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FINANCIAL STRESS AND ACADEMIC PERFORMANCE OF JUNIOR HIGH SCHOOL STUDENTS: BASIS FOR A SCHOOL-BASED FINANCIAL ASSISTANCE FRAMEWORK

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ABSTRACT

Financial stress is a persistent challenge for students from economically disadvantaged households and can negatively impact their academic performance and overall well-being. This study examined the level of financial stress experienced by junior high school students and its relationship with academic performance and selected demographic variables, namely age, sex, grade level, and family monthly income. A quantitative descriptive-correlational research design was employed involving 100 junior high school students from Samar National Pilot Opportunity School of Agriculture. Data were gathered using a validated Financial Stress Scale and official academic records. Descriptive statistics were used to analyze the respondents' profile, level of financial stress, stress-related symptoms, and academic performance, while Pearson Product–Moment Correlation was applied to determine relationships among variables. Results revealed that the overall level of financial stress among students was low; however, school-related expenses such as projects, uniforms, and activity contributions emerged as the primary sources of financial strain. Despite the low perceived level of financial stress, a substantial number of students reported experiencing stress-related symptoms, including difficulty concentrating, fatigue, headaches, irritability, and sleep disturbances. The academic performance of the respondents was generally satisfactory to very satisfactory. Correlation analysis indicated a statistically significant relationship between financial stress and academic performance, suggesting that higher levels of financial stress are associated with lower academic performance. Among the demographic variables, family monthly income showed a significant relationship with financial stress, while age, sex, and grade level did not. The findings highlight that financial stress, even at low to moderate levels, remains a relevant factor affecting students' academic outcomes and well-being. Based on the results, a school-based financial assistance and student support framework is proposed to address both the financial and psychosocial needs of students and to promote sustained academic success in economically disadvantaged school settings.

KEYWORDS: *financial stress; academic performance; junior high school students; family income; school-based financial assistance*

INTRODUCTION

Background of the Study

Financial stress is increasingly recognized as a significant barrier to students' academic success, particularly among learners from economically disadvantaged households. For junior high school students, financial stress commonly arises from difficulties in affording school supplies, transportation, uniforms, and contributions to school-related activities. These challenges may lead to absenteeism, reduced concentration, lower academic performance, and, in severe cases, increased risk of school disengagement and dropout. International studies consistently show that socioeconomic conditions strongly influence students' academic outcomes and well-being (OECD, 2020; Sirin, 2022).

In the Philippine context, financial stress remains a persistent concern among public school students. Research indicates that economic hardship affects not only learners' academic performance but also their attendance, motivation, self-esteem, and overall engagement in school activities (Alcala & Tarrayo, 2021; Mendoza, 2022). Despite the implementation of government initiatives such as the Education Service Contracting (ESC) Program and the Pantawid Pamilyang Pilipino Program (4Ps), many students—particularly those in rural areas—continue to experience financial constraints that interfere with their educational experiences.

Eastern Samar is among the provinces with high poverty incidence in the Philippines, making students particularly vulnerable to the compounding effects of financial hardship on education (Philippine Statistics Authority, 2023). Within this setting, Samar National Pilot Opportunity School of Agriculture (SNPOSA) serves a diverse population of learners, many of whom come from low- to middle-income households. While school administrators and teachers recognize that financial constraints affect students' learning and participation, there remains limited empirical evidence documenting how financial stress relates to academic performance among junior high school students in this context.

Moreover, existing studies often focus on identifying the relationship between financial stress and academic outcomes without translating findings into practical school-level interventions. There is a notable lack of institution-based frameworks that guide schools in systematically identifying financially at-risk students and providing responsive support. Addressing this gap is essential for educational leaders and school managers seeking to promote equity and sustained academic success.

In response to this need, the present study examined the relationship between financial stress and academic performance of junior high school students at Samar National Pilot Opportunity School of Agriculture. The findings of the study serve as the basis for proposing a school-based financial assistance and student support framework designed to address both the financial and psychosocial needs of students and to support holistic academic development.

Statement of the Problem

This study investigated the relationship between financial stress and academic performance of junior high school students at Samar National Pilot Opportunity School of Agriculture (SNPOSA) as a basis for developing a school-based financial assistance and student support framework.

