

Students' Level of Financial Support Satisfaction Towards Their Daily Allowance

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ABSTRACT

The purpose of this study is to determine the association on the students' level of financial support satisfaction and their daily allowance. The study used a quantitative approach-descriptive correlation using a self-made questionnaire that was answered by the senior high school student. The questionnaire mainly indicates the different ranges of school allowances and factors that influence the students' satisfaction. The weighted mean was used for computing the mean of the level of financial support satisfaction that students feel towards their daily allowance. It used the chi-square (χ^2) showing a significant association between students' financial support satisfaction and school allowance. Students' financial support satisfaction depends on the level of their daily allowance. Most of the students have the ranges forty-one to fifty pesos as their daily allowance. With this, students are satisfied with their daily school allowances. The students seem to have a peaceful mind in their financial life because of meeting financial obligations with fewer debts and liabilities. A student who manages well a financial resource leads to lesser debts and liabilities which tend to increase the level of financial support satisfaction. Furthermore, a financial support satisfied student is more confident, tolerant and less prone to stress for having improved individual well-being. In order to enhance budgeting skills and increased level of financial support satisfaction, this study suggests exploring more on the students who are making debts at an early age.

Keywords: Daily allowance, Financial support, Satisfaction, Debts and Liabilities

Introduction

Satisfaction is a feeling of being happy or pleased after being fulfilled by something like a need or a desire. On one hand, financial support satisfaction refers to the feeling of being satisfied by the financial support given by a certain person that supports someone financially. Each individual has different levels of satisfaction towards financial support depending on daily wants and needs. On the contrary, a student has a lot of basic needs in terms of food, things, and such. In order to fulfill every wants and need, students are given daily allowance mostly by parents or guardians. Daily allowance, relatively, refers to the amount of money or financial support that will serve as the pocket money for a day. Most students receive their allowance daily for everyday consumptions and to be used for daily needs in school. Some are given an allowance that is already good for one week or for a month and must budget wisely. Moreover, students' needs and wants in school rises as they move along with the grade levels. As a result, students get more dependent or reliant on their daily allowance. Because of this, students' satisfaction with their daily allowance is challenged with the arising daily needs, that is why it is very essential to know whether each student is satisfied with their daily allowance or not.

In economic and psychological studies, financial support satisfaction is an essential variable[1]. Student, in terms of the arising needs, they have to be financially satisfied in order to achieve consumer life satisfaction and well-being. On the contrary, the well-being of a person is defined as the extent of that person's satisfaction with his existing status in terms of being healthy, happy, and free from debts and liabilities. In addition, the family is a very important source of support for all household members. A family is considered as the smallest component in the society but it is the long-term network among people who interact daily, caters to the needs of each member, and assures survival. This study explains that family is what each individual's source of allowance or financial support. The family may be the smallest component in the society, but it is the one that satisfies each need and fulfills each wants to be able to survive. Various studies have shown that financial behaviors and financial knowledge are related to financial satisfaction[3]. Every individual's well-being has a strong connection with financial satisfaction through experiences that enables the variables to influence each other.

This study seeks for the relationship between the levels of satisfaction towards their daily allowance of the Senior High School students of Jagobiao National High School.

Statement of the Problem

The study intends to determine the association of financial support satisfaction and the students' daily allowance. Specifically, the study seeks to know about the daily allowance of the students, the extent to

which students feel satisfied in their daily allowance and the association between students' daily allowance and financial support satisfaction.

Hypothesis

Null: There is no association between financial support satisfaction and students' daily allowance.

Alternative: There is an association between financial support satisfaction and students' daily allowance.

Related Review of Literature

In this chapter, different views of authors' findings from previous studies and a variety of ideas from other research writers about students' financial support satisfaction towards daily allowance. These research findings were carefully chosen as to its significant contribution to the purpose of this study and that gives the researcher a wider understanding, perceptions, and knowledge regarding this current inquiry.

