

Effects of Salary Standardization Law on the Socio-Economic Status, Work Performance, Motivation and Job Satisfaction of Teachers

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Abstract - This study aimed to describe the effects of salary standardization law on the socio-economic status, work performance, motivation and job satisfaction of teachers. It covered 405 public school teachers in the country regardless of their point of origin. It made use of descriptive-evaluative design. Moreover, a survey questionnaire was used and was processed using descriptive and inferential statistics.

Majority of the teachers were young and in the early adulthood, with master's units, and with at least one organizational affiliation, earning salary grade 13, and were still young in the service. They earn low monthly net income, have at least one other source of income, and performing very satisfactory. Teachers have small number of family members and dependents, were living in rural areas and were spending monthly expenses at an average. They have three to six assets which majority, are electronic gadgets, motorcycles and appliances, majority also engaged in loans which were salary, emergency and multipurpose loans.

In terms of the perceived effects of SSL on the socio-economic status of teachers, it garnered a grand weighted mean of 3.11 and descriptively rated as "moderate". On spending habits and borrowing practices it garnered an average mean of 3.12 and 3.14 which both descriptively rated as "moderate" respectively. Furthermore, salary standardization law has "high" effects along the teachers' work performance (weighted mean of 3.79), motivation (weighted mean of 3.69), and job satisfaction (weighted mean of 3.66).

The overall level of socio economic status, work performance, motivational level, and job satisfaction of teachers does not differ in general.

In addition, net income registered a highly significant relationship ($r = +.564$, $p = .000$) to their salary grade. It implies that teachers who have higher salary grade and receiving higher salary tend to have bigger net income.

Keywords – SSL, socio-economic status, work performance, motivational level, job satisfaction, salary grade

INTRODUCTION

The salary of public school teachers in the country is way below the average teachers' salary in the Association of Southeast Asian Nations (ASEAN). Inadequate take-home pay for a majority of public school teachers has been a common complaint which is said to have led to their increased indebtedness. Thus, to attract and retain competent and committed civil servants. Salary Standardization Law has been created, which primarily aims to upgrade the standard of living of government employees and that includes the public school teachers, hoping that this will yield positive results in their work performance and organizational commitment. Moreover, this may lead to the realization of one of the Philippines Development Plan goal of achieving

quality, accessible, relevant and liberating basic education for all [1].

The first Salary Standardization Law or SSL 1 was promulgated through Republic Act No. 6758 on August 1989 under President Corazon C. Aquino's administration. It was known as "the Compensation and Position Classification Act of 1989. This act aimed to provide equal pay for substantially equal work and to base differences in pay upon substitute differences in duties and responsibilities, and qualification requirements of the position. The rates of pay were determined with due regard, given to, among others, prevailing rates in the private sector for comparable work [2].

After Cory Aquino's term, it has been adopted through Executive Order No. 164 s. 1994 of President Fidel V. Ramos administration with

the following objectives; 1.) to gear up the bureaucracy to be more inspired and effective in achieving the country's development goals, it is imperative to upgrade and further rationalize the present compensation system; 2.) to stream line the policy of the government has burdened the remaining personnel with additional duties and responsibilities for which they must be properly compensated; 3.) for an immediate need to update the compensation structure to keep in step with the existing economic conditions and ameliorate the plight of government personnel [3].

Salary increase of uniformed and civilian government workers continued in the term of office of President Gloria M. Arroyo through the signing of Executive Order No. 811 s. 2009 which is popularly known as Salary Standardization Law III [4].

On February 2016, President Benigno S. Aquino III also signed Executive Order 201 or the Salary Standardization Law IV that comes in four tranches. This is to ensure that the compensation structure of government personnel is comparable with the prevailing rates in the private sector thereby attracting and retaining competent and committed civil servants, the existing Compensation and Classification System (CPCS) was revised or updated to conform with the following: a) Raise the minimum salary for Salary Grade 1 from the current rate of Nine Thousand Pesos (P9,000) to Eleven Thousand Sixty Eight Pesos (P11,068) to make it even more competitive with the market rates; b) Bring the compensation of government personnel closer to their private counterparts to at least 70% of the median of the market for all salary grades; c) Eliminate overlaps in between salary grade allocations of government personnel to recognize differences in duties and responsibilities of the positions; d) Maximize the net take home pay of government personnel through the inclusion of additional benefits; and e) Strengthen the performance-based incentive system in recognition of government personnel who play a greater role and carry a heavier responsibility in attaining performance targets and delivering results[5].

SSL (E.O No. 201 s., 2016) which was started last 2016 ended last 2019. Four tranches of salary pay hike had been implemented. From an

entry position of Teacher 1 with a Salary Grade 11 Step 1 receiving a salary of 18, 549 pesos, it had increased to 20,754 pesos.

One of the government's major goals is to uplift the quality of education and one of its answers to achieve this goal is to give proper and just compensation to its teaching workforce. With more than a million of teachers in the Philippines, salary increase assumed, had yield outcomes on their job roles, attainment of performance targets, deliverance of results and job satisfaction. Thus, the researcher wants to find out the effects of the SSL on public school teacher's socio-economic status, work performance, motivational level and job satisfaction.

OBJECTIVES OF THE STUDY

The main purpose of the study was to determine the effects of the salary standardization law on the socio-economic status, work performance, motivation and job satisfaction of the public school teachers. Specifically, it aims to answer the following specific problems: 1) The profile of the public school teachers in terms of; a. personal, b. family, c. assets and d. liabilities. 2) The effect of salary standardization law to along the; a. socio-economic status, b. work performance, c. motivation and d. job satisfaction of teachers 3) The significant difference on the effect of Salary Standardization Law on the socioeconomic status, work performance, motivational level, and level of job satisfaction of teachers along their salary grade level 4) The significant relationship between the salary grade and net income of teachers. 5) The teachers' financial management action plan proposed based on the findings of the study.

Research Hypothesis

The research hypothesis is stated in null form and was tested at the .05 level of significance: 1) There is no significant difference on the effect of Salary Standardization Law on the socioeconomic status, work performance, motivational level, and level of job satisfaction of teacher-respondents along their salary grade. 2) There is no significant relationship between the salary grade and net income of teachers.