Specifically, the study sought to answer the following questions:

1. What is the demographic profile of the respondents in terms of:
   a. age;

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b. sex;
c. grade level; and
d. family monthly income?

2. What is the level of financial stress experienced by the respondents?
3. What stress-related symptoms are experienced by the respondents?
4. What is the academic performance of the respondents based on their latest general weighted average (GWA)?
5. Is there a significant relationship between financial stress and the academic performance of the respondents?
6. Is there a significant relationship between financial stress and the respondents' demographic variables in terms of age, sex, grade level, and family monthly income?
7. Based on the findings, what school-based financial assistance and student support framework can be proposed?

Hypotheses of the Study

The following null hypotheses were tested at the 0.05 level of significance:

H_{01}: There is no significant relationship between financial stress and the academic performance of junior high school students.

$H_{02}a$: There is no significant relationship between age and financial stress.

$H_{02}b$: There is no significant relationship between sex and financial stress.

$H_{02}c$: There is no significant relationship between grade level and financial stress.

$H_{02}d$: There is no significant relationship between family monthly income and financial stress.

LITERATURE REVIEW

Theoretical Literature

Financial Stress Theory

Financial stress refers to the psychological strain experienced when individuals perceive that their financial resources are insufficient to meet daily needs and obligations (Kim & Garman, 2019). Among students, financial stress commonly arises from difficulties in affording school-related expenses such as uniforms, learning materials, transportation, and contributions to school activities. Prolonged exposure to financial stress may result in anxiety, absenteeism, reduced motivation, and impaired academic performance (Norvilitis, 2021). This theory underscores the importance of examining financial stress not merely as an economic condition but as a psychosocial factor that directly influences students' learning experiences.

Maslow's Hierarchy of Needs

Maslow's (1943) Hierarchy of Needs posits that individuals must satisfy basic physiological and safety needs before they can effectively pursue higher-order goals such as learning and self-actualization. In the educational context, students who experience financial insecurity may struggle to meet basic needs related to food, transportation, and school materials, thereby limiting their capacity to engage fully in academic tasks (McLeod, 2020). This theory provides a foundational explanation for why financial stress can impede students' academic performance, particularly among learners from low-income households.

Conservation of Resources (COR) Theory

Hobfoll's Conservation of Resources (COR) Theory explains stress as a response to actual or perceived loss of valuable resources, including financial, emotional, and social assets (Hobfoll, 1989; 2018). For junior high school students, limited financial resources may reduce their ability to cope with academic demands, resulting in heightened stress and compromised performance. COR theory highlights how ongoing resource loss can create stress cycles that negatively affect both psychological well-being and educational outcomes.

Educational Management Perspective

From an educational management standpoint, schools are expected to address barriers to learning that extend beyond classroom instruction (Bush, 2020). Effective school leadership recognizes that academic success is influenced by students' socioeconomic realities and that supportive interventions are necessary to promote equity. Integrating financial assistance and student support mechanisms within school systems aligns with inclusive leadership practices and provides a rationale for developing school-based financial assistance frameworks tailored to student needs.

Empirical Literature

International Studies

International research consistently demonstrates a negative relationship between financial stress and academic outcomes. Wadsworth et al. (2019) found that adolescents in the United States who experienced financial stress exhibited lower grade point averages, reduced school engagement, and higher risks of dropout. In Malaysia, Lee and Tan (2021) reported that students from low-income households experienced higher financial stress, which was significantly associated with lower academic motivation. Similarly, Nguyen and Tran (2022), in a cross-national Asian study, concluded that financial difficulties increased absenteeism and reduced academic performance, with family income acting as a critical mediating factor.

Taken together, these studies indicate that financial stress operates as both a direct and indirect barrier to academic success, affecting not only grades but also engagement, attendance, and motivation across different educational contexts.

Local Studies

Philippine-based studies further affirm the impact of financial stress on students' academic experiences. De Guzman and Malay (2020) identified financial difficulties as a primary contributor to absenteeism and poor academic performance among high school students. Castillo et al. (2021) found that economic hardship significantly affected performance in science and mathematics—subjects that often require additional learning resources. In Eastern Visayas, Ramos (2023) reported that financial stress was strongly associated with dropout cases and reduced school participation. More recently, Opial et al. (2024) observed that Grade 11 students in Metro Manila who experienced financial difficulties demonstrated lower academic achievement and higher stress levels.

