

Financial Wellness and Work Environment as Determinants of Teachers Well-being in BARMM Region

Bainina P. Mantawil*, Bainorie A Mantawil, Harris M. Sinolinding, Ramlah A. Duge

Cotabato Foundation College of Science and Technology (CFCST) Arakan, Cotabato, Philippines

*Corresponding author: mantawilbainina83@gmail.com

Received May 02, 2025; Revised June 03, 2025; Accepted June 10, 2025

Abstract The aim of this study was to examine the financial wellness, health well-being, and working conditions of teachers in the selected schools of two divisions in Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) for school year 2024-2025. This study utilized quantitative method for an understanding the issue. Initially, a survey was distributed to a large sample of teachers to quantitatively assess variables such as income status, saving and investment, financial literacy, job satisfaction, work environment. It was chosen due to its appropriateness in assessing how financial wellness, financial literacy and well-being impact teachers' work environment, employing survey tools and statistical techniques such as regression analysis to identify correlation. Results express that the work environment of teachers' professional development is continuously tailored to address the evolving needs of their students they receive feedback and mentoring to enhance their professional growth and feel that the professional development activities are well-organized and meaningful. In terms of financial wellness parameters, financial literacy came out to be the best predictors of well-being. In conclusion, implementing these three targeted interventions—financial wellness support, enhancing the collaborative culture, and providing targeted professional development—will significantly improve teacher well-being. By addressing financial stress, fostering collaboration, and focusing on well-being in professional development, schools can create a more supportive and effective environment for teachers.

Keywords: BARMM, Financial Wellness, Mental Health, Predictors, Professional Development, Teacher Well-Being, Work-Life Balance

Cite This Article: Bainina P. Mantawil, Bainorie A Mantawil, Harris M. Sinolinding, and Ramlah A. Duge, "Financial Wellness and Work Environment as Determinants of Teachers Well-being in BARMM Region." *American Journal of Educational Research*, vol. 13, no. 5 (2025): 296-305. doi: 10.12691/education-13-5-4.

1. Introduction

Teachers' burnout is a significantly concerns globally, as burnout contributes to challenges experienced by teachers' health and job performance. The demands of teaching have increased significantly for teachers in the education system, entrusted with the responsibility of shaping the next generation. Teachers' well-being directly influences their ability to perform effectively, and in turn, the quality of education provided to students [1].

However, teachers often face challenges that affect their personal and professional lives, particularly in regions that experience socio-economic and political instability, such as the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). In this context, the well-being of teachers (including their financial wellness, health, and work environment) becomes a crucial area of concern [2].

Financial wellness is a significant factor in overall well-being, as financial stress can lead to a decline in mental health, reduced job performance, and higher rates of

burnout. Teachers in BARMM, often facing economic instability and limited access to financial resources, may experience elevated levels of financial stress [3].

Moreover, the work environment plays a vital role in determining the health and well-being of educators. In stressful or resource-deprived settings, teachers are more likely to experience negative health outcomes, such as stress, fatigue, and burnout. The physical, emotional, and organizational conditions in which they work—whether they are adequately supported, have access to mental health services, and feel safe in their workplace—greatly influence their job satisfaction and long-term retention. Financial wellness is influenced by personal characteristics, financial literacy, financial behavior, financial situation, and financial stressors [4].

Despite the importance of these factors, there is limited research specific to the BARMM region on how financial wellness, health, and the work environment interrelate to affect teachers. This study aims to fill that gap by exploring the challenges faced by teachers in this region and understanding the impact of financial and environmental stressors on their health and professional

performance. By examining these areas, the research seeks to provide insights that could inform policy recommendations and interventions aimed at improving the well-being of educators in BARMM, ultimately contributing to a better educational environment for both teachers and student Zang, Y., & Joo, S. (2017) [5].

The gap in the study lies in the limited literature addressing the unique socio-political and cultural contexts of the BARMM. Most existing studies on employee well-being focus on urban or developed regions, often overlooking marginalized areas like BARMM, which face distinct challenges such as poverty, conflict, and inadequate infrastructure. There is also a lack of comprehensive research that integrates financial wellness, health wellness, and work environment as interconnected factors affecting teachers' overall well-being in BARMM. Furthermore, teachers in this region often endure low salaries, poor health access, and challenging working conditions, making their well-being a critical area of concern. This study aims to bridge these gaps by focusing specifically on the interplay of these determinants within the BARMM context [6]. Therefore, this research is driven by the researchers' goal to contribute to the improvement of teacher well-being in BARMM. As someone who is ultimately attached to this region, the researcher is admiring the teachers' dedication despite the challenges they confront. Their critical role in influencing the region's future through education demands immediate attention. This study takes a step toward addressing their issues, identifying their struggles, and pushing for legislation that improve their quality of life.

2. Statement of the Problem

The general objective of this study is to examine the financial wellness, health well-being, and working conditions of teachers in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) for school year 2024-2025. Specifically, this study sought to answers the following questions:

1. What is the extent of financial wellness among teachers, specifically in terms of their status income level, and financial literacy?
2. What is the extent of work environment of teachers in terms of Job Satisfaction, safety and comfort management?
3. What is the overall wellbeing of teachers when measured in terms of physical and mental health, and work life-balance and job satisfaction?
4. Is there a significant relationship between financial wellness, work environment and teacher well-being?
5. Is there a significant influence of financial wellness and work environment of teacher on wellbeing of teachers financial wellness and work environment of teacher?