MATERIALS AND METHODS

Research Design

This research made use of descriptive-evaluative methodology. The descriptive method is designed for the researcher to gather information about existing conditions [6].

The descriptive survey research design was used to describe the profile of the teachers, their socio-economic status, teaching performance, motivational level and their level of job satisfaction. The research investigation was likewise a survey because of the use of the questionnaire.

Moreover, the evaluative method was also used since the researcher evaluated the effects of SSL on socio-economic status, work performance, motivational level, and level of job satisfaction among the teachers along their teaching position after its implementation.

Respondents of the Study

Random Sampling Technique was made used. The researcher used the Slovin's formula to determine the sample respondents. The subjects of the study were the 405 public school teachers in the Philippines regardless of their point of origin. Further, responses were retrieved using google forms.

RESULTS AND DISCUSSION

This section deals with the presentation, analysis and interpretation of the data gathered through survey questionnaires that helped in answering the problems connected to the effects of salary standardization law on socio-economic status, work performance, motivation and job satisfaction of public school teachers.

It contains analysis of data on the following: 1.a) description of the personal profiles of teachers such as age, sex, civil status, highest educational attainment, membership/organizational affiliation, salary grade level and step, teaching experience, net income, other source/s of income, teaching performance. 1.b) description of the family profiles of teachers such as total number of family members, number of dependents, number of working family members, type of residence, total monthly income of the family, total monthly expenses of the family. 1.c) description of assets of teachers such as real and personal properties. 1.d) description of the liabilities of teachers. 2.) description of the perceived effects of salary standardization law along socio-economic status, work performance, motivation and job satisfaction 3.) difference on the effect of salary standardization law on the socioeconomic status, work performance, motivational level, and level of job satisfaction of teacher-respondents along their teaching position. 4. relationship between the salary grade and net income of teachers

Respondents Profile

Presented in Table 1 is the personal profile of the public school teachers in terms of personal; age, sex, civil status, highest educational attainment, membership or organizational affiliation, salary grade and step, teaching experience, net income, other sources of income, and teaching performance.

Presented in Table 2 is the family profile of public school teachers which includes the total number of family members, number of dependents, number of working family members, total monthly income of the family, place of residence, total monthly expenses.

Presented in Table 3 are the assets and liabilities of the public school teachers.

Table 1
Personal Profile of Teachers

| Personal Profile of Teachers | | frequency | % |
|--|--|------------|---------------|
| Age: | | | |
| | 21-30 yrs old (young age) | 146 | 36.00 |
| | 31-40 yrs old (early adulthood) | 137 | 33.80 |
| | 41-50 yrs old (middle adulthood) | 76 | 18.80 |
| | 51-60 yrs old (late adulthood) | 45 | 11.10 |
| | 61 and above (seniors) | 1 | 0.20 |
| | Total | 405 | 100.00 |
| Sex: | | | |
| | Male | 126 | 31.10 |
| | Female | 279 | 68.90 |
| | Total | 405 | 100.00 |
| Civil Status: | | | |
| | Single | 130 | 32.10 |
| | Married | 256 | 63.20 |
| | Widow/Widower | 19 | 4.70 |
| | Total | 405 | 100.00 |
| Highest Educational Attainment: | | | |
| | Bachelor's Degree | 84 | 20.70 |
| | with Master's Degree | 148 | 36.50 |
| | Master's Degree Graduate | 94 | 23.20 |
| | with Doctorate units | 50 | 12.30 |
| | Doctorate Degree Graduate | 29 | 7.10 |
| | Total | 405 | 100.00 |
| *Membership/Organizational Affiliation: | | | |
| | None | | |
| | Alliance of Concerned Teachers (ACT) | 49 | 12.10 |
| | Philippine Public School Teachers Association (PPSTA) | 150 | 37.00 |
| | Philippine Association of Teacher's Education (PafTE) | 290 | 71.60 |
| | Provincial Teachers' Association | 6 | 1.50 |
| | District Teachers' Association | 20 | 4.90 |
| | Others (Association of Research and Trainers, Philippine Educational Measurement and Evaluation Association, Philippine Guidance Counselor Association, Manila Teachers Association) | 14 | 3.50 |
| | | 16 | 4.00 |
| Number of Membership/Organizational Affiliation | | | |
| | None | 49 | 12.20 |
| | 1 | 231 | 57.30 |
| | 2 | 111 | 27.50 |
| | 3 | 8 | 2.00 |
| | 4 | 4 | 1.00 |
| | Total | 405 | 100.00 |
| Salary Grade: | | | |
| | 11 | 115 | 28.40 |
| | 12 | 76 | 18.80 |
| | 13 | 178 | 44.00 |
| | 18 | 18 | 4.40 |
| | 19 | 13 | 3.20 |
| | 20 | 3 | 0.70 |
| | 21 | 2 | 0.50 |
| | Total | 405 | 100.00 |
| Teaching Experience: | | | |
| | 1-10 yrs. (young) | 235 | 58.00 |
| | 11-20 yrs. (moderately experienced) | 135 | 33.30 |
| | 21-30 yrs. | 30 | 7.40 |
| | 31-40 yrs. | 5 | 1.20 |
| | Total | 405 | 100.00 |
| Net Income: | | | |

| | | |
|---|------------|---------------|
| below 15,000 (very low) | 137 | 33.80 |
| 15,001-25,000 (low) | 199 | 49.10 |
| 25,001-35,000(average) | 50 | 12.30 |
| 35,001-45,000 (high) | 14 | 3.50 |
| 45,001-55,000(very high) | 5 | 1.20 |
| Total | 405 | 100.00 |
| *Other Sources of Income: | | |
| None | | |
| Online Retail Store | 64 | 15.90 |
| Sari-Sari Store | 137 | 34.10 |
| Farming | 45 | 11.20 |
| Fishing | 142 | 35.30 |
| Livestock Raising | 2 | 0.50 |
| Online Networking Business | 34 | 8.50 |
| Others (freelance graphic artist, vendor, sports coach, t-shirt printing, motor repair shop, college instructors, real estate agent, insurance agent) | 42 | 10.40 |
| | 24 | 6.00 |
| Teaching Performance: | | |
| Outstanding | 114 | 28.10 |
| Very Satisfactory | 291 | 71.90 |
| Total | 405 | 100.00 |

A. Personal Profile

Age The ages of teachers range from 21 to above 61 years. The data indicate that the largest group, 146 or 36%, of respondents is in the bracket of 21-30 years of age, they were categorized as young. The second largest group 137 or 33.80% belongs to the age bracket of 31-40 years old. There were 76 or 18.80% aged 41-50,. However, only 45 or 11.10% belong to age bracket of 51-60, and 1 or 0.20% were at least 61 years old. Result shows that majority of the teachers were young and in the early adulthood [7].