These local studies highlight that financial stress remains a pervasive issue across different regions and educational levels in the Philippines, reinforcing the need for context-specific school-based interventions.

Profile of Junior High School Students

Student demographic characteristics are commonly examined in relation to academic outcomes. Santrock (2021) noted that age and sex may influence students' coping strategies and learning behaviors. De Guzman and Malay (2020) suggested that grade level affects financial demands, as higher grade levels often require increased expenses for projects and school activities. However, multiple studies emphasize that family income remains one of the strongest predictors of academic performance and school participation, with students from low-income households facing greater risks of absenteeism and disengagement (Ramos, 2023).

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These findings suggest that while demographic variables provide useful context, financial capacity plays a more central role in shaping students' academic experiences.

Financial Stress of Students

Financial stress among students is frequently linked to unmet school needs, limited allowances, and reduced participation in academic and extracurricular activities. Kim and Garman (2019) describe financial stress as both a psychological and behavioral phenomenon, often accompanied by anxiety, fatigue, and reduced classroom engagement. International evidence indicates that students may normalize financial hardship while still experiencing episodic stress during periods of increased academic expenses (Lee & Tan, 2021).

In the Philippine context, Castillo et al. (2021) and Ramos (2023) emphasized that students from low-income households often face cumulative stress arising from school-related costs, transportation difficulties, and household responsibilities. These findings suggest that financial stress may not be constant but situational, intensifying during academically demanding periods.

Academic Performance of Students

Academic performance reflects students' learning outcomes and is influenced by a combination of cognitive, emotional, and contextual factors (Bernardo, 2020). International studies indicate that financial limitations disrupt study habits, attendance, and academic focus, thereby affecting performance (Nguyen & Tran, 2022). Locally, Castillo et al. (2021) reported that financial constraints particularly affected performance in subjects requiring additional learning materials.

However, some studies suggest that resilience and social support can buffer the negative effects of financial stress. Wadsworth et al. (2019) noted that students with strong support systems were able to maintain acceptable academic performance despite financial hardship. This underscores the importance of considering both risk and protective factors in understanding academic outcomes.

Relationship Between Financial Stress and Academic Performance

Existing literature consistently shows that financial stress negatively affects academic performance. Higher levels of financial stress are associated with lower grades, increased absenteeism, and weaker school engagement (Nguyen & Tran, 2022; Wadsworth et al., 2019). Philippine studies similarly confirm that financial challenges contribute to academic difficulties and school disengagement (De Guzman & Malay, 2020; Ramos, 2023).

Collectively, these findings indicate that financial stress functions as a significant academic risk factor, even when students remain enrolled and academically functional.

School-Based Financial Assistance Programs

Globally, schools have implemented various financial assistance initiatives, including scholarships, school feeding programs, transportation subsidies, and emergency aid, all of which have been shown to improve student retention and performance (World Bank, 2020). In the Philippines, programs such as the School-Based Feeding Program (SBFP), the Education Service Contracting (ESC) scheme, and the Pantawid Pamilyang Pilipino Program (4Ps) have demonstrated positive effects on attendance and participation (Asian Development Bank, 2020; Department of Education, 2021).

Despite these efforts, most existing programs operate at national or system-wide levels. Few studies propose school-level frameworks that guide administrators in identifying financially at-risk students and delivering targeted, context-sensitive assistance, particularly for junior high school populations.

Research Gap

The reviewed literature demonstrates that financial stress is a consistent predictor of reduced academic performance across international and local contexts. Theoretical perspectives such as Maslow's Hierarchy of Needs and Conservation of Resources Theory explain how unmet financial needs and resource loss create barriers to learning. Empirical studies further confirm that financial stress affects attendance, concentration, and academic achievement.

However, most existing research focuses on establishing correlations without translating findings into practical, school-level frameworks for intervention. There is limited empirical work that integrates financial, psychosocial, and academic dimensions into a unified model tailored for junior high schools in economically disadvantaged settings. Addressing this gap, the present study examines the relationship between financial stress and academic performance of junior high school students at Samar National Pilot Opportunity School of Agriculture and proposes a school-based financial assistance and student support framework grounded in empirical evidence and educational management principles.