3. Methods

Research Design

This study utilized quantitative research method, initially, a survey questionnaire distributed to a large

sample of teachers to quantitatively asses variables such as income status, saving and investment, financial literacy, job satisfaction, work environment. This methodology was chosen due to its appropriateness in assessing how financial wellness, financial literacy and well-being impact teachers' work environment, employing survey tools and statistical techniques such as regression analysis to identify correlation.

Data Gathering Method

The study followed a structured approach, starting with sending communication letters to the selected Schools Division Superintendents in BARMM Region such as Cotabato City, Maguindanao del Norte Division, and Marawi Division. After receiving approval, these letters were forwarded to the heads of the selected schools. Data collection involved administering a survey to 341 teachers. Participation in the study was entirely voluntary, with strict measures in place to ensure the privacy and confidentiality of all participants throughout the research process.

Respondents of the Study

Composed of 341 Teachers as population sample for the study of BARMM Region from three (3) DepEd Divisions.

Locale of the Study

The study was conducted in the public elementary schools of selected divisions in the BARMM. There are some divisions which are not included in the BARMM. On its foundation, Maguindanao del Sur was formed when Maguindanao province was split into two provinces; the other province being Maguindanao del Norte. The division occurred following a plebiscite on September 17, 2022 which ratified Republic Act No. 11550 which proposed the partitioning of the province Maguindanao Del Sur.

Research Instrument

The researcher used a modified questionnaire on financial wellness and validated by expert and adopted from [7], on work environment of teacher and well-being used to gathered the data needed. It compasses of three parts.

Orientation. Upon approval the participants were oriented about the conduct of the study, including its significance purpose and objectives. each item on the survey questionnaire and the corresponding response scale were explained thoroughly to ensure clarity for the corresponding respondents. Additionally, participants were asked to sign an Informed Consent Form that specifies their voluntary participation in the study. It is crucial for the researcher to inform respondents about the protection of their confidentiality.

Survey Questionnaire. In the quantitative phase, a survey questionnaire was employed. Part I. of the survey questionnaire is gathering the data on the financial wellness. Part II. Assessed on the work environment of the teacher. Part II. Focused on the well-being administered to the teachers. Results were tailed, computed and analyzed to corroborate with the results of the qualitative data.

Data Analysis

This study made use of descriptive statistics employing the mean and weighted mean to answer the problems being investigated [8].

Spearman C, rank-order correlation coefficient was

employed to determine the relationship between the independent and dependent variables of the study.

Finally Multiple Regression Analysis was utilized to determine the significant influence of the independent and the dependent variables of the study. The hypotheses were tested using 5% level of significance [9].

Statistical Analysis

Initially, a survey questionnaire were distributed to a large sample of teachers to quantitatively assess variables such as income level, saving of emergencies, financial literacy, job satisfaction, and health metrics. This data allowed for statistical analysis to identify correlations and trends. factors affecting their well-being.

Unit of Analysis

This research specifically focused on understanding their financial wellness, health well-being, and work environment of teacher, additionally collecting data via questionnaire.

Data Analysis of the Study

In the quantitative analysis, data is examined using descriptive statistics to summarize the demographic profiles of teachers and measure variables such as financial stability, health status, and work environment conditions. Inferential statistics, such as correlation and regression analyses, are used to explore relationships between these factors and predict outcomes like job performance or satisfaction. Tools like SPSS or Excel are typically utilized to process and visualize numerical data, providing measurable trends and patterns.

Ethical Considerations

In a study focused on Financial Wellness, Health Well-being, and Work Environment of Teachers in the BARMM Region, several ethical considerations need to be addressed to ensure that the research is conducted in a responsible, respectful, and culturally sensitive manner. Here are key ethical considerations:

Informed Consent. Participants were fully informed about the purpose, procedures, and potential risks of the study before they agreed to participate. Teachers in the BARMM region should be given clear, easy-to-understand information about the study's aims, how their data will be used, and their right to withdraw at any time without penalty. This is crucial in ensuring participants' autonomy and protecting their rights.

Confidentiality and Privacy. Researcher ensured that any personal data collected, such as income, health status, or work conditions, is kept confidential and used only for the purposes of the study. Given the sensitive nature of the information, researchers must implement strict confidentiality measures. Personal identifiers should be removed or anonymized, and data should be securely stored. Teachers should feel confident that their privacy is protected, especially when disclosing financial or health-related information.

Cultural Sensitivity. The study should respect the cultural, religious, and social norms of the BARMM region. Researchers must be aware of local customs, practices, and sensitivities, and design the study in a way that is culturally appropriate. For example, discussions on financial wellness or health might require sensitivity to the

regional context, including understanding local economic challenges, health beliefs, and social dynamics.

Minimizing Harm. Researchers should ensure that the study does not cause any physical, psychological, or emotional harm to the participants.

Questions regarding personal finances, health issues, and work environment can be distressing. Researchers should avoid asking invasive questions and provide support if a participant feels uncomfortable. Additionally, teachers should not be pressured to answer questions they do not feel comfortable with.

Voluntary Participation. Participation in the study should be entirely voluntary, without any coercion or undue influence. Teachers should not feel obligated to participate due to any perceived consequences in their professional environment (e.g., fear of retaliation from school authorities). Consent should be free from pressure, and participants should be aware that non-participation will not affect their professional standing.

Beneficence. The study should aim to benefit the participants or the community, not just the researchers. The study should result in positive outcomes for teachers, such as providing data that can inform policies or interventions to improve financial wellness, health, and work conditions. Findings should be used to propose meaningful changes that will enhance the lives of teachers in the BARMM region.