Sex Two hundred seventy nine or 68.90% public school teachers were female while 126 or 31.10% are male.

Civil Status Most of the teacher respondents were married 256 or 63.20% and 130 or 32.10% of the public school teachers were still single. Only 19 or 4.70% were widows/widowers.

Highest Educational Attainment The data revealed that most 148 or 36.50% of the respondents have earned units in master's program; 94 or 23.20% were master's degree graduates; 84 or 20.70% of the respondents were bachelor's degree holders while 32 or 7.90% have Ed.D.. units and 18 or 4.40% have Ph.D. units. Only 18 or 4.40% were Ed.D. graduates and 11 or 2.70% were Ph.D. graduates. Data show that majority or 79.20% of teachers were enrolled or graduated post graduate courses due to the fact that it can give them additional 25 points in maximum in the

ranking process for promotions as stipulated in DepEd Order 66 s. 2007. It can also be used in applying for Equivalent Record Forms for Promotion if the teachers have already the educational points to apply for it and be promoted to higher teaching positions through ERF process.

Membership or Organizational Affiliation In terms of affiliating to organizations, majority 290 or 71.60% of public school teachers were members of the Philippine Public School Teachers Association (PPSTA), 150 or 37% were members of the Alliance of Concerned Teachers (ACT), 49 or 12.10% have no membership to organizations, 20 or 4.90% were members of their provincial teachers' association, 14 or 3.50% affiliates to district teachers' association. 16 or 4% have other memberships and only six or 1.10% were members of PAFTE.

Number of Membership or Organizational Affiliation Majority, 231 or 57.30% of teachers were members of one organization, 111 or 27.50% were members of two organizations, 12 or 3% of teachers were members of three to four organizations and 49 or 12.20% were not members of any organizations.

Salary Grade Teachers were paid according to their position which tantamount to their salary grade level. Results revealed that most, 178 or 44% of the teachers were on SG 13, 115 or 28.40% were SG 11, 76 or 18. 80% were SG 12, while 18 or 4.40% were on SG 18, 13 or 3.20%

were SG 19, three or .70% were SG 20 and only two or .50% were on SG 21. These data show that majority 369 or 91.11% of the teachers are paid on the SG-11 –SG 13 levels, while only 36 or 8.89% were on the levels of SG 18-SG 21.

Teaching Experience In terms of experience in teaching, 235 or 58% are on the bracket of 1-10 years of experience, 135 or 33.30% were on the bracket of 11-20 years of experience, 30 or 7.40% are 21-30 years in teaching and only 5 or 1.20% were 31-40 years in public service. These show that in terms of experience majority 370 or 91.36% were young and moderately experienced in the service. Categorization of experience was adopted from the study of Lansangan (2003) [8].

Net Income In response to the queries on the net income of public school teachers, data show that most 199 or 49.10% were on the net income bracket of 15,001-25,000, 137 or 33.80% are on the net income bracket of below 15,000. 50 or 12.30% were on 25,001-35,000, 14 or 3.50% were on 35,001-45,000, and only 5 or 1.20% were on the income bracket of 45,001-55,000. These show that majority 336 or 82.96% of teachers were having low to least net income. According to the 2018 Philippine Statistics Authority (PSA) Survey on Family Income and Expenditure and on the indicative range of monthly family income (for a family of five in the Philippines) 2015 and 2017, public school teachers are on the ranges of low income class (but not poor) with range of PHP 9,520-19,040 and lower middle income class with range of PHP 19,040-38,080 income clusters, in terms of per capita income, teachers are on between poverty line and twice the poverty line and between 2 and 4 times the poverty line. Moreover, the indicative ranges based on PSA indicate that the teachers fall on the low income to middle income classes. Results further justify why teachers are not into savings and investment due to their low class income which made hard for them to set aside money for savings or investments [9].

Other Sources of Income To augment teachers income, teachers engaged themselves to

other sources of income. Most, 142 or 35.30% were into farming, 137 or 34.10% were into online retail business, 64 or 15.90% do not engaged into other sources of income, 45 or 11.20% have sari-sari store, 42 or 10.40% were into online networking business, 34 or 8.50% were into livestock raising, 24 or 6% have other sources of income such as freelance graphic artists, college instructors, meat vendor, t-shirt printing, only two or .40% were into fishing as other source of income. Data show that teachers were into farming and online retail store as other sources of income.

Teaching Performance Majority 291 or 71.90% of public school teachers were very satisfactory, while 114 or 28.10% were outstanding in their teaching performance.

B. Family Profile

Total Number of Family Members

Majority, 260 or 64.20% of the teachers belong to 1-4 members in the household, 135 or 33.30% belong to 5-8 members in the household, 9 or 2.30% belong to the 9-12 members in the household and only one or .20% belongs to 13 and above members in the household. Results revealed that public school teachers have small family members in their households. Data show cascade to the results to the very low net income of teachers. Filipino parents agree that supporting their kids with schoolwork, inspiring them, and providing structure at home helps their kids excel in school, consistent with the current parental participation literature. The lesser the number of children they care and support the more structured parental involvement they can extend to them. (Garcia 2018) [10].

Number of Dependents Majority 212 or 52.34% of teachers have 1-2 number of dependent/s, 61 or 15.06% have 3-4 dependents, 17 or 4.20% have 5 or more dependents and 15 or 3.70% have no dependent member of the family. Results revealed that public school teachers have small number of dependents.