METHODOLOGY

Research Design

The study employed a quantitative descriptive-correlational research design. The descriptive component was used to determine the demographic profile of the respondents, their level of financial stress, self-reported stress symptoms, and academic performance. The correlational component examined the relationship between financial stress and academic performance, as well as the relationship between financial stress and selected demographic variables. The findings of the study served as the empirical basis for proposing a school-based financial assistance and student support framework.

Research Locale

The study was conducted at Samar National Pilot Opportunity School of Agriculture (SNPOSA), a public secondary school located in the province of Eastern Samar, Philippines. The school caters to a diverse population of learners, many of whom come from low- to middle-income households. This setting was deemed appropriate for the study, as it reflects the socioeconomic conditions under which financial stress may influence students' academic performance.

Respondents of the Study and Sampling Procedure

The respondents of the study were 100 junior high school students enrolled at Samar National Pilot Opportunity School of Agriculture during the School Year 2025–2026. The sample size was considered statistically adequate for descriptive and correlational analyses. According to Cohen (2013), a sample size of approximately 84 to 100 respondents is sufficient to detect moderate relationships in correlational studies at the 0.05 level of significance. Similarly, Fraenkel, Wallen, and Hyun (2019) emphasized that a sample of 100 provides reliable estimates and acceptable statistical power in educational research.

A stratified random sampling technique was employed to ensure proportional representation across grade levels. The junior high school population was stratified according to grade level (Grades

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7, 8, 9, and 10). From each stratum, 25 students were randomly selected, resulting in equal representation across all grade levels.

The use of equal allocation per grade level allowed for balanced comparisons and ensured that financial stress experiences were not disproportionately influenced by any single grade level. This sampling approach minimized sampling bias and strengthened the internal validity and representativeness of the study.

Research Instrument

The primary instrument used in the study was a structured self-administered questionnaire developed by the researcher. The instrument was subjected to expert validation by specialists in educational research, guidance counseling, and educational management to ensure content validity.

The questionnaire consisted of four parts: Part I gathered the respondents' demographic profile, including age, sex, grade level, and family monthly income. Part II measured financial stress using a Financial Stress Scale (FSS) composed of five adapted and localized items rated on a five-point Likert scale ranging from 1 (Never) to 5 (Always). Part III consisted of a checklist of common self-reported physical and emotional stress symptoms experienced by the respondents during the past month. Part IV covered academic performance, measured using the respondents' most recent general weighted average (GWA) obtained from official school records.

Validity and Reliability of the Instrument

The questionnaire underwent content validation by three experts in the fields of educational research, guidance counseling, and educational management. Their suggestions were incorporated to improve clarity, relevance, and alignment with the study objectives.

A pilot test was conducted among 30 junior high school students from a nearby school who were not included in the actual sample. The reliability of the Financial Stress Scale was established using Cronbach's alpha to determine internal consistency.

The Financial Stress Scale yielded a Cronbach's alpha coefficient of 0.86, indicating good internal consistency and confirming that the instrument was reliable for measuring students' financial stress.

Data Gathering Procedure

Prior to data collection, formal permission was secured through written requests submitted to the school principal and concerned class advisers. After approval, informed consent was obtained from the students and their parents or legal guardians, as the respondents were minors.

The validated questionnaires were administered during regular class hours with the assistance of class advisers. Respondents were given clear instructions and sufficient time to complete the questionnaire. Completed questionnaires were collected immediately after administration to ensure a high retrieval rate.

Academic performance data were obtained from the school registrar's office with proper authorization and consent. All responses were encoded, checked for completeness, and prepared for statistical analysis.

Treatment of Data

The collected data were processed and analyzed using appropriate statistical techniques. Frequency counts and percentage distributions were used to describe the respondents' demographic profile. Weighted mean was employed to determine the level of financial stress. Descriptive statistics were used to summarize academic performance based on general weighted averages. Pearson Product–Moment Correlation (Pearson's r) was applied to determine the relationship between financial stress and academic performance, as well as between financial stress and selected demographic variables.

All statistical tests were conducted at the 0.05 level of significance. Preliminary data screening indicated no severe violations of assumptions required for correlational analysis.
The significant results of the study served as the basis for developing the proposed school-based financial assistance and student support framework.