Transparency in Reporting Results. The study's findings should be shared honestly and transparently, including any limitations or conflicts of interest. Results should be reported in an unbiased manner, even if they do not align with the researchers' expectations or hypotheses. Transparency is important to maintain trust and credibility with participants and stakeholders.

Fairness and Non-Discrimination. The study should ensure that all teachers, regardless of gender, age, ethnicity, or background, have equal opportunities to participate. The research should not discriminate against any group of teachers in the BARMM region. Inclusion of diverse perspectives will help ensure the study reflects the experiences of all teachers.

Right to Withdraw. Participants should be able to withdraw from the study at any time without facing negative consequences. Teachers should be made aware of their right to withdraw their consent and exit the study at any stage without any repercussions, ensuring their autonomy and protecting them from any potential harm.

Impact on Policy and Practice. The results of the study might influence educational policies and teacher support initiatives. Ethical researchers must ensure that their findings are used responsibly. The recommendations from the study should aim to improve conditions for teachers and not be used in ways that could unintentionally harm the target population, such as reinforcing stereotypes or stigmatizing certain groups of teachers.

Ethical considerations are crucial in this study to ensure the protection, respect, and well-being of the teachers in the BARMM region. Ensuring informed consent, confidentiality, cultural sensitivity, and minimizing harm are foundational principles that will allow the study to be conducted with integrity, while also fostering trust among

participants and contributing positively to the teachers' lives and the region's educational system.

4. Results and Discussions

This part of the study discusses the actual data gathered regarding financial wellness and work environment as determinants of teacher well-being in the BARMM region. It presents the data using textual and tabular order as it analyzes the data and interprets the findings of the study.

The Extent of the Financial Wellness

Status Income Level

Table 1 presents the result on the extent of financial wellness among teachers which is the weighted mean of 3.75 with a description of **agreed**. They all agree that their income positively impacts their overall satisfaction with their job and quality of life. Reflect regularly on their own emotions and actions to improve their leadership, reflecting on their actions and their impact on teachers and staff. Demonstrating an understanding of their limitations and working on improving them. Recognizing their emotions and how they influence decision-making in the school, and their confidence that their income grow as they progress in their teaching career, their income allows them to participate in professional development opportunities (e.g., training, further studies). Their income supports their ability to maintain a healthy lifestyle (e.g., proper diet, healthcare, exercise), their income contributes to reducing financial stress in their life, current income is sufficient to meet their daily needs such as food, housing, and utilities.

The result in Table 1 implies that the financial wellness among teachers with income positively impacts their overall satisfaction with their job and quality of life as they have revealed, and it reflects regularly on their own emotions and actions to improve their leadership as they have practice in their daily life living.

Saving and Investment

The data in Table 1 shows the extent of financial wellness among teachers, specifically in saving and investment with a weighted mean of 3.81 rated as **agreed**. They agreed that in demonstrating emotional resilience under pressure to promote a positive and calm school atmosphere, they were all aware of the various investment options available to them. The savings and investments provided them with financial security. They seek professional advice before making investment decisions, control impulsive reactions ensure fair and thoughtful decision-making, and understand the basic principles of saving and investment, creating a stable work environment that positively impacts their job satisfaction. They have investments (e.g., stocks, mutual funds, real estate) aside from my savings, remaining composed during difficult situations to foster a sense of security and professionalism, and demonstrating self-control by managing their emotions.

The observation denotes that financial wellness among teachers, specifically in saving and investment can demonstrate emotional resilience under pressure to promote a positive and calm school atmosphere, and aware of various investment options available to them.

Financial Literacy

Table 1 discloses that the financial wellness among teachers, specifically in financial literacy obtained a weighted mean of 3.93 rated **agreed**. They agreed and understood the impact of taxes on their income and savings, showing understanding and compassion when they face personal or professional challenges. Demonstrating, understanding and compassion towards the personal and professional challenges faced by teachers, listening actively to the concerns of teachers and staff and responding thoughtfully. They know how to use financial products, such as savings accounts, credit cards, and insurance, familiarity with basic financial terms like assets, liabilities, and net worth. Considering teachers' perspectives when making decisions, and empathizing with teachers' workload and stress levels contributes to a more balanced and fulfilling work experience. They regularly track their income, expenses, and savings to ensure financial control, and they can evaluate the risks and returns associated with different investment options.

The results implied that financial wellness among teachers, specifically in financial literacy understand the impact of taxes on their income and savings, and show understanding and compassion when they face personal or professional challenges.

Table 1. Summary of the extent of Financial Wellness among Teachers, specifically in terms of Income Status, Saving and Investment, Financial Literacy

Competencies		Mean	Description
Income Status		3.75	Agree
Savings and Investment		3.81	Agree
Financial Literacy		3.93	Agree
Weighted Mean		3.83	Agree
Level	Range	Description	
5	4.21-5.00	Strongly Agree	
4	3.41-4.20	Agree	
3	2.61-3.40	Moderately agree	
2	1.81-2.60	Disagree	
1	1.00-1.80	Strongly Disagree	

Work Environment of Teacher

Job Satisfaction

Table 2 reflects the result on the work environment of teachers specifically in a collaborative culture with a total weighted mean of 3.94, with the equivalent description of **agreed**. They favorably agreed that their school promotes a sense of unity and teamwork among staff members, inspiring and motivating teachers to achieve their full potential, they feel comfortable approaching my colleagues for help or advice on teaching issues. Communicating a clear vision for the school to help teachers understand their role in achieving our shared goals, demonstrating a commitment to the growth and success of the teaching staff, having regular team meetings to discuss student progress and teaching approaches, and their colleagues providing emotional and professional support when needed, encouraging collaboration and innovation among teachers, and promoting a culture of continuous improvement in our school.