Table 2
Family Profile of Teachers

| Family Profile of Teachers | frequency | % |
|--|------------|---------------|
| Total No. Of Family Members: | | |
| 1-4 (small) | 260 | 64.20 |
| 5-8 | 135 | 33.30 |
| 9-12 | 9 | 2.30 |
| 13 and more (big) | 1 | .20 |
| Total | 405 | 100.00 |
| No. of Dependents: | | |
| None | 15 | 3.70 |
| 1-2 (small) | 212 | 52.34 |
| 3-4 (average) | 61 | 15.06 |
| 5 and above (big) | 17 | 4.20 |
| Total | 405 | 100.00 |
| No. of Working Family Members: | | |
| 1-3 | 382 | 94.32 |
| 4-6 | 23 | 5.68 |
| Total | 405 | 100.00 |
| Total Monthly Income of the Family: | | |
| below 15,000 (least) | 27 | 6.70 |
| 15,001-25,000 (low) | 97 | 24.00 |
| 25,001-35,000 (average) | 144 | 35.60 |
| 35,001-45,000 (moderately high) | 78 | 19.30 |
| 45,001-55,000 (high) | 38 | 9.40 |
| 55,001 and above (very high) | 21 | 5.20 |
| Total | 405 | 100.00 |
| Place of Residence: | | |
| Rural | 302 | 74.60 |
| Urban | 103 | 25.40 |
| Total | 405 | 100.00 |
| Total Monthly Expenses: | | |
| below 15,000 (very low) | 60 | 14.80 |
| 15,001-25,000 (low) | 128 | 31.60 |
| 25,001-35,000 (average) | 122 | 30.10 |
| 35,001-45,000 (moderately high) | 84 | 20.70 |
| 45,001-55,000 (high) | 8 | 2.00 |
| 55,001 and above (very high) | 3 | .70 |
| Total | 405 | 100.00 |

Number of Working Family Members In terms of the working family members, majority 382 or 94.32% have working family members on the bracket of 1-3, while 23 or 5.68% have working family members on the bracket of 4-6. Results show that teachers have a relatively small number of family members who can help in augmenting the total income of the family.

Total Monthly Income of the Family Most 144 or 35.60% of the public teachers have families' total monthly income of 25,001-35,000 income bracket, 97 or 24% have income bracket of 15,001-

25,000, 78 or 19.30% have income bracket of 35,001-45,000, 38 or 9.40% have income bracket of 45,001-55,000, 27 or 6.70% are on the bracket of below 15,000 pesos, and 21 or 5.20% are on the income bracket of 55,001 and above. We can obtained from the results that teachers' families' total income are on the bracket of low to average income earners.

Place of Residence Majority, 302 or 74.60% of the public school teachers lived in the rural areas while 103 or 25.40% lived on the urban areas.

Total Monthly Expenses In terms of total monthly expenses of the public school teachers, most, 128 or 31.60% spend on the bracket of 15,001-25,000 monthly, 122 or 30.10% spend 25,001-35,000, 84 or 20.70% spend on the bracket 35,001-45,000, 60 or 14.80% spend on the bracket of below 15,000 pesos while eight or 2% and three or .70% spend on the bracket of 45,001-55,000 and 55,000 and above. Results revealed that public school teachers have total monthly expenses ranging from average to low.

Assets and Liabilities:

Assets Public school teachers file their statement of assets and liabilities annually as indicated in their Statement of Assets, Liabilities and Net worth (SALN). Data revealed that 361 or 89.10% of teachers have electronic gadgets, 341 or 84.20% have appliances, 315 or 77.80% have motorcycles or tricycles, 243 or 60% have furniture, 197 or 48.60% have their houses, 191 or 47.20% have jewelries, 165 or 40.70% have lots, 71 or 17.50% have their savings account, 65 or 16% have their service utility vehicles, and only eight or 2% have stocks/bonds. Data reveal that teachers are not into savings or investments.

Table 3
Assets and Liabilities of Teachers

| Assets and Liabilities | frequency | % |
|------------------------------|------------|---------------|
| *Assets: | | |
| House | 197 | 48.60 |
| Lot | 165 | 40.70 |
| SUV | 65 | 16.00 |
| Trike | 315 | 77.80 |
| Savings Account | 71 | 17.50 |
| Jewelries | 191 | 47.20 |
| Appliances | 341 | 84.20 |
| Furniture | 243 | 60.00 |
| Electronic Gadgets | 361 | 89.10 |
| Stocks/Bonds | 8 | 2.00 |
| Number of Assets | | |
| With 1-2 assets | 37 | 9.10 |
| 3 to 4 assets | 138 | 34.10 |
| 5 to 6 assets | 160 | 39.50 |
| 7 to 8 assets | 57 | 14.10 |
| 9 and above assets | 13 | 3.20 |
| Total | 405 | 100.00 |
| *Liabilities: | | |
| None | 12 | 3.00 |
| Real Loan | 7 | 1.80 |
| Housing Loan | 62 | 15.50 |
| Multipurpose Loan | 165 | 41.20 |
| Emergency Loan | 190 | 47.50 |
| Pag-ibig Loan | 127 | 31.80 |
| Salary Loan | 361 | 90.20 |
| Policy Loan | 189 | 47.20 |
| Educational Loan | 87 | 21.80 |
| Credit Card Balance | 8 | 2.00 |
| Vehicle Amortization | 27 | 6.80 |
| Others | 7 | 1.80 |
| Number of Liabilities | | |
| No loans/liability | 7 | 1.70 |
| With 1-2 Loans | 189 | 46.70 |
| With 3 to 4 loans | 103 | 25.40 |
| With 5 to 6 loans | 92 | 22.70 |
| With more than 7 loans | 14 | 3.50 |
| Total | 405 | 100.00 |

*(multiple responses)

Number of Assets In terms of real and personal properties of teachers, most 160 or 39.50% have 5 to 6 assets, 138 or 34.10% have 3 to 4 assets 57 or 14.10% have 7 to 8 assets, 37 or 9.10% have one to two assets while 13 or 3.20% have 9 and above assets.

Liabilities In terms of liabilities, majority 361 or 90.20% have salary loans, 190 or 47.50% have emergency loans, 189 or 47.20% have policy loans, 165 or 41.20% of teachers have multipurpose-loans, 127 or 31.80% have pag-ibig loans, 87 or 21.80% of teachers have educational loans, 62 or 52.50% are into housing loans, 27 or 6.80% are still paying their car amortization, eight or .2% have credit card balances, seven or 1.80% are engaged into other types of loans and debts such gadget loan and 5/6. Only 12 or 3% of the public school teachers do not have any loans.

