grinberga et al., 2023; Nkabinde, 2021; Ranta et al., 2022; Sagwa, 2025). Notably, Devmurari (2025) highlights that teachers who are financially educated are more likely to refrain from taking on excessive debt and exhibit proactive debt repayment techniques; this tendency is seen in the respondents' behaviors.

Despite these advantages, the results show a significant gap in the respondents' comprehension of the long-term effects of borrowing. Teachers may not fully understand the cumulative impact of interest accrual, credit standing, and long-term financial sustainability, even though they are competent of handling immediate debt-related tasks (Liu & Xu, 2025). This disparity is especially important since poor debt management frequently results from a lack of understanding of the long-term financial consequences of borrowing rather than from the act of borrowing itself. In support of this, Fang & Xueyun (2025) contend that efficient debt management encompasses evaluations of borrowing choices and their effects on overall financial well-being in addition to repayment behavior.

Additionally, the results support Evans Jr. (2020) viewpoint, which emphasizes the need for financial literacy programs to provide complete debt education. According to González-Prida et al. (2025), teachers need to have both analytical abilities that allow them to assess the long-term hazards connected with loan utilization and operational skills, including budgeting and repayment. The respondents' very low awareness of these hazards suggests that the majority of existing financial activities may be procedural rather than strategic. Although there are clear behaviors involving giving priority to high-interest loans and creating repayment schedules, not all respondents may have fully absorbed them, which limits their efficacy as long-term financial strategy.

Given these results, it is obviously necessary to reevaluate financial literacy programs for teachers by adding a more comprehensive framework for managing debt. Programs should focus on ideas, such as creditworthiness, interest compounding, loan structure, and long-term financial planning in addition to immediate debt control measures. This is

in line with more general suggestions made by Grona (n.d.), which promotes a change from short-term financial coping mechanisms to long-term financial resilience. In the end, improving teachers' proficiency in this area not only increases their own financial security but also establishes them as trustworthy role models for encouraging students to behave responsibly with money, increasing the financial literacy programs' overall educational impact.

Table III: Financial Literacy Competencies in terms of Financial Planning

Indicators	Mean	Descriptive Equivalent
I set clear financial goals for the future.	3.40	HC
I regularly save money for long-term needs.	3.28	HC
I understand the importance of investing for financial growth.	3.11	MC
I seek information before making investment decisions.	3.32	HC
I consider different financial instruments such as savings, insurance, or investments.	3.34	HC
I prepare financially for emergencies or unexpected events.	3.02	MC
I plan for my financial needs after retirement.	3.01	MC
I understand the importance of insurance and risk protection.	3.05	MC
I review my financial plans periodically.	2.98	MC
I aim to build long-term financial security through proper planning.	2.88	MC
Average Weighted Mean	3.24	MC

Legend: 4.00-5.00 Very High Competence (VHC); 3.26 – 3.99 High Competence (HC); 2.51 – 3.25 Moderate Competence (MC); 1.76 – 2.50 Low Competence (LC); 1.00 - 1.75 Very Low Competence (VLC)

The overall mean of 3.24 for financial literacy competencies in terms of financial planning shows that secondary school teachers exhibit a moderate level of proficiency. This indicates that although respondents have a basic understanding of financial planning, their competencies are still primarily introductory rather than strategic, especially when it comes to setting financial goals, allocating resources for future needs, and obtaining information before making financial decisions. The comparatively better goal-setting performance is consistent with well-established research that claims financial goal clarity is a crucial precondition for wise financial decision-making (Aina & Bipath, 2020; Belandres, 2018; Vidal-Sarahina, 2025). Specifically, Zerna (2024) discovered that those who set explicit financial goals are more likely to practice disciplined saving practices and show better financial results over time.

The results, however, show a significant lack of sophisticated financial planning components, especially in the areas of emergency fund creation, retirement planning, and regular financial monitoring. Comparatively lower scores were given to these areas, which are crucial for long-term financial sustainability. This suggests poor engagement and potential gaps in financial foresight. This trend implies that rather than being long-term and proactive, respondents' financial planning strategies are mostly short-term and reactive. De Beckker, et al. (2019) and Björklund (2019) support this interpretation by emphasizing that actions made in the present that take future situations, such as retirement and unforeseen financial shocks, into consideration have a major impact on financial well-being. Even with otherwise effective day-to-day financial management, the lack of such forward-looking techniques may expose people to financial danger.

Furthermore, the results align with policy-oriented observations from Tilan (2021), which emphasize the significance of ongoing financial plan evaluation and emergency planning in preserving financial resilience. Without these components, teachers are more vulnerable to debt accumulation and financial instability because they are less prepared to react to economic upheavals. The current study supports Suci & Santoso (2025) observation that teachers

frequently demonstrate inferior competencies in long-term financial domains, particularly retirement planning.