Moreover, results display and imply that the work environment of teachers promotes a sense of unity and teamwork among staff members, inspiring and motivating

teachers to achieve their full potential, they feel comfortable approaching my colleagues for help or advice on teaching issues.

Gaikhurst [10] examines the importance of professional development opportunities in a teacher's work environment is widely recognized. In addition, numerous studies have explored its impact on teacher satisfaction and effectiveness and they highlight the importance of school leadership in fostering a supportive environment that enables teachers to engage in meaningful professional growth, ultimately enhancing their skills and contributing to improved student learning.

Work Management

Table 2 reveals the work management of teachers obtained a total weighted mean of 3.90, which is the description **agreed**. They agreed to provide clear expectations and guidelines for teachers to ensure that performance standards are understood and met, and regularly set aside time to review and improve their teaching methods. They emphasized accountability and measurable outcomes that enhance my job satisfaction, they feel that their workload is reasonable given the role and responsibilities, and they have enough time to prepare lesson plans and grading without stress, addressing performance issues promptly to help teachers improve their effectiveness in the classroom, and they can manage the workload associated with extracurricular activities (if applicable). They can take regular breaks during the workday to avoid burnout and can prioritize their tasks effectively to avoid feeling overburdened, recognizing teachers for achieving specific goals and objectives. The workload in my school is distributed fairly among teachers, and managing school operations through structured processes and systems.

Moreover, the data implies that the work environment among teachers in workload management provides clear expectations and guidelines for teachers to ensure that performance standards are understood and met, and regularly set aside time to review and improve their teaching methods.

Benevene, De Stasio, and Fiorilli [6] argue that factors such as emotional intelligence, social support from colleagues and administrators, and a positive school climate are crucial in mitigating stress and preventing burnout among teachers. They advocate for systematic changes in school management practices to foster environments that enhance teachers' resilience and overall job satisfaction, ultimately benefiting both educators and their students

Professional Development Opportunities

As indicated in Table 2, the work environment among teachers, with a weighted mean of 4.00 was rated as **agreed**. Teachers' professional development is continuously tailored to address the evolving needs of their students they receive feedback and mentoring to enhance their professional growth, feel that the professional development activities are well-organized and meaningful. A collaborative environment is created that enhances teamwork and trust, and teachers have access to online learning resources or programs to enhance their professional skills. Promoting shared leadership by

empowering teachers to take initiative and contribute to school improvement efforts, feel supported in applying new knowledge and skills learned from professional development activities. Involving teachers in decision-making processes to show commitment to our school's goals, encouraging open communication and soliciting input from teachers, and seeking teachers' opinions and feedback.

Results further express that the work environment of teachers' professional development is continuously tailored to address the evolving needs of their students they receive feedback and mentoring to enhance their professional growth and feel that the professional development activities are well-organized and meaningful.

The importance of professional development opportunities in a teacher's work environment is widely recognized, and numerous studies have explored its impact on teacher satisfaction and effectiveness. Gaikhurst et. al., [10] highlights the importance of school leadership in fostering a supportive environment that enables teachers to engage in meaningful professional growth, ultimately enhancing their skills and contributing to improved student learning.

Job Satisfaction

Table 2 displays the results on the work environment among teachers with a weighted mean of 3.95 and rated **agreed**. Teachers found their work to be meaningful and fulfilling, satisfied with the opportunities for career advancement within their school, they believe their contributions to the school are valued by the community, feel valued and appreciated by their colleagues and administration. They are satisfied with the level of support received from the school administration, satisfied with the recognition received for their hard work and contributions, feel that their work environment is conducive in their well-being and productivity. Teachers also feel that their work-life balance is maintained in their current role, satisfied with their salary and benefits about their workload, and satisfied with their current teaching tasks.

Results also reveal and imply that considering the work environment among teachers to work to be meaningful and fulfilling, satisfied with the opportunities for career advancement within their school, they believe their contributions to the school are valued by the community, feel valued and appreciated by their colleagues and administration.

The impact of work environment on teacher job satisfaction has been a subject of extensive research. In a 2022 study titled "The Impact of Work Environment and Teacher Attributes on Teacher Job Satisfaction," authors Hsiang-Wei Ker, Ying-Haur Lee, and Shu-Meei Ho investigated the relationship between work environment factors and teacher job satisfaction in the United States. Their findings, based on data from the 2019 Trends in International Mathematics and Science Study (TIMSS), revealed a strong association between teacher job satisfaction and work environment factors like professional development opportunities and school climate. They concluded that schools should prioritize creating a supportive and engaging work environment to improve teaching quality.