Financial support satisfaction is considered as an essential component of every individual's consumer life satisfaction and well-being. Dual effects on positive behavior were emphasized in order to enhance personal financial satisfaction [1]. The study stated that financial satisfaction increases when an individual has improved financial standing and mitigated financial stress. There are complex factors that indicate the nature and importance of financial satisfaction, namely: financial behavior, financial strain, risk attitude, and financial sophistication. The highest positive and direct effect on financial satisfaction is an individual's financial behavior [3]. The level of satisfaction certainly differs between males and females due to the socioeconomic setting of a country [4]. In terms of age, those who are in college are less satisfied than those who are in high school. The study further revealed that undergraduate students have different levels of financial satisfaction with postgraduate students [5]. Furthermore, older individuals tend to experience a higher level of financial satisfaction due to decreased liabilities and increased financial assets [6].

Household income positively and directly influences financial satisfaction and has an indirect impact on an individual's subjective economic well-being [7]. This study found a significant predictor of subjective economic well-being, and that is the interaction between money management and household income. The result shows that people who are engaged and good in money management feel more satisfied than those who are not. On one hand, parents with higher incomes tend to transfer more financial resources to their children that help increase their level of financial satisfaction than those parents earning low income [8]. When predicting financial satisfaction, household income is the most influential factor. One of the major components for a quality life is financial satisfaction. This study assumes that improved financial satisfaction is achieved through a life lacking in financial problems. With these, parents, who lack financial problem, help boost their children's financial support satisfaction [2].

On the one hand, there are some attitudes that can affect financial satisfaction. Risk tolerance attitude is an important factor that determines an individual's risk tolerance behavior which tends to affect its level of financial satisfaction [9]. This study shows that risk tolerance behavior affects financial satisfaction positively in relation to an individual's financial well-being. Some results show that teaching quality followed by teaching attitude influences the level of financial satisfaction [10]. Another study stated that the association of financial education and perceived financial capability contributes to financial satisfaction. This study implies that financial well-being and satisfaction improves by self-efficacy in which was enhanced by financial education [11].

On the other hand, allowance or financial support is given to children to take advantage of decision-making, responsibility, and improve budgeting skills. Consumptive behavior and negative impacts can be avoided by managing pocket money [12]. There is a number of factors that can influence financial management [13]. These factors are called, financial knowledge management factors, social-cultural factors, financial desire and motivation factors, policy factors, individual status factors, individual attitudinal factors, individual traits, peer environmental factors, family relationship factors, and family background factors. These were found out to have a significant association with allowance management. Particularly, these factors, directly and indirectly, affect the management of students on their pocket money that makes it difficult to do.

Different perceptions about financial literacy in different age segments are indicated among the younger individuals who have lower actual perceived financial literacy than the older ones [14]. Moreover, high

school graduate students had the highest level of debts and are known to be not knowledgeable about everyday financial matters. Although there is an association existing between personal financial knowledge and college students' financial behavior but only those individuals with a higher level of financial knowledge has lower debt levels [15][16].

In order to manage financial resources well, the correlation of sources on financial knowledge and practices or behaviors was stated to be significant [17][18]. The study stated that in order to increase financial knowledge is to gain and learn from experiences and from others, family and friends as the second source of learning followed by the media [19]. In connection, a counseling strategy was discussed as part of financial education and a source of learning [20]. Some may incur with illegal vices due to uncontrolled pocket money and lack of perceived behavior and counseling [21].

Another way for better financial management is financial literacy and emergency saving [22]. A significant effect on an individual's emergency savings and their level of financial knowledge emerged to be significant. The result shows that households with a lower level of financial literacy towards emergency saving tend to increase liabilities on health adversities. A study named some economically self-destructive aspects of behavior. These are overconfidence which refers to investing without the presence of knowledge, an overreaction that refers to an individual's too much excitement in response to new information, selflessness which means providing financial help to others, and loss of aversion that is implied to as exit from financial inconsistency [23].

Students' level of financial satisfaction towards their daily allowance or pocket money is influenced in so many ways. Every student must have high levels of financial knowledge or literacy to be able to increase financial support satisfaction. Socioeconomic factors and demographic factors may directly or indirectly influence students' financial satisfaction positively or negatively, but, financial management will still be achieved through perceived behavior, gained and learned experiences, counseling, and good budgeting skills. A study stated that students growing up in poor families tend to face more challenges in financial management than those who are not but are financially satisfied [24]. In contrast, there are students who have parents with higher household incomes but are less financially satisfied [25]. All in all, parents' or guardians' income may also affect or influence students' financial support satisfaction but financial literacy or knowledge and financial management directly affect the students' financial support satisfaction.