Number of Liabilities Most 189 or 46.70% of the teachers have 1-2 loans, 103 or 25.40% have 3-4 loans, 92 or 22.70% have 5-6 loans, 14 or 3.50% have more than 7 loans and only 7 or 1.40% have no loans or liability.

Summary of Findings

Results of this study revealed that the majority 283 or 69.80% of public school teachers were relatively young with age bracket of 21-40 yrs. old. 279 or 68.90% were females, Majority 256 or 63.20% were married, and 148 or 36.50% have master's units. Two hundred ninety or 71.60% were members of the Philippine Public

School Teachers Association (PPSTA), 231 or 57.30% were members of at least one organization, majority, 178 or 44% of the teachers were earning a salary grade 13 basic pay. Large number, 235 or 58% of public school teachers were still young in the service, while majority, 199 or 49.10% were earning a low monthly income of 15-001-25,000 pesos. Thus, teachers engaged themselves into other sources of income, of which most 142 or 35.30% and 137 or 34.10% were into farming and online retail business. Moreover, majority 291 or 71.90% of public school teachers performed very satisfactory.

On the other hand, most of the teachers have 1-4 family members in the household, majority 227 or 56.04% have 0-2 dependent/s. Majority 382 or 94.32% of teachers have working family members of 1-3 members. Most, 144 or 35.60% have families earning a total monthly income of 25,001-35,000 and 302 or 74.60% are living in the rural areas. Majority 248 or 61.70% of teachers' families spend low to average total monthly expenses of 15,001-35,000 pesos.

In terms of teachers' assets and liabilities, majority 361 or 90.20%, 341 or 84.20%, 315 or 7.80%, have electronic gadgets, appliances and motorcycles or tricycles, 298 or 73.60% have 3-6 assets. On the other hand, majority, 361 or 90.20% of teachers engaged in salary loan, 190 or 47.50% on emergency loan and 165 or 41.20% are into multipurpose loan, Furthermore, 398 or 98.30% have loan/s or liability/ies.

Perceived Effects of Salary Standardization Law (SSL) to Teachers

Presented in Table 4, 5, 6 and 7 are the extent of perceived effects of Salary

Standardization Law in terms of the socio-economic status, work performance, motivational level and job satisfaction of public school teachers.

Table 4
Perceived Effects of Salary Standardization Law on the Socio-Economic Status to Teachers
(n=405)

| A1. SPENDING HABITS | 5 | 4 | 3 | 2 | 1 | WM | DE |
|---|----------|----------|-----------------|----------|----------|-----------|-----------|
| 1. They spend more now than before because of the salary increases. | 19 | 180 | 167 | 31 | 8 | 3.42 | High |
| | 5% | 44% | 41% | 8% | 2% | | |
| 2. They can now buy branded products compared before that it was hard for them to have one. | 15 | 125 | 196 | 55 | 14 | 3.17 | Moderate |
| | 4% | 31% | 48% | 14% | 3% | | |
| 3. They can now travel to beautiful tourist spots not like before that traveling is quite a luxury. | 16 | 131 | 158 | 67 | 33 | 3.07 | Moderate |
| | 4% | 32% | 39% | 17% | 8% | | |
| 4. They visit shopping malls and online shopping sites more often, compared before that they usually stay at home on weekends. | 27 | 148 | 172 | 47 | 11 | 3.32 | Moderate |
| | 7% | 37% | 42% | 12% | 3% | | |
| 5. They have their own credit cards now to easily buy what they want compared before that they usually wait for their salary to buy what they want and pay in cash. | 11 | 85 | 147 | 59 | 103 | 2.60 | Moderate |
| | 3% | 21% | 36% | 15% | 25% | | |
| Average Weighted Mean | | | 3.12 | | | | |
| Descriptive Rating | | | Moderate | | | | |
| A2. BORROWING PRACTICES | 5 | 4 | 3 | 2 | 1 | | |
| 1. They are able to have multiple loans now because of the pay hike brought by SSL. | 17 | 162 | 141 | 44 | 41 | 3.17 | Moderate |
| | 4% | 40% | 35% | 11% | 10% | | |
| 2. They can now apply for a bigger amount of loans due to the pay increase. | 25 | 162 | 156 | 37 | 25 | 3.36 | Moderate |
| | 6% | 40% | 39% | 9% | 6% | | |
| 3. They can now easily apply for a new loan/reloan in banks and private lending institutions because of the annual salary increase. | 28 | 163 | 153 | 41 | 20 | 3.34 | Moderate |
| | 7% | 40% | 38% | 10% | 5% | | |
| 4. They can now apply for car loan and pay its amortization earlier than/on the expected date of payment. | 13 | 116 | 150 | 62 | 64 | 2.88 | Moderate |
| | 3% | 29% | 37% | 15% | 16% | | |
| 5. They can now pawn their atm card, bonuses and other incentives and get the money in advance. | 14 | 108 | 152 | 43 | 88 | 2.79 | Moderate |
| | 3% | 27% | 38% | 11% | 22% | | |
| Average Weighted Mean | | | 3.14 | | | | |
| Descriptive Rating | | | Moderate | | | | |
| GRAND MEAN | | | 3.11 | | | | |
| DESCRIPTIVE RATING | | | Moderate | | | | |

Socio-Economic Status of Teachers

It can be noted from Table 4 that in terms of the perceived effects of SSL on the socio-economic status of teachers, it garnered a grand weighted mean of 3.11 and descriptively rated as “moderate”.

The table also shows that in terms of teachers’ spending habits, it also garnered an

average mean of 3.12 which descriptively rated as “moderate”, while on teachers’ borrowing practices it garnered an average weighted mean of 3.14 and descriptively rated as “moderate”.