Table 2. Summary of the extent of the Work Environment among Teachers, specifically in terms of Collaborative Culture, Workload Management, Professional Development Opportunities, Job Satisfaction

Competencies		Mean	Description
1. Collaborative Culture		3.94	Agree
2. Workload Management		3.90	Agree
3. Professional Development Opportunities		4.00	Agree
4. Job Satisfaction		3.95	Agree
Weighted Mean		3.94	Agree
Level	Range	Description	
5	4.21-5.00	Strongly Agree	
4	3.41-4.20	Agree	
3	2.61-3.40	Moderately agree	
2	1.81-2.60	Disagree	
1	1.00-1.80	Strongly Disagree	

Well-being Physical Health

Table 3 displays the results on the well-being of teachers, specifically in terms of job satisfaction, obtained a weighted mean of 3.88, rated as **agreed**. They create a trusting atmosphere where teachers feel comfortable sharing ideas and seeking support from one another, promoting best practices and resources among staff contributes to a more supportive and innovative learning environment, satisfied with the opportunities for career advancement within their school, satisfied with their salary and the benefits of my workload, recognizing and rewarding collaborative efforts among teachers to reinforce the importance of working together towards common goals. They feel that their work-life balance is maintained in their current role, fostering a collaborative culture by encouraging teamwork and cooperative planning among teachers, feel that their working environment is conducive to their well-being and productivity, believe their contributions to the school are valued by the community, and facilitating regular meetings for teachers to discuss challenges and successes.

Results also imply that well-being among teachers creates a trusting atmosphere where teachers feel comfortable sharing ideas and seeking support from one another, promote best practices and resources among staff contribute to a more supportive and innovative learning environment, satisfied with the opportunities for career advancement within their school, satisfied with my salary and the benefits of their workload, recognizing and rewarding collaborative efforts among teachers to reinforce the importance of working together towards common goals.

Chatterjee [15] in his book the 4 Pillar Plan, focuses on a holistic approach to health, emphasizing nutrition, movement, sleep, and stress management.

Mental Health

Table 3 presents the result on the extent of the well-being among Teachers, specifically in terms of mental health obtained a weighted mean of 3.91, rated as **agreed**.

They agreed to communicate actively a clear vision for our school to ensure that all teachers understand and align with our collective goals, they have strategies to reduce stress and maintain mental well-being (e.g., relaxation techniques, hobbies), feel supported emotionally by their colleagues and school administration, encouraging

collaboration among teachers to set and achieve common goals, involve actively teachers in the development of the school's vision and goals. Teachers created a positive school culture where teachers are inspired to work towards achieving their collective objectives, they find it difficult to concentrate at work due to mental fatigue or stress. They feel that their mental health is often impacted by my work-related responsibilities. They often feel overwhelmed or anxious due to their workload or other responsibilities, revisiting and reinforcing regularly our shared vision to help maintain focus and motivation among the teaching staff.

The result in Table 3 implies that the well-being among teachers, communicates actively a clear vision for our school to ensure that all teachers understand and align with our collective goals, they have strategies to reduce stress and maintain mental well-being (e.g., relaxation techniques, hobbies), feel supported emotionally by their colleagues and school administration, encouraging collaboration among teachers to set and achieve common goals.

Hyman, [11] in his book Food: What the Heck Should I Eat? provides a comprehensive guide to navigating the complexities of modern food choices, which can significantly impact mental health.

Work-Life Balance

The data in Table 3 shows the extent of well-being among teachers in recognizing and addressing the emotional and well-being needs of teachers which obtained a total weighted mean of 3.85 rated agreed.

They actively encourage professional growth and development. Promoting a supportive environment where teachers feel comfortable. Providing resources and assistance to help teachers overcome challenges. Creating an environment where teachers feel valued and supported in their roles. They manage to maintain a good balance between my job and personal health needs, they have clear boundaries between their work and personal life, can leave work-related tasks at work and not bring them home, find it difficult to disconnect from work after hours, and feel that their personal life is often interrupted by my professional responsibilities.

Table 3. Summary The extent of the Work Environment among Teachers, specifically in terms of Physical Health, Mental Health, Work – Life Balance, Job Satisfaction

Competencies		Mean	Description
1. Physical Health		3.88	Agree
2. Mental Health		3.91	Agree
3. Work-Life Balance		3.85	Agree
4. Job Satisfaction		3.95	Agree
Weighted Mean		3.89	Agree
Level	Range	Description	
5	1.00-1.80	Strongly Agree	
4	1.81-2.60	Agree	
3	2.61-3.40	Moderately Agree	
2	3.41-4.20	Disagree	
1	4.21-5.00	Strongly Disagree	

The observation denotes that well-being among teachers, always encourages active professional growth and development. Promoting a supportive environment

where teachers feel comfortable. Providing resources and assistance to help teachers overcome challenges. Creating an environment where teachers feel valued and supported in their roles.

McGonigal, [12] in her book; *The Joy of Movement*, explores the positive impact of physical activity on mental health and well-being. These books, along with articles published in health and wellness media outlets like *The New York Times*, *The Guardian*, and *The Huffington Post*, offer valuable insights into the multifaceted nature of well-being and its relationship to mental health.

Relationship between Financial Wellness,

Work Environment and Teacher Well-Being

The research problem focused on finding the significant relationship between financial wellness, work environment and teacher well-being.

Financial Wellness and Well-being

Income Status

Table 4 presents the relationship between significant relationship between financial wellness, work environment and teacher well-being. The correlation matrix shows that **financial wellness** has a significant relationship with the parameters mentioned such as income status in terms of physical health ($r=.115^*$), work-life balance ($r=.168^{**}$); savings and investment in terms of physical health ($r=.234^{**}$), mental health ($r=.192^{**}$), and work-life balance ($r=.280^{**}$); financial literacy in terms of physical health ($r=.292^{**}$), mental health ($r=.242^{**}$), work-life balance ($r=.235^{**}$).

The results showed the financial wellness of teachers has a highly significant relationship to well-being. The presented probability values which are less than the set 1% level of significance means that the stated hypothesis is rejected. This means that the financial status of teachers has something to do with their well-being.