Ethical Considerations

Ethical standards in educational research were strictly observed throughout the conduct of the study. Formal approval was obtained from the school administration prior to data collection. Informed consent was secured from the students and their parents or legal guardians after clearly explaining the purpose of the study, procedures involved, and the voluntary nature of participation.

Participation was entirely voluntary, and respondents were informed of their right to withdraw from the study at any time without any academic or personal consequences. To ensure confidentiality and anonymity, no identifying information such as names or student numbers was included in the questionnaire. All data were treated with strict confidentiality and were used solely for academic and research purposes.

Collected data were stored securely and accessed only by the researcher. Academic performance data obtained from school records were reported only in aggregate form to prevent the identification of individual students.

The study ensured that no physical, psychological, or emotional harm was inflicted on the respondents. The questionnaire items were non-intrusive and age-appropriate. Students who exhibited signs of distress during data collection were referred to the school guidance counselor for appropriate support.

RESULTS AND DISCUSSION

Demographic Profile of the Respondents

Table 1 presents the demographic profile of the respondents in terms of age, sex, grade level, and family monthly income. The results show that the majority of the respondents (55%) were aged 13–14 years, followed by those aged 15–16 years (26%), and 12 years old and below (19%). This distribution indicates that the respondents were generally within the expected age range for junior high school students.

In terms of sex, female students comprised a larger proportion of the sample (66%) compared to male students (34%). The respondents were evenly distributed across grade levels, with each of Grades 7 to 10 representing 25% of the total sample, ensuring balanced representation across junior high school levels.

With regard to family monthly income, most respondents (58%) came from households earning below ₱10,000 per month, while 26% reported family incomes ranging from ₱10,001 to ₱20,000. Only a small proportion of respondents belonged to families earning above ₱20,000 per month. This distribution highlights the predominantly low-income background of the respondents and underscores the relevance of examining financial stress within this population.

These findings reflect the socioeconomic realities faced by many public school students in rural and semi-urban Philippine settings,

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where limited household income remains a persistent challenge. Recent studies emphasize that students from economically disadvantaged households often experience constrained access to educational resources and heightened exposure to stressors that may affect both academic engagement and well-being (Lacap et al., 2021; Smith & Reynolds, 2023).

Table1. Profile of JHS-Respondents, *(n = 100)*

Variable	Category	Frequency	Percentage
Age	12 and below	19	19%
	13–14	55	55%
	15–16	26	26%
Sex	Male	34	34%
	Female	66	66%
Grade Level	Grade 7	25	25%
	Grade 8	25	25%
	Grade 9	25	25%
	Grade 10	25	25%
Family Monthly Income	Below ₱10,000	58	58%
	₱10,001–₱20,000	26	26%
	₱20,001–₱30,000	11	11%
	Above ₱30,000	5	5%

Level of Financial Stress of the Respondents

Table 2 presents the level of financial stress experienced by the respondents. The overall weighted mean of 2.39 indicates a low level of financial stress among junior high school students. This suggests that, on average, respondents experienced financial stress occasionally rather than persistently.

Among the indicators, worry about insufficient funds for school needs such as projects and uniforms registered the highest mean ($\bar{x}$ = 3.15), interpreted as moderate stress. Similarly, stress related to the inability to pay school contributions or participate in activities also reached a moderate level ($\bar{x}$ = 2.78). These findings indicate that school-related expenses constitute the primary sources of financial stress among students.

In contrast, absenteeism due to lack of transportation money registered a very low stress level ($\bar{x}$ = 1.41), suggesting that most students are able to attend classes regularly despite financial constraints. Other indicators related to household responsibilities and provision of daily needs were rated as low stress.

Overall, the results suggest that financial stress among students is not constant but situational, intensifying during periods that require additional school-related expenses. This pattern is consistent with findings from previous studies indicating that students may normalize financial hardship while experiencing episodic stress related to academic demands (Del Mundo & Reyes, 2022; Kumar, 2024).

