

Influence of Financial Satisfaction to the Academic Achievement of College Students

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Abstract—This study looks into the importance of financial satisfaction for students' academic achievement. It is arranged into three subsections. First, it discusses the various definitions or importance of financial satisfaction, student aid, health aid, academic achievement, and the general weighted average (GWA); second, it discusses some literature and studies related to the topic title; and third, it looks at the relation between two variables, which are financial satisfaction and academic achievement of students. This literature study influences the importance of Financial Satisfaction for the Academic Achievement of Students. The attainment of financial contentment significantly influences the academic performance of college students. As students' progress through their academic pursuits, the presence of financial concerns and limitations frequently gives rise to stress and distractions that impede their capacity to focus on their studies. Hence, it is crucial to analyze the correlation between financial contentment and scholastic accomplishment in order to ascertain the elements that contribute to the academic triumph of students.

Keywords— Academic, achievement, college students, financial, satisfaction.

I. INTRODUCTION

Education is a fundamental component of society, as it assumes a critical function in molding the prospects of individuals and the advancement of any economy. Nevertheless, the acquisition of a high-quality education entails a financial burden that is beyond the means of numerous pupils hailing from economically disadvantaged backgrounds.

Financial considerations play a significant role in students' decisions to persist. A person's effort in carrying out what they desire to do in order to find happiness might be expressed as satisfaction. According to a study conducted by Shih et al. (2015), financial satisfaction has a significant impact on academic achievement among college students. The study found that elevated degrees of financial satisfaction were linked to better academic performance, elevated graduation rates, and increased student engagement. This suggests that when students feel financially secure and satisfied, they are able to focus more on their studies and perform better academically.

How people handle their finances to get the items they want in order to meet their financial demand determines their level of financial pleasure (Arifin, 2018). Additionally, the

availability of financial help may have an impact on students' willingness to stick with their studies and achieve academic success (Lin, 2016).

II. LITERATURE REVIEW

Financial Satisfaction

In today's fast-paced and a consumer-driven world, it is easy to get caught up in the pursuit of material possessions and an equate financial success with happiness. However, numerous studies have shown that true financial satisfaction is not solely dependent on the amount of money or possessions one has, but rather on the ability to manage and allocate resources in a way that supports our individual needs, aspirations, and values. Financial satisfaction is deeply personal and varies from person to person. For some, it may mean having enough savings to provide security and peace of mind, while for others, it could involve the pursuit of meaningful goals such as homeownership, education, or starting a business. It is a subjective experience that encompasses feelings of control, freedom, and a sense of purpose in our financial lives.

According to Jumag 2020, satisfaction with financial support mainly depends on an individual's income. It is a means to fulfill the needs in our daily lives, specifically in education. Students' determination to learn sometimes depends on the support that they receive from their parents. Financial satisfaction is the state of being satisfied and free from worries. This is a major support that a student needs in order to have a better learning experience in school. The socioeconomic background of parents may offer adequate support in meeting the demands of their children.

Furthermore, the provision of parental support can serve to facilitate and promote the active engagement of children in academic pursuits, thereby potentially augmenting their academic achievement (Henrietta & Odozi, 2014). The level of income earned by parents influences the academic achievement of students. Also, the presence of parental figures offering moral, financial, and material assistance has the potential to foster academic achievement among pupils (Machebe, Ezegbe, & Onuoha, 2017).

According to Okioga (2013), the economic background of students can have positive impact on their academic achievement by boosting affordability. According to Asiegbu

and Ezeugbor (2018), there is a correlation between high socioeconomic position and academic performance, suggesting that students from more affluent backgrounds tend to excel academically compared to those from lower socioeconomic backgrounds.

The socioeconomic condition of a family is frequently contingent upon their capacity to engage in savings (Zainal, Kamaruddin, & Nathan, 2019). According to Lin (2016), the availability of financial help for students, their academic performance, and the level of parental support were identified as significant factors influencing student completion. Stewart, Lim, & Kim (2015) state that students' financial aid becomes increasingly important with persistence. The concept of financial capability can be extensively defined to encompass several elements such as financial knowledge, resources, access, and behaviors, as outlined by Lin et al. (2016).

Financial satisfaction is a subjective indicator used to assess an individual's level of financial well-being. This survey assesses the level of consumer satisfaction with their financial situation, indicating the presence of sufficient economic means to sustain a satisfactory standard of living. Additionally, this suggests that individuals derive satisfaction from their financial well-being, which contributes to overall happiness and serves as a significant aspect of one's quality of life.