Data show on financial wellness, specifically their income status, and various aspects of their well-being. A statistically significant but weak positive correlation exists between income status and physical health ($r = .115$, $p = .037$), suggesting that higher income is modestly associated with better physical health. Similarly, income status shows a stronger and more significant positive correlation with work-life balance ($r = .168$, $p = .002$), indicating that teachers with better financial wellness tend to experience a more favorable work-life balance. The correlation with mental health ($r = .103$, $p = .060$) is positive but not statistically significant, implying a possible trend that isn't strong enough to draw firm conclusions. Overall, financial wellness appears to have a meaningful, if modest, impact on several dimensions of teachers' well-being.

However, several authors have explored the impact of financial well-being on teacher well-being. Vesely, Brown, Mehta, and Christy Horner [13] revealed that a state where individuals can effectively manage their different roles and experience satisfaction in them, characterized by low work-family conflict and high work-family facilitation or enrichment.

Savings and Investment on Well- being

The findings suggests that Work-Life Balance ($r = .280$)

shows the strongest relationship with savings and investment. This may suggest that individuals with better financial habits are more likely to manage their time and work-life boundaries effectively. **Physical Health** ($r = .234$) also has a meaningful connection. Financial stability might reduce stress, enabling better health decisions or access to healthcare. On the other hand, **mental Health** ($r = .192$) shows the weakest of the three correlations, but it's still significant. While savings may ease anxiety or financial stress, mental health is influenced by many other factors beyond financial well-being.

Financial Literacy and Well-being

The Correlation Coefficient values (.292**, .242**, .235**) indicate positive and statistically significant relationships (as shown by p-values of .000) .292 for Physical Health: Moderate positive correlation .242 for Mental Health: Weak to moderate positive correlation .235 for Work-Life Balance: Weak to moderate positive correlation.

These findings suggest that individuals with higher financial literacy tend to report better physical and mental health, as well as a better work-life balance. While the correlations are not strong, they are consistent and meaningful, highlighting that financial knowledge may contribute to overall well-being in multiple domains.

Work Environment of Teachers

In Table 3 presents the relationship between significant relationship between financial wellness, work environment and teacher well-being. The correlation matrix shows that work environment of teacher has a significant relationship with the parameters mentioned such as collaborative culture in terms of physical health ($r=.229^{**}$), mental health ($r=.225^{**}$), work-life balance ($r=.230^{**}$); workload management in terms of physical health ($r=.224^{**}$), mental health ($r=.224^{**}$), and work-life balance ($r=.253^{**}$); professional development opportunities in terms of physical health ($r=.228^{**}$), mental health ($r=.244^{**}$), work-life balance ($r=.263^{**}$), job satisfaction in terms of physical health ($r=.241^{**}$), mental health ($r=.250^{**}$), work-life balance ($r=.268^{**}$).

The result means that the work environment of teachers is highly associated with their well-being. The presented probability values which are less than the set 1% level of significance means that the stated hypothesis, there a no significant relationship between financial wellness, work environment and teacher well-being is rejected.

The finding generally implies that collaborative culture shows positive but modest correlations which means that a supportive, team-oriented school culture is associated with better teacher well-being. While the correlation is not strong, it is statistically significant, suggesting that collaborative work environments may slightly buffer stress and support overall wellness. On the other hand, Workload Management is also positively correlated, which signifies that effective workload management relates moderately to better well-being, particularly in balancing professional and personal life. This highlights how reducing excessive demands can improve teachers' overall health. Moreover, professional Development Opportunities shows Positive correlations increase slightly. This further implies that access to professional growth

appears more strongly tied to better mental health and work-life balance. Feeling supported in skill-building may reduce burnout and enhance job satisfaction indirectly. Moreover, Job **Satisfaction** Shows the **strongest correlations** with all three dimensions, this implies the most influential factor among those measured. Teachers who are more satisfied and have improved teachers' overall contentment at work could yield the greatest well-being benefits increased managed work-life boundaries.

Table 4. Relationship between Financial Wellness, Work Environment and Teacher Well-Being

		WELL-BEING		
a. FINANCIAL WELLNESS OF TEACHERS		Physical Health	Mental Health	Work-Life Balance
Income Status	Correlation Coefficient	.115*	.103	.168**
	Sig. (2-tailed)	.037	.060	.002
Savings and Investment	Correlation Coefficient	.234**	.192**	.280**
	Sig. (2-tailed)	.000	.000	.000
Financial Literacy	Correlation Coefficient	.292**	.242**	.235**
	Sig. (2-tailed)	.000	.000	.000
b. WORK ENVIRONMENT OF TEACHER		Physical health	Mental Health	Work Life balance
Collaborative Culture	Correlation Coefficient	.229**	.225**	.230**
	Sig. (2-tailed)	.000	.000	.000
Workload Management	Correlation Coefficient	.224**	.224**	.253**
	Sig. (2-tailed)	.000	.000	.000
Professional Development Opportunities	Correlation Coefficient	.228**	.244**	.263**
	Sig. (2-tailed)	.000	.000	.000
Job Satisfaction	Correlation Coefficient	.241**	.250**	.268**
	Sig. (2-tailed)	.000	.000	.000

**= Highly Significant

*= Significant at 5%

Influence of the Financial Wellness, Work Environment of Teachers, Well-Being, and Well-Being Financial Wellness and Work Environment, Well-Being of Teachers in Physical Health

In **Table 5**, the result reflects that the combined effect of financial wellness, and the well-being of teachers is highly influenced by physical health in terms of income status (t-value - 2.051*, probability = .041), financial literacy (t-value = 3.143**, probability = .002). The stated hypothesis of the study was rejected because the probability value is significantly lesser than the 0.001% level of significance.