Moreover, on teachers spending habits, the statement they spend more now than before because of the salary increases accumulated the highest mean score of 3.42 and descriptively rated as high while as to they have their own credit cards

now to easily buy what they want compared before that they usually wait for their salary to buy what they want and pay in cash got the lowest mean score of 2.60 descriptively rated as moderate. In terms teachers borrowing practices the statement they can now apply for a bigger amount of loans due to the pay increase got the highest mean score of 3.36 while they can now pawn their atm card, bonuses and other incentives and get the money in advance got the lowest mean score of 2.79. This shows that public school teachers spend their salaries and borrow money on moderate levels. The data cascade on the results on number of assets and liabilities of teachers. While teachers

spend and borrow moderately, it was found out that in terms of number of loans 98.30% of teachers have loans/liabilities with 73.60% have 3-6 assets and most are electronic gadgets, motorcycle or tricycle and appliances and only 3.60% of them have their savings account.

Work Performance of Teachers

Table 5 presents the perceived effect of salary standardization law on the work performance of public school teachers. Based on the results of the study, salary standardization law has high effect (weighted mean of 3.79) on the work performance of the public school teachers.

Table 5
Perceived Effects of Salary Standardization Law on the Work Performance of Teachers
(n=405)

| A. SSL has brought salary increase which helped the teachers in: | 5 | 4 | 3 | 2 | 1 | WM | DE |
|--|----------|------------|----------|----------|----------|-----------|-------------|
| 1. Exemplifying better teaching performance due to the felt salary increase and additional work incentives. | 42 | 219 | 133 | 9 | 2 | 3.71 | High |
| | 10% | 54% | 33% | 2% | 0% | | |
| 2. Producing more efficient, timely and quality performance reports and outputs. | 60 | 191 | 141 | 12 | 1 | 3.73 | High |
| | 15% | 47% | 35% | 3% | 0% | | |
| 3. Creating more multi-sensory based instructional materials for the better learning and retention. | 63 | 209 | 119 | 13 | 1 | 3.79 | High |
| | 16% | 52% | 29% | 3% | 0% | | |
| 4. Creating more conducive learning environment by purchasing paints, bulletin boards and other school supplies and additional cleaning materials out of my salary. | 76 | 200 | 113 | 14 | 2 | 3.82 | High |
| | 19% | 49% | 28% | 3% | 0% | | |
| 5. Assessing student's performance more accurately and with ease. | 53 | 220 | 113 | 14 | 2 | 3.76 | High |
| | 13% | 54% | 28% | 3% | 0% | | |
| 6. Linking to stakeholders for continuous and higher level of improvement and positive feed backing. | 55 | 221 | 121 | 7 | 1 | 3.79 | High |
| | 14% | 55% | 30% | 2% | 0% | | |
| 7. Allowing themselves to continually improve through attending seminars, trainings and enrolling for my post graduate degrees or related programs which will help me grow professionally. | 75 | 212 | 105 | 12 | 1 | 3.85 | High |
| | 19% | 52% | 26% | 3% | 0% | | |
| 8. Improving their knowledge and skills in using ICT. | 86 | 195 | 114 | 9 | 1 | 3.87 | High |
| | 21% | 48% | 28% | 2% | 0% | | |
| 9. Formulating and creating quality innovations, researches and income generating projects as a support to the different programs, projects and activities of DepEd. | 52 | 214 | 114 | 9 | 1 | 3.74 | High |
| | 13% | 53% | 28% | 2% | 0% | | |
| 10 Discovering their potentials and skills in becoming a more effective and efficient school manager and a leader. | 60 | 229 | 101 | 14 | 1 | 3.82 | High |
| | 15% | 57% | 25% | 3% | 0% | | |
| Average Weighted Mean | | | | | | | 3.79 |
| Descriptive Rating | | | | | | | High |

Subsequently, the statement .SSL has brought salary increase which helped the teachers in improving their knowledge and skills in using ICT accumulated the highest mean score of 3.87 descriptively rated as high. On the other hand , the statement, SSL has brought salary increase which helped the teachers in exemplifying better teaching performance due to the felt salary increase and additional work incentives got the lowest mean score of 3.71. This shows that due to the pay increase brought by SSL, teachers have managed to purchase personal computers and connect themselves on the internet which highly affected

them to improve their knowledge and skills in ICT and led to producing more efficient works and better outputs.

Motivational Level of Teachers

Table 6 presents the perceived effects of Salary Standardization Law (SSL) on the motivational level of teachers.

The study found that salary standardization law has high effect (weighted mean of 3.69) on the teachers' motivational level.

Table 6
Perceived Effects of Salary Standardization Law on the Motivational Level of Teachers
(n=405)

| A. SSL has improved their motivation in such a way that: | 5 | 4 | 3 | 2 | 1 | WM | DE |
|--|----------|------------|-------------|----------|----------|-----------|-----------|
| 1. They can now meet their daily needs because of the adequate salary, thus, they are more motivated to go to work. | 42 | 211 | 129 | 21 | 2 | 3.66 | High |
| | 10% | 52% | 32% | 5% | 0% | | |
| 2. They can now purchase their dream gadgets or equipment, thus it motivates them to make innovations and conduct researches. | 35 | 157 | 158 | 49 | 6 | 3.40 | Moderate |
| | 9% | 39% | 39% | 12% | 1% | | |
| 3. Promotions are more easily attained for the last four years thus it motivates them to perform well. | 33 | 192 | 146 | 29 | 5 | 3.54 | High |
| | 8% | 47% | 36% | 7% | 1% | | |
| 4. Their loyalty to the school/work is strengthen. | 65 | 209 | 114 | 13 | 4 | 3.78 | High |
| | 16% | 52% | 28% | 3% | 1% | | |
| 5. Due to the pay hike brought by SSL, they are a lot motivated to outstandingly perform in various competitions by bagging awards and recognitions. | 42 | 187 | 154 | 19 | 3 | 3.60 | High |
| | 10% | 46% | 38% | 5% | 1% | | |
| 6. They have better rapport and harmonious relationship with colleagues which made their social life active. | 54 | 207 | 117 | 22 | 5 | 3.69 | High |
| | 13% | 51% | 29% | 5% | 1% | | |
| 7. They are more motivated to enroll in post graduate degrees for they have enough funds to pursue it. | 46 | 178 | 159 | 19 | 3 | 3.60 | High |
| | 11% | 44% | 39% | 5% | 1% | | |
| 8. They are more motivated to encourage their students to pursue their studies and finish degree courses for employment to government agencies. | 53 | 203 | 125 | 20 | 4 | 3.69 | High |
| | 13% | 50% | 31% | 5% | 1% | | |
| 9. Because of the high regard to teaching profession, they are more motivated to establish linkages to other professionals. | 52 | 203 | 135 | 11 | 4 | 3.71 | High |
| | 13% | 50% | 33% | 3% | 1% | | |
| 10. They are more motivated to extend their assistance to their students, colleagues and to whoever needs help. | 62 | 209 | 119 | 11 | 4 | 3.73 | High |
| | 15% | 52% | 29% | 3% | 1% | | |
| Average Weighted Mean | | | 3.69 | | | | |
| Descriptive Rating | | | High | | | | |