Methodology

Design

The quantitative approach- descriptive correlation is utilized by the researcher to determine the relationship between the student's financial support satisfaction towards their daily school allowance.

Locale

The study will be conducted at Jagobiao National High School, specifically in Senior High School Department, for it is compatible with the researcher. The Senior High School Department has two buildings in which the first building is a three-story building consisting the Technical-Vocational and Livelihood-Drafting 11 (TVL-Drafting 11), Humanities and Social Sciences 11 (HUMSS 11), Accountancy, Business, and Management 11 (ABM 11), and General Academic Strand 11 (GAS 11). The second building, on one hand, consists of ABM 12, GAS 12, HUMSS 12, Science, Technology, Engineering, and Mathematics 11 (STEM 11), and is a four-story building.

Respondents

The respondents of this research study are Grade 11, and Grade 12 Senior High School students of each strand (GAS, HUMSS, ABM, STEM, TVL - Drafting). This study will use a complete enumeration since it needs all the Senior High School students to be the respondents. There are 242 respondents needed in the study.

Instrument

The researcher will use a checklist scaling questionnaire that is composed of two parts: (1) the level of financial support satisfaction of the students towards their daily allowance, and (2) the range of student's

daily school allowance. The checklist scaling questionnaire will be based on the researcher's perception and statement of the problem in this study. The respondents will rate by the scale of 1-3 whereas (1) for Not Satisfied, (2) for Fairly Satisfied, and (3) for Satisfied.

Data Gathering Procedure

The researcher will submit a transmittal letter to the head of the school to ask for approval for the survey to be conducted in Jagobiao National High School- Senior High School Department. Then, permissions will be asked by the researcher to the respondents and the class advisers if necessary. Afterward, checklist scaling questionnaires will be distributed and will allow the respondents to answer them freely. After answering, the questionnaires will be collected and analyzed by the researcher. Lastly, the researcher will bid goodbye and express its gratitude to the respondents.

Statistical Treatment

This study will be utilizing firstly, the weighted mean which is used for computing the mean of the level of financial support satisfaction that students feel towards their daily allowance and this includes the percentages. Lastly, the study will mainly use the chi-square (χ^2) and Kendall's Tau-C.

PRESENTATION OF DATA, ANALYSIS, AND INTERPRETATION OF DATA

This chapter provides the gathered data and the researcher's analysis and interpretation of the results of the distributed surveys. The data were presented in a clearly and concisely in tables.

TABLE 1: SCHOOL ALLOWANCE

Ranges of School Allowances	Frequency of Students	Percentage
10-20 pesos	35	14.46%
21-30 pesos	35	14.46%
31-40 pesos	19	7.85%
41-50 pesos	50	20.66%
51-60 pesos	45	18.60%
61-70 pesos	10	4.13%
71-80 pesos	18	7.44%
81-90 pesos	25	10.33%
91 and above pesos	5	2.07%
TOTAL	242	100%

This tally shows the number of frequency of students in each range of school allowances. The ranges of school allowance with the highest frequency are 41-50 pesos followed by 51-60 pesos, 10-20 pesos, and 21-30 pesos. While the ranges of school allowance with the lowest frequency are 91 and above pesos, followed by 61-70 pesos, and 71-80 pesos. Allowance refers to an amount of money given by the parents or guardians in a certain time period to support students' financial needs [13]. Pocket money or daily allowances were stated to be essential among students [26]. Giving students' freedom of spending, managing, or saving their daily allowances tend to mold their financial ability [12].

SCHOOLALLOWANCE		
	Frequency	Percent
VERY LOW	34	14.0
LOW	52	21.5
AVERAGE	93	38.4
HIGH	29	12.0
VERY HIGH	34	14.0
Total	242	100.0

The table above shows the frequency of students' level of school allowances. The level with the highest number of students is the average level consists of 93 students which are 38.4% while the level with the lowest number is high which is consists of 29 students which is equal to 12%. This shows that most of the students' school allowances are at an average level. Subjective economic well-being has a significant association with the household income which affects an individual's financial support satisfaction [8]. Students who can manage their financial resources well tend to enhance financial support satisfaction [13].