In fact, 9.40% of the variation in financial wellness, and well-being of teachers was accounted for by physical health, and the remaining 90.60% was accounted for by other indicators were not found in the context of the study.

This data explains that the negative coefficient suggests that as income status decreases, teachers tend to report worse physical health. Since the p-value is < 0.05, this is statistically significant. This implies that financial insecurity or lower income may be linked to stress, reduced access to healthcare, or inability to afford a

healthy lifestyle, all of which can affect physical health. Moreover, savings and Investment (B = 0.226, p = 0.055) This variable is not statistically significant at the conventional 0.05 level, but it's close to the threshold (marginally significant). A positive coefficient indicates that higher savings and investment habits are associated with better physical health. These findings imply that teachers who are financially prepared for the future may experience less stress, which can have a positive impact on physical well-being. Enhance Income Status in order to improve physical health.

On the other hand, Financial Literacy (B = 0.292, p = 0.002) ** This is the strongest and most statistically significant predictor in the model. A positive coefficient implies that higher financial literacy is associated with better physical health. This implies that understanding financial concepts likely leads to better financial decisions, reduced financial stress, and thus improved physical health outcomes.

Additionally, a study by Chang et al. [14] highlights that organizational support significantly impacts the performance and physical health of physical education teachers, indicating that a well-structured work environment can lead to better health outcomes. Supporting media includes articles from Education Week and The Teacher Magazine, which discuss the importance of addressing teachers' physical health through improved work conditions and resources, emphasizing that a healthy work environment is essential for sustaining teachers' physical well-being and effectiveness in the classroom.

Table 5. Influence of Financial Wellness, and well-being of teachers in terms of Physical Health

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.527	.270		9.362	.000
Income Status	-.177	.087	-.163	-2.051*	.041
1 Savings and Investment	.226	.117	.180	1.929	.055
Financial Literacy	.292	.093	.250	3.143**	.002

R² = 0.094

F = 11.323**

Prob = 0.000

Financial Wellness and Work Environment, Well-Being of Teachers in Mental Health

In **Table 6**, the result indicates that the effect of financial wellness, and the well-being of teachers is highly influenced by mental health in terms of financial literacy (t-value = 2.261**, probability = .024). The stated hypothesis of the study was rejected because the probability value is significantly lesser than the 0.005% level of significance.

About 5.90% of the variation in financial wellness, and well-being of teachers was accounted for by mental health in financial literacy, and the remaining 94.10% was accounted for by other indicators that were not among in the model of the study.

Among the financial wellness parameters, financial literacy came out to be the best predictors of well-being. This signifies that financial literacy is the only factor with a statistically significant positive impact on teachers' mental health ($\beta = .183$, p = .024). This suggests that

teachers who are more financially literate tend to report better mental well-being. Financial literacy may reduce stress through improved budgeting, better decision-making, and reduced anxiety about future financial security.

Vesely et. al., [13] explain how financial stress impacts educators' mental health, leading to increased anxiety and decreased job performance. This report stresses the need for comprehensive financial wellness programs to support teachers in managing their financial situations, thereby improving their mental health and job satisfaction.

Table 6. Influence of Financial Wellness, and well-being of teachers in terms of Mental Health

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.914	.234		12.450	.000
Income Status	-.043	.075	-.047	-.580	.563
1 Savings and Investment	.115	.101	.108	1.137	.257
Financial Literacy	.182	.081	.183	2.261*	.024

$R^2 = 0.059$

$F = 6.797^{**}$

$Prob = 0.000$

Financial Wellness and Work Environment, Well-Being of Teachers in Work-Life Balance

Table 7, shows the result that the effect of financial wellness, and the well-being of teachers is highly influenced by the work-life balance in terms of savings investment (t-value = 2.837**, probability = .005). The stated hypothesis of the study was rejected because the probability value is significantly lesser than the 0.001% level of significance.

About 7.90% of the variation in financial wellness, and well-being of teachers was accounted for by work-life balance in savings investment, and the remaining 92.10% was accounted for by other indicators that were not among in the model of the study.

Among the financial wellness and well-being of teachers in terms of work-life balance on savings investment came out as significant predictor of well-being. This further implies that savings and Investment has a statistically significant positive effect on teachers' work-life balance ($\beta = 0.267$, $p = 0.005$). This suggests that teachers who engage in saving and investing tend to experience better balance between their work and personal lives.

Additionally, a study by Chang et al. [14] highlights that organizational support significantly impacts the performance and physical health of physical education teachers, indicating that a well-structured work environment can lead to better health outcomes. Supporting media includes articles from Education Week and The Teacher Magazine, which discuss the importance of addressing teachers' physical health through improved work conditions and resources, emphasizing that a healthy work environment is essential for sustaining teachers' physical well-being and effectiveness in the classroom.

Table 7. Influence of Financial Wellness, and well-being of teachers in terms of Work-Life Balance

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.615	.247		10.600	.000
Income Status	-.030	.079	-.031	-.385	.700
1 Savings and Investment	.303	.107	.267	2.837**	.005
Financial Literacy	.048	.085	.046	.571	.568

$R^2 = 0.079$

$F = 9.292^{**}$

$Prob = 0.000$

Work Environment and Well-Being of Teachers in Physical Health

Table 8, shows the result that the effect of the work environment, and the well-being of teachers have no significant influence on physical health. The stated hypothesis of the study was accepted because the probability value is greater than the 0.005% level of significance.