Table 2. *Level of Financial Stress of the Respondents*

Financial Stress Indicators	Mean	Interpretation
1. Worry about not having enough money for school needs (projects, uniforms, etc.)	3.15	Moderate Stress
2. Difficulty of family in providing daily needs (food, transportation, etc.)	2.29	Low Stress
3. Stress due to inability to pay school contributions or activities	2.78	Moderate Stress
4. Absence from classes due to lack of transportation money	1.41	Very Low Stress
5. Household responsibilities affecting time for schoolwork	2.31	Low Stress
Overall Mean	**2.39**	**Low Financial Stress**

Self-Reported Stress Symptoms of the Respondents

Table 3 presents the self-reported stress symptoms experienced by the respondents during the past month. The most frequently reported symptom was lack of concentration (52%), followed by fatigue (48%) and headaches (46%). A considerable proportion of students also reported irritability (41%) and trouble sleeping (39%).

Table 3. *Self-Reported Stress Symptoms of the Respondents*

Stress Symptoms	Frequency	Percentage
Headaches	46	46%
Trouble sleeping	39	39%
Lack of concentration	52	52%
Irritability	41	41%
Fatigue	48	48%

(Multiple Responses Allowed)

Although the overall level of financial stress was assessed as low, the prevalence of stress-related symptoms suggests that financial strain may manifest more strongly through physical, emotional, and cognitive indicators rather than through students' conscious perception of stress. This finding aligns with research indicating that adolescents often express stress through somatic and behavioral symptoms, even when they do not explicitly label their experiences as stressful (Deng et al., 2022; Jones et al., 2025).

The presence of these symptoms underscores the importance of addressing not only financial constraints but also their associated psychosocial effects when designing student support and financial assistance programs.

Academic Performance of the Respondents

Table 4 presents the academic performance of the respondents based on their latest general weighted average. The results indicate that the majority of students achieved satisfactory to very

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satisfactory academic performance. Specifically, 38% of the respondents obtained a very satisfactory general average (85–89), while 32% achieved satisfactory performance (80–84). A smaller proportion (12%) attained outstanding performance, and 18% fell under the fairly satisfactory category.

Notably, none of the respondents received a general average below 75, indicating that all participants met the minimum academic standards set by the Department of Education. These findings suggest that despite the presence of financial stress and related symptoms, many students are able to maintain acceptable academic performance.

This pattern reflects a degree of academic resilience among junior high school students, possibly supported by protective factors such as teacher support, peer relationships, and adaptive coping strategies (Wadsworth et al., 2019). However, existing literature cautions that sustained academic performance does not necessarily imply optimal well-being, as students may continue to perform academically while experiencing underlying stress (El-Hage et al., 2024).

Table 4. ***Academic Performance of the Respondents***

General Average	Performance Descriptor	Frequency	Percentage
90–100	Outstanding	12	12%
85–89	Very Satisfactory	38	38%
80–84	Satisfactory	32	32%
75–79	Fairly Satisfactory	18	18%
Below 75	Did Not Meet Expectations	0	0%

Relationship Between Financial Stress and Academic Performance

Table 5 shows the results of the Pearson Product–Moment Correlation analysis between financial stress and academic performance. The analysis revealed a statistically significant relationship between the two variables *(r = 0.30, p = 0.002)*.

Using the established coding scheme, where lower numerical values correspond to higher academic performance, the positive correlation indicates that students with lower academic performance tend to experience higher levels of financial stress. This result confirms that financial stress is significantly associated with academic outcomes among junior high school students, leading to the rejection of the null hypothesis.

Table 5. ***Correlation Between Academic Performance and Financial Stress***

Variables	Pearson r	p-value	Interpretation
Academic Performance (GWA) and Financial Stress	0.30	0.002	Significant

This finding supports existing international and local literature demonstrating that financial stress interferes with concentration, motivation, and emotional well-being, thereby negatively affecting academic performance (Del Mundo & Reyes, 2022; Kumar, 2024). The result further suggests that even moderate levels of financial stress can have meaningful academic implications when experienced persistently.

Relationship Between Demographic Profile and Financial Stress

Table 6 presents the correlation between selected demographic variables and financial stress. The results indicate that age, sex, and grade level were not significantly related to financial stress, suggesting that students across different demographic groups experience financial stress in a relatively similar manner.