The convergence of these results emphasizes how important it is to refocus financial literacy programs in the direction of thorough financial planning frameworks. Although teachers show proficiency in fundamental planning concepts like goal setting and saving, there is still a significant gap in their capacity to incorporate these strategies into a coherent long-term financial plan. Therefore, more complex subjects including risk management, investing literacy, retirement planning strategies, and methodical financial review procedures should be included in financial education programs. As per De Guzman & Reginade (2022) and Sagwa (2025), attaining sustained financial well-being requires a comprehensive approach to financial literacy that connects short-term financial management with long-term financial security.

The results essentially highlight the need to improve secondary teachers' long-term financial security skills, even though they are only minimally prepared for financial planning. In addition to improving their own financial resilience, closing these gaps will put them in a position to effectively promote financial literacy inside the educational system.

Table IV: Summary of Financial Literacy Competencies of Public Secondary School Teachers

Variables	Average Weighted Mean	Descriptive Equivalent
Budget Prioritization	3.68	HC
Debt Management	3.74	HC
Financial Planning	3.24	MC
Overall Weighted Mean	3.55	HC

Legend: 4.00-5.00 Very High Competence (VHC); 3.26 – 3.99 High Competence (HC); 2.51 – 3.25 Moderate Competence (MC); 1.76 – 2.50 Low Competence (LC); 1.00 - 1.75 Very Low Competence (VLC)

A distinct pattern of financial competence across domains is revealed by the summary of financial literacy competencies among public secondary school

teachers, with an overall trend toward operational proficiency rather than strategic financial preparedness. Both budget prioritization (3.68) and debt management (3.74) fall into the "High Competence" category, suggesting that respondents have a solid understanding of basic financial concepts like allocating resources to necessary expenses, keeping an eye on liabilities, and handling repayment obligations. These results imply that teachers are generally successful in managing daily financial obligations, exhibiting behavioral consistency with responsible debt management and disciplined spending. This consists of the work of Laura & Claudia (2026), who highlighted the close relationship between responsible financial habits, especially in budgeting and credit management, and basic financial understanding.

Financial planning (3.24), on the other hand, is classified as "Moderate Competence," indicating a significant shortfall in long-term financial capabilities. Although the respondents seem capable of handling short-term financial issues, their comparatively poor performance in areas like long-term investment plans, disaster preparedness, and retirement planning suggests little involvement with long-term financial decisions. This discrepancy highlights a recurring pattern in the literature on financial literacy, where people show proficiency in short-term money management but have difficulty with long-term financial planning. In support of this, Aina & Bipath (2020) claim that long-term financial well-being depends on the capacity to foresee future demands and incorporate them into current financial decisions, a skill that lots of individuals, even teachers, lack.

The observed disparity between long-term financial planning and short-term financial competency has significant ramifications for policy implementation and program design. It implies that rather than being proactive and growth-oriented, teachers' current financial habits are mostly reactive and maintenance-oriented. Global policy viewpoints that support comprehensive financial education frameworks that equally prioritize short-term financial management and long-term financial security (De Beckker et al., 2019; Ranta et al., 2022; Zerna, 2029)

The results thus indicate a clear strategic direction: improving financial planning skills should be the top priority in financial literacy initiatives for teachers. To close the identified gap, programs should include advanced modules on risk management, investing literacy, retirement planning, and financial goal integration. Teachers can move from managing their finances to proactively maximizing them for future stability and resilience by strengthening these areas. In the end, developing financial planning skills will benefit teachers' personal financial security as well as their ability to act as knowledgeable and trustworthy financial literacy facilitators in the classroom.

#### IV. CONCLUSION

The findings show a high degree of competence in budget prioritization, showing that teachers are typically able to allocate their finances toward necessary expenses, set financial priorities, and uphold organized budgeting procedures. This indicates that respondents have a solid grounding in daily finances and are capable of meeting their immediate financial demands and commitments. In a comparable manner, the respondents demonstrate a high degree of skill in the field of debt management, as demonstrated by their capacity to prevent needless borrowing, keep an eye on current debts, and put repayment plans into action. They are able to manage liabilities in a way that reduces financial risk because they have a solid grasp of prudent credit use and financial discipline. This competency highlights their ability to prevent the negative consequences of excessive debt and preserve financial stability in a short while.

Despite these advantages, the degree of financial planning proficiency is rated as moderate, indicating a significant shortfall in long-term financial readiness. Teachers are capable of setting financial objectives and allocating funds for future requirements, however, they are not as involved in more sophisticated planning techniques like emergency fund creation, retirement planning, and investment decision-making. This implies that rather than being strategic and future-focused, their financial actions are mostly operational and immediate future.

The study's findings indicate that while public secondary school teachers are adept at handling their immediate financial obligations, they still need to improve their long-term financial planning skills. This disparity emphasizes the need for focused financial literacy initiatives that will improve their ability to attain resilience and long-term financial security.