About 6.80% of the variation in work, and well environment and well-being of teachers was accounted for, and the remaining 93.20% was accounted for by other indicators that were not among the predictors of the study.

Table 8. Influence Work Environment and Well-being of Teachers in terms of Physical Health

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.503	.295		8.472	.000
Collaborative Culture	.145	.091	.124	1.598	.111
Workload Management	-.008	.113	-.006	-.069	.945
1 Professional Development Opportunities	.044	.102	.037	.429	.668
Job Satisfaction	.164	.090	.142	1.811	.071

$R^2 = 0.068$

$F = 5.904^{**}$

$Prob = 0.000$

Work Environment and Well-Being of Teachers in Physical Health

Table 9, shows the result that the effect of the work environment, and the well-being of teachers have no significant influence on physical health. The stated hypothesis of the study was accepted because the probability value is greater than the 0.005% level of significance.

About 7.30% of the variation in work, and well environment and well-being of teachers was accounted for, and the remaining 92.70% was accounted for by other indicators that were not among the predictors of the study.

Work Environment and Well-Being of Teachers in Physical Health

Table 10, reveals the result that the effect of the work environment, and the well-being of teachers have no significant influence by the work-life balance. The stated hypothesis of the study was accepted because the probability value is greater than the 0.005% level of significance.

About 8.30% of the variation in work, and well environment and well-being of teachers was accounted for, and the remaining 91.70% was accounted for by other indicators that were not among the variables stated in the study.

Table 9. Influence of the work environment of the teacher on the well-being of in terms of Mental Health

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.680	.251		10.690	.000
Collaborative Culture	.102	.077	.102	1.316	.189
Workload Management	.005	.096	.005	.051	.959
1 Professional Development Opportunities	.075	.087	.074	.863	.389
Job Satisfaction	.128	.077	.130	1.671	.096

$$R^2 = 0.073$$

$$F = 6.387^{**}$$

$$Prob = 0.000$$

Table 10. Influence of the work environment of the teacher on the well-being of teachers' in terms of Work-Life Balance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.437	.266		9.178	.000
Collaborative Culture	.067	.082	.063	.818	.414
Workload Management	.074	.101	.065	.728	.467
1 Professional Development Opportunities	.082	.092	.076	.896	.371
Job Satisfaction	.134	.081	.128	1.647	.101

$$R^2 = 0.083$$

$$F = 7.382^{**}$$

$$Prob = 0.000$$

References

- [1] Agyapong B., Obuobi-Donkor G., Burbach L., Wei Y. (2022). Stress, Burnout, Anxiety and Depression among Teachers: A Scoping Review. *Int J Environ Res Public Health*.
- [2] Benevene, P., De Stasio S., Fiorilli, C., (2020). Editorial: well-being of school teachers in their work environment. *Front Psychol* 11:1239.
- [3] Chang, C.-M., Liu, L.-W., Hsieh, H.-H., & Chen, K.-C. (2020). A multilevel analysis of organizational support on the relationship between person-environment fit and performance of university physical education teachers. *International Journal of Environmental Research and Public Health*, 17(6), 2041.
- [4] Chatterji et. al., (2020). Well-being is more than happiness and the satisfaction: and multidimensional analysis of 21 countries.
- [5] Feng Dong-dong, Lu Chang-qin, Siu Oi-ling. (2024) Job Insecurity, well-being, and job performance: The role of General Self-Efficacy. *Acta Psychologica Sinica*. 2024, 40 (4): 448-455.
- [6] Field, A. (2015). *Discovering Statistics using SPSS*. CA Sage Publications, Inc.
- [7] Gaikhorst, L., März, V., du Pré, R., & Geijssels, F. (2019). Workplace conditions for successful teacher professional development: School principals' beliefs and practices. *European Journal of Education*, 54(4), 605–620.
- [8] Garambas, C., Balauro, S., and Maddul, S. (2015). Smoked and Sun-dried Pork.
- [9] Gillwald, A. and Mothobi, O. (2019). On digital access and policy in Africa.
- [10] Hyman, M. (2018). *Food: What the heck should I eat?*. Little, Brown Spark.
- [11] Ker, H. W., Lee, Y. H., & Ho, S. M. (2022). The Impact of Work Environment and Teacher Attributes on Teacher Job Satisfaction. *Educational Process: International Journal*, 11(1), 28–39.
- [12] McGonigal, K. (2021). *The joy of movement: How exercise helps us find happiness, hope, connection, and courage*. Penguin Random House.
- [13] Rehman, R., Katpar, S., Khan, R., & Hussain, M. (2016). Financial wellness awareness: A step closer to achieve millennium development goals for Pakistan. *Pakistan Journal for Medical Sciences*.
- [14] Renshaw, T. L., Long, A. C. J., & Cook, C. R. (2015). Assessing teachers' positive psychological functioning at work: Development and validation of the teacher subjective wellbeing questionnaire. *School Psychology Quarterly*, 30(2), 289-306.
- [15] Spearman C, First published (1906).
- [16] Vesely, C. K., Brown, E. L., Mehta, S., & Horner, C. G. (2022). Staying afloat: A mixed methods study of the financial and psychological well-being of early childhood educators. *Early Childhood Education Journal*.
- [17] Zhang, Y., & Joo, S. (2017). Financial well-being and job satisfaction among K-12 teachers. *Journal of Family and Economic Issues*, 38(2), 280-292.



© The Author(s) 2025. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<http://creativecommons.org/licenses/by/4.0/>).