In contrast, family monthly income showed a statistically significant negative relationship with financial stress *(r = –0.24, p = 0.015)*. This indicates that students from lower-income households tend to experience higher levels of financial stress compared to those from higher-income families.

This finding aligns with previous research emphasizing that financial stress is primarily shaped by structural economic conditions rather than individual demographic characteristics (Deng et al., 2022; Smith & Reynolds, 2023). It reinforces the view that household income remains a key determinant of students' financial stress and highlights the importance of income-sensitive interventions in school-based support programs.

Table 6. ***Correlation Between Demographic Profile and Financial Stress***

Demographic Variable	Pearson r	p-value	Interpretation
Age and Financial Stress	–0.07	0.503	Not Significant
Sex and Financial Stress	0.04	0.700	Not Significant
Grade Level and Financial Stress	–0.02	0.827	Not Significant
Family Monthly Income and Financial Stress	–0.24	0.015	Significant

Proposed School-Based Financial Assistance and Student Support Framework

Based on the significant relationship between financial stress, family income, and academic performance, a *School-Based Financial Assistance and Student Support Framework* is proposed. The framework aims to mitigate the effects of financial stress and promote students' academic success and well-being.

The framework consists of the following key components:

1. *Student Identification and Screening*. The school systematically identifies students from low-income households and those exhibiting stress-related symptoms through enrollment data, academic records, and guidance assessments.
2. *Targeted Financial Assistance*. Financial support is provided to identified students to cover essential school-related expenses, including uniforms, instructional materials, and participation fees, in coordination with school funds, local government units, and partner organizations.
3. *Guidance and Psychosocial Support*. Counseling services, stress management programs, and peer support activities are implemented to address the emotional and psychological effects of financial stress.
4. *Academic Support Mechanisms*. Remedial instruction, mentoring, and flexible academic arrangements are offered to students whose academic performance may be affected by financial or emotional challenges.

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5. *Monitoring and Evaluation*. The effectiveness of financial assistance and support interventions is regularly monitored through academic performance tracking, attendance records, and student feedback to ensure continuous improvement of the program.

This framework emphasizes an integrated approach that combines financial, academic, and psychosocial support. By addressing both the economic and emotional dimensions of financial stress, schools can create a more inclusive and supportive learning environment that enables students to achieve academic success despite financial challenges.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

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

1. The junior high school students of Samar National Pilot Opportunity School of Agriculture generally come from low-income households, yet they exhibit satisfactory to very satisfactory academic performance. This indicates a level of academic resilience despite economic limitations.
2. The overall level of financial stress experienced by the respondents is low; however, school-related expenses such as projects, uniforms, and contributions remain the primary sources of financial strain. Financial stress among students appears to be situational rather than persistent.
3. Despite the low perceived level of financial stress, a substantial proportion of students experience stress-related symptoms such as difficulty concentrating, fatigue, headaches, and sleep disturbances. This suggests that financial strain may manifest indirectly through physical and emotional symptoms.
4. Financial stress is significantly related to academic performance. Students with higher levels of financial stress tend to have lower academic performance, confirming that financial constraints can negatively influence learning outcomes.
5. Among the demographic variables examined, family monthly income is the only factor significantly associated with financial stress. Age, sex, and grade level do not significantly influence students' financial stress levels.

Overall, the findings demonstrate that financial stress, even at low to moderate levels, remains a relevant factor affecting students' academic performance and well-being. These results highlight the need for proactive, income-sensitive school-based interventions to support financially vulnerable learners.

Recommendations

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

1. School administrators may strengthen existing financial assistance programs by allocating additional resources for students from low-income households, particularly to support school-related expenses such as projects, uniforms, and activity contributions.
2. Teachers and class advisers may incorporate stress-sensitive classroom practices, such as flexible deadlines and academic support mechanisms, to help students manage financial-related stress without compromising academic standards.
3. School guidance offices may implement regular screening for stress-related symptoms and provide counseling or referral services for students exhibiting signs of financial or emotional distress.
4. Parents and guardians may be encouraged to engage in open communication with their children regarding financial challenges and collaborate with the school in identifying available support services.
5. Future researchers may expand the scope of the study by including other variables such as coping strategies, parental employment status, or social support systems, as well as by employing longitudinal or mixed-methods designs to capture long-term effects of financial stress on academic performance.

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