Further, the statement SSL has improved their motivation in such a way that their loyalty to the school/work is strengthen accumulated the highest mean score of 3.78 and descriptively rated as high while the SSL has improved their motivation in such a way that they can now purchase their dream gadgets or equipment, thus it motivates them to make innovations and conduct

researches accumulated the lowest mean score of 3.40 descriptively rated as high. Results show that increase in pay has high effect on the employee's retention and motivation to the organization.

Job Satisfaction of Teachers

The data in Table 7 revealed that salary standardization law has high effect (3.66) on the job satisfaction of teachers.

Table 7
Perceived Effects of Salary Standardization Law on the Job Satisfaction of Teachers
(n=405)

| A. SSL has brought salary increase and additional incentives which made them: | 5 | 4 | 3 | 2 | 1 | WM | DE |
|---|-----------|--------------------------|-------------|----------|----------|-----------|-----------|
| 1. More satisfied with the present salary. | 42 10% | 198 49% | 137 34% | 21 5% | 7 2% | 3.60 | High |
| 2. Achieve higher morale and work efficiency. | 50 12% | 204 50% | 133 33% | 15 4% | 3 1% | 3.69 | High |
| 3. Happier with the current status at work. | 46 11% | 203 50% | 130 32% | 23 6% | 3 1% | 3.65 | High |
| 4. Believe that the current pay is a lot fair and just. | 44 11% | 187 46% | 130 32% | 31 8% | 13 3% | 3.53 | High |
| 5. Meet the performance targets easier and with higher success rating. | 36 9% | 218 54% | 129 32% | 16 4% | 6 1% | 3.64 | High |
| 6. Feel of having a more secure job. | 50 12% | 215 53% | 121 30% | 15 4% | 4 1% | 3.72 | High |
| 7. Enjoy more forms of incentive/benefits apart from the salary. | 46 11% | 225 56% | 116 29% | 16 4% | 2 0% | 3.73 | High |
| 8. Confident to retire earlier with the assurance of higher retirement pay and benefits. | 38 9% | 196 48% | 146 36% | 20 5% | 5 1% | 3.59 | High |
| 9. Believe that teaching in the public school is a greener pasture. | 47 12% | 207 51% | 123 30% | 24 6% | 5 1% | 3.65 | High |
| 10. Feel high regard for the school, school managers, teaching staff as well as to the teaching profession. | 55 14% | 211 52% | 122 30% | 14 3% | 3 1% | 3.74 | High |
| Average Weighted Mean | | | 3.66 | | | | |
| Descriptive Rating | | | High | | | | |

Moreover, the statement SSL has brought salary increase and additional incentives which made them enjoy more forms of incentive/benefits apart from the salary accumulated the highest mean score of 3.73 descriptively rated as high. On the other hand, the statement SSL has brought

salary increase and additional incentives which made them believe that the current pay is a lot fair and just accumulated the lowest mean score of 3.53 descriptively rated as high. It goes to show that pay increase is an important indicator to make the teachers feel satisfied with their jobs.

Table 8

Summary on the Effects of Salary Standardization Law along Socio-Economic Status, Work Performance, Motivation and Job Satisfaction of Teachers

| DEPENDENT VARIABLES | AWM | DESCRIPTIVE EVALUATION |
|-----------------------|-------------|------------------------|
| Socio-Economic Status | 3.11 | Moderate |
| Spending Habits | 3.12 | Moderate |
| Borrowing Practices | 3.14 | Moderate |
| Work Performance | 3.79 | High |
| Motivational Level | 3.69 | High |
| Job Satisfaction | 3.66 | High |

Summary of the Effects of SSL to Teachers

It can be gleaned on Table 8 the Summary of the Effects of SSL to the public school teachers.

Socio-Economic Status In terms of the perceived effects of SSL on the socio-economic status of teachers, it garnered a grand weighted mean of 3.11 and descriptively rated as “moderate”. The table also shows that in terms of teachers’ spending habits, it also garnered an average mean of 3.12 which descriptively rated as “moderate”, while on teachers’ borrowing practices it garnered an average weighted mean of 3.14 and descriptively rated as “moderate”. This shows that public school teachers spend their salaries and borrow money on moderate levels.

Work Performance Based on the results of the study, salary standardization law has high effect (weighted mean of 3.79) on the work performance of the public school teachers.

Motivational Level The study found that salary standardization law has high effect (weighted mean of 3.69) on the teachers’ motivational level.

Job Satisfaction The data revealed that salary standardization law has high effect (3.66) on the job satisfaction of teachers. It goes to show that pay increase is an important indicator to make the teachers feel satisfied with their jobs.

Differences on the Socio-Economic Status, Work Performance, Motivational Level, and Level of Job Satisfaction of Teachers Along Their Teaching Position

Table 9 presents the differences on the socio-economic status, work performance, motivational level and job satisfaction of public school teachers.

Table 9
Comparison on the Socio-Economic Status, Work Performance, Motivational Level, and Level of Job Satisfaction of Teachers Along Their Teaching Position

| Multivariate Test | Test Between Subjects | | | |
|---|-----------------------|-------|------|---------------------|
| | Compared Categories | F | Sig. | Partial Eta Squared |
| Wilk's Lamda =.754 Sig.=.643 Partial Eta Squared=.008 | Socio Economic Status | .236 | .790 | .001 |
| | Work Performance | 1.589 | .205 | .008 |
| | Motivation Level | .705 | .495 | .003 |
| | Job satisfaction | .595 | .552 | .003 |

* significant at .05 level of significance

Grouped Positions

| | |
|--------------|-----|
| SG 11 to 13 | 369 |
| SG 18 and 19 | 31 |
| SG 20 and 21 | 5 |

The Multivariate Analysis of Variance (MANOVA) was used as tool to test the difference on the level of socio economic status, work

performance, motivation, and job satisfaction on their work positions. Results show that the obtained Wilk's Lamda is .754 and the p-value is

larger than .05. Thus, the overall level of socio economic status, work performance, motivational level, and job satisfaction does not differ in general. Furthermore, based on the above results on test between subjects, it can be generalized that the socio economic status levels, work performance, motivational level, and job satisfaction level of teachers are the same in all teaching positions. Hence, leads to the non-rejection of the null hypothesis.