#### V. REFERENCES

- [1] Aina, A. Y., & Bipath, K. (2020). School financial management: Insights for decision making in public primary schools. *South African Journal of Education*, 40(4), 1-9.
- [2] Barrot, J. S., Gonzales, J. M., Eniego, A. A., Salipande, A. L., & Olegario, M. L. G. (2024). Integrating financial literacy into the K-12 curriculum: Teachers' and school leaders' experience. *The Asia-Pacific Education Researcher*, 33(1), 17-25.
- [3] Belandres, E. B. (2018). Operations management: Quantitative techniques in decision making.
- [4] Bjorklund, M. (2019). Teaching financial literacy: Competence, context and strategies among Swedish teachers. *Journal of Social Science Education*, 18(2), 28-48.
- [5] Compen, B., De Witte, K., & Schelfhout, W. (2019). The role of teacher professional development in financial literacy education: A systematic literature review. *Educational Research Review*, 26, 16-31.
- [6] De Beckker, K., Compen, B., De Bock, D., & Schelfhout, W. (2019). The capabilities of secondary school teachers to provide financial education. *Citizenship, Social and Economics Education*, 18(2), 66-81.
- [7] De Guzman, J. J. L. A., & Reginalde, C. R. (2022). Financial literacy, perspectives, and practices of public secondary teachers in urban municipalities of Nueva Vizcaya. *BOHR International Journal of Advances in Management Research*, 1(1), 15-26.
- [8] Devmurari, R. (2025). Bridging the knowledge gap—the need for financial literacy in schools. SSRN.
- [9] Evans Jr, D. (2020). Implementing financial literacy in K-12 schools: A survey of school

- leaders' beliefs and knowledge (Doctoral dissertation, Florida Agricultural and Mechanical University).
- [10] Fang, H., & Xueyun, H. (2025). Core-competence educational policies versus the practical realities of rural area-based language teachers: Pathways to better policy implementation. *SAGE Open*, 15(3).
- [11] Garcia, E. (2025). Financial literacy and financial health of public junior high school teachers. *Journal of Interdisciplinary Perspectives*, 3(7), 723–735.
- [12] González-Prida, V., Pariona-Amaya, D., Sánchez-Soto, J. M., Barzola-Inga, S. L., Aguado-Riveros, U., Moreno-Menéndez, F. M., & Villar-Aranda, M. D. (2025). Exploring the effects of financial knowledge on better decision-making in SMEs. *Administrative Sciences*, 15(1), 24.
- [13] Grona, J. B. (n.d.). Financial literacy of senior high school teachers of Bulan National High School: Basis for financial literacy program.
- [14] Kasman, M., Heuberger, B., & Hammond, R. A. (2018). A review of large-scale youth financial literacy education policies and programs. The Brookings Institution.
- [15] Laura, M. R., & Claudia, O. (2026). Embedding financial literacy as a sustainability-relevant transversal competence: A longitudinal public-private partnership case study. *Sustainability*, 18(8), 4049.
- [16] Liu, C., & Xu, Y. (2025). A visual analysis of the research literature on teachers' digital literacy (2015–2024). *Frontiers in Education*, 10.
- [17] Lovin Kozina, F., & Metljak, M. (2022). Integrating the contents of financial literacy in the teaching process: Teachers' perspectives. *European Journal of Educational Research*, 11(4), 2265–2274.
- [18] Margeviča-Grinberga, I., Lake, S., Pigozne, T., Siirilä, J., & Surikova, S. (2023). A pedagogical framework to promote sustainable financial literacy in competence-based vocational secondary education and training: The SuFi project case.
- [19] Nkabinde, A. P. (2021). Exploring the pedagogical content knowledge of economic and management sciences educators in teaching financial literacy in secondary schools of Ekurhuleni North District. University of South Africa.
- [20] Ranta, M., Kruskopf, M., Kortessalmi, M., Kalmi, P., & Lonka, K. (2022). Entrepreneurship as a neglected pitfall in future Finnish teachers' readiness to teach 21st century competencies and financial literacy. *Education Sciences*, 12(7), 463.
- [21] Remonde, E. (2025). The effectiveness of financial literacy program on financial management skills of millennial teachers. *SLONGAN*, 6(1), 31–46.
- [22] Sagwa, D. M. (2025). Projection models for selected requirements in the implementation of competency-based curriculum in senior secondary schools in Kenya (Doctoral dissertation, MMUST).
- [23] Suci, Y. R., & Santoso, S. I. (2025). The effect of financial literacy on financial management of high school teachers. *Jurnal Ilmiah Manajemen Kesatuan*, 13(6), 4653–4662.
- [24] Tilan, A. (2021). Financial literacy of Filipino public-school teachers and employees: Basis for intervention program.
- [25] Vidal-Sarahina, M. E. (2025). Financial literacy of Department of Education teachers in the Philippines. *Journal of Interdisciplinary Perspectives*, 3(9), 71–78.
- [26] Zerna, E. (2024). Teachers' financial literacy, concerns, and well-being: A basis for financial program design. *Journal of Interdisciplinary Perspectives*, 2(12), 441–452.