TABLE 2:FINANCIAL SUPPORT SATISFACTION

INDICATORS	MEAN	INTERPRETATION
How satisfied am I with the peace of mind I have in my financial life	1.86	Satisfied
How satisfied am I with my ability to meet my financial obligations	1.86	Satisfied
How satisfied am I with the support or the amount of financial support my parents/guardians provides me	2.17	Satisfied
How satisfied am I with my attitude towards spending	1.77	Satisfied
How satisfied am I with my attitude towards how I carry my debts	1.83	Satisfied
How satisfied am I with my ability to buy for myself and my loved ones	1.89	Satisfied
How satisfied am I with the amount of money that I save from the given financial support	2.02	Satisfied
TOTAL	1.91	Satisfied

Legend: N=242; 1.00-1.67(Not Satisfied); 1.68-2.33(Fairly Satisfied); 2.34-3.00(Satisfied)

The table above shows the overall weighted mean of 1.91 which signifies that the students are overall satisfied in their school allowance. The statements support or the amount of financial support my parents/guardians provide me the amount of money that I save from the given financial support, and the amount of extra money the I am able to buy for myself and my loved ones are the indicators that have a weighted mean of 2.17, 2.02, and 1.89, respectively, which signifies a satisfied level on students level of financial support satisfaction. While the statements , my spending habits, the level of debt I carry, the peace of mind I have in my financial life, and my ability to meet my financial obligations are the indicators with lower weighted mean that is 1.77, 1.83, 1.86, and 1.86, respectively, which signifies still as satisfied level on students level of financial support satisfaction. An individual's consumer life satisfaction and well-being is achieved by considering financial satisfaction as an essential contributor [1]. Satisfaction towards life or personal satisfaction can be enhanced by being satisfied with one's financial status [3]. The maturity stage of an individual tends to increase financial satisfaction [6].

FINANCIALSUPPORTSATISFACTION		
	Frequency	Percent
Not Satisfied	14	5.8
Fairly Satisfied	202	83.5
Satisfied	26	10.7
Total	242	100.0

The table above shows the frequency of the student's level of financial support satisfaction. The level with the highest number of responses is fairly satisfied with 202 responses which are equivalent to 83.5% while the level with the lowest number of responses is not satisfied with 14 number of responses which is equivalent to 5.8%. This shows that most students are fairly satisfied with their school allowance. Financial support satisfaction improves when the parent or guardian of a student encounters less financial resource problems [3]. The financial literacy of an individual tends to affect the level of financial support satisfaction [12].

Table 3

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.966E2 ^a	140	.001
Likelihood Ratio	177.373	140	.018
Linear-by-Linear Association	2.776	1	.096
N of Valid Cases	242		

The table above shows that the p-value for the level of financial support satisfaction, $\chi^2=0.001$, which is lesser than the significant alpha 0.05, hence, this rejects the null hypothesis. To discuss, there is a significant association between the students' level of financial support satisfaction and the amount of their daily school allowances. The financial satisfaction of each student is influenced by the household income of the parents [7]. Positive financial satisfaction is influenced by positive financial behavior and knowledge [2].

Table 4

		Value	Asymp.Std.Error ^a	Approx.T ^b	Approx.Sig.
Ordinal by Ordinal	Kendall's tau-c	.087	.047	1.856	.063
N of Valid Cases		242			
a. Not assuming the null hypothesis.					
b.Using the asymptotic standard error assuming the null hypothesis.					

The table above shows that there is no significant association between the amount of student's daily allowance to their level of financial support satisfaction. However, the contribution of financial education

and financial capability affects an individual's financial satisfaction[11]. Also, students must improve their financial literacy by gaining experiences and learn from people around them [20].

Findings

In this study, it was found out that most of the students have the ranges forty-one to fifty pesos as their daily allowance followed by fifty-one to sixty pesos then, ten to twenty pesos and, twenty-one to thirty pesos.

Overall, students are satisfied with their daily school allowances. The students seem to have a peaceful mind in their financial life because of meeting financial obligations with less level of debt. They were also able to buy something for their loved ones using the money that they have and save remaining money for future use. This study reveals a significant association between the students' level of financial support satisfaction and amount of students' school allowances.

Conclusion

Satisfaction was proven to be not affected by certain demographic factors that influence the financial support of students. This simply implies that, whether a student manages well a financial resource or not, even their attitude towards spending and how high or low their daily allowance can be, the level of financial support satisfaction cannot be influenced. However, a financial support satisfied student is more confident, tolerant and less prone to stress which contributes to having improved individual well-being.

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