Relationship Between the Net Income and Salary Grade Level of Teachers

Table 10 presents the relationship between net income of teachers to their salary grade level.

Table 10
Relationship Between the Salary Grade Level and Net Income of Teachers

| Variable | Salary Grade Level | |
|------------|--------------------|-------|
| | r-value | Sig |
| Net Income | +0.564** | 0.000 |

**(highly significant)

Pearson Product Moment of Correlation was used to determine the relationship between the salary grade and net income of teachers.

Correlation analysis reveals that there is a strong positive relationship between the salary grade and net income of teachers since the probability value is less than .01 (probability value = .000). The positive sign of the coefficient of correlation ($R = +0.564$) implies that as the salary grade of teachers becomes higher their net income will likewise increase. This goes to show that teachers who have higher salary grade and are receiving higher salary tend to have bigger net income. This means that the implementation of SSL has a great impact on the financial stability of the teachers as their net income becomes higher and contributed to their better quality of life.

The Proposed Teachers' Financial Management Plan

This study found out that the net incomes of teachers are on the ranges of least to low income brackets. Further, their total monthly income and total monthly expenses are at the same levels, thus only small numbers of teachers have their savings

account. In addition, teachers engaged themselves into 1-4 loans and most are salary, emergency and multipurpose loans.

This study also revealed that the spending habits and borrowing practices of teachers are at the same levels which both are descriptively rated as moderate, thus, teachers should practice financial management techniques to achieve their financial goals and have debt free life.

Teachers also registered a no significant differences in terms of socio-economic status, work performance, motivational level and job satisfaction level along their teaching positions. This verifies that whatever the pay and status and teaching positions of teachers, they will highly perform, motivated and job satisfied, these result may due/affected to their current situation brought by Covid19 pandemic, a lot of people lost their jobs and some businesses posted closures but the teachers still have their monthly pay and can multi-task because they are working from home. As a result, they have appreciated and valued more their work as a teacher.

Hence, using the adapted strategy planning model of Morato [11] a financial management plan is proposed and presented in the Table 11.

Table 11
Proposed Teacher Financial Management Plan

| Program | Objectives | Activities | Resources | Success Indicator |
|---|---|--|---|--|
| Teacher's Savings and Loans Association | -Build/put up a savings and loans association for teachers. | -Teachers are encouraged to participate and become members of the proposed savings and loans association. -Laid out the rules and by laws of the association and elect the board of trustees. -Work out the necessary requirements in putting up/building an association in accordance with the law or DepEd Memorandum of Agreement (MOA) on loans. -Teacher-members of the association may enjoy engaging in a loan and at the same time have their savings account which they can save an ample amount of money through the loan they engaged in the association with lower percent of interest compared to the private lending institutions or banking loans interests. | -Teachers, members, school heads, start-up monetary capital. -Teachers, members, school heads, lawyer -BOT's and officers - Teacher-members, loan and savings processors/ personnel. | -Sustainable increase in the income of the teachers. -Have savings which increases gradually. -Set up an emergency fund that will amount to at least 3-6 months of their total income. -Properly manage finances and lesser number of loans or debts. |
| | -Conduct series of seminars, orientations on financial literacy | -Conduct financial literacy orientations, workshops and seminars to make the teachers appreciate the importance of financial management towards a debt-free life. | -Financial coaches, teacher-members of the association, teacher who wants to become members. | |
| | -Capacitate the teachers into practicing savings techniques. | -Practice various saving techniques and tips learned in the financial management workshops. | - Financial coaches, books and videos of various saving tips and techniques. | |
| | -Possess a positive mindset on savings and investment and be able to influence their colleagues and students. | -Embrace positive attitude towards handling finances wisely. -Integrate financial management into lessons and share to colleagues and friends the benefits of being financially wise will make them ready to any unexpected incidents in life. | -Stories about rags to riches (Example: Lessons from Dad of John Gokongwei), testimonies of successful entrepreneurs and how they manage their finances properly. | |
| | | | | |

CONCLUSION AND RECOMMENDATION

Conclusion

Based from the findings of the study, the following conclusions were generated.

1. Majority of the teachers are females, married, and with master's units, subject area leaders, with at least one organizational affiliation, earning salary grade 13, and still young in the service. They earn low monthly net income, have at least one other source of income, and performing very satisfactory. They have small numbers of family members and dependents, living in rural areas and spending monthly expenses at an average, have three to six assets which most are electronic gadgets, motorcycles and appliances, most engaged in loans which are salary, emergency and multipurpose loans.
2. Teachers' have moderate level of socio-economic status and high levels of work performance, motivation and job satisfaction.
3. The effects of SSL on the teachers' socio economic status levels, work performance, motivational level, and job satisfaction level are the same in all teaching positions.

4. Net income registered a highly significant relationship ($r=+.564$, $p=.000$) to teachers' salary grade. It implies that teachers who have higher salary grade and receiving higher salary tend to have bigger net income

Recommendation

Based from the findings of the study and the conclusions generated, the researcher recommends the following:

1. The Department of Education may consider creating more item positions such as Teacher IV, V, VI and VII, so as teachers will not be stuck on the Teacher III positions. This may lead to the increase of the low monthly income of teachers.
2. Teachers may have at least one other sources of income to augment their higher expenses compared to their net income.

3. The Department of Education may consider conducting workshops and seminars related to teachers' financial management.
4. The government may consider creating a systematic plan to further challenge the work performance, motivation and job satisfaction of teachers which will yield better learning outcomes.
5. Similar study may be conducted using the school managers as subjects of the study.
6. Copy of results of this study may be provided to the DepEd Main Office for their reference in making plans and actions to enhance the work performance, job satisfaction and motivation of teachers.

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