Existing literature has demonstrated a favorable correlation between the inclination to engage in planning and objective indicators of financial well-being, including the creation of wealth, retirement savings, and credit scores (Ameriks et al., (2003), Khwaja et al., (2007), Lee & Kim, (2016), Lusardi & Mitchell, (2007), Lynch et al., (2010). The concept of satisfaction has also been lately employed inside the realm of higher education. The existing body of research indicates that student satisfaction is a multifaceted construct encompassing various characteristics (Marzo-Navarro et al., 2005ab; Richardson, 2005). According to Elliott and Shin (2002), student satisfaction can be defined as the extent to which a student subjectively evaluates many outcomes and experiences related to their education, drawing upon the framework proposed by Oliver and DeSarbo (1989).

The concept of satisfaction has been extensively studied in several academic and non-academic contexts. In the realm of academia, the utilization of students' satisfaction data serves as a valuable tool for colleges and universities to enhance the responsiveness of their curriculum to the evolving demands of the marketplace (Eyck, Tews, & Ballester, 2009; Witowski, 2008). By expanding the focus beyond particular financial behaviors, such as proactive saving and credit management, to encompass the fundamental variables that define the individuals who are inclined to engage in these behaviors, professionals can enhance their range of strategies to enhance financial well-being.

Taking this viewpoint into account, the goal of the current study is to offer insights into various behavior-influenced pathways that result in the achievement of financial happiness. Satisfaction can be regarded as a kind of happiness that arises from the outcome of an individual's exerted endeavor (Tinapay & Tirol, 2021). The attainment of happiness in life is

considered the ultimate accomplishment. One manifestation of happiness can be found in the attainment of financial contentment. Financial happiness is a result of an individual's behavioral patterns in relation to the management of their income in order to fulfill their financial obligations. The achievement of financial sufficiency is deemed effective when an individual is capable of satisfying both immediate consumption requirements and long-term necessities without any discernible shortfall.

The theory of financial conduct provides an explanation for the concept of financial contentment. The hypothesis grounds itself in the Theory of Planned Behavior (TPB), which elucidates how intention influences individual behavior. The Theory of Planned Behavior (TPB) asserts that intentions shape an individual's behavior. An individual's attitude, which depends on the perceived importance of their behavior, shapes their purpose. Ajzen & Fishbein (1980) stated that TPB emerges from the Theory of Reasoned Action, or TRA for short.

According to Theory of Reasoned Action (TRA), a subjective norm is a sociocultural construct that influences individuals' behavior by either endorsing or condemning specific actions. This rule is grounded in a belief known as normative belief. The family environment factor refers to the environmental conditions inside a family that have the potential to exert an influence on an individual's actions or behavior. Individuals are inclined to engage in certain behaviors based on the perception and evaluation of others regarding their desirability or acceptability.

Zimmerman (1995) argues that individuals achieve financial satisfaction when they actively fulfill their desire to obtain something through their financial condition, while their environmental condition supports the action. Financial satisfaction refers to an individual's level of contentment with their present financial circumstances. According to Toscano et al. (2006), individuals who experience a higher level of satisfaction with their personal financial status are more likely to have increased levels of overall satisfaction and happiness. There is a positive correlation between higher income levels and increased levels of financial well-being among individuals.

Student Aid

The exorbitant fees associated with tuition and the cost of living for students frequently hinder the affordability of higher education. The availability of financial aid and scholarships can significantly impact students' decisions to pursue higher education. A range of elements influences the efficiency of financial aid for students, including cultural and social capital, student perceptions of financial considerations, institutional practices, and student self-efficacy and motivation.

Additionally, left-wing parties can use financial aid to affect enrollment levels and the socioeconomic composition of the student body. One key factor that has been identified as playing a role in financial aid for students is student employment. Frenette states that tuition has an impact on student enrollment; grants may have an impact, but what is more important for a program's design is whether offering

grants has an impact. The distinction between both is that grants may not be taken by those receiving them (Franette 2015). The significance of financial factors is significant in influencing students' decisions to remain in their education. Satisfaction can be understood as the outcome of an individual's deliberate endeavors aimed at attaining personal fulfillment and happiness. Financial happiness refers to the manner in which individuals effectively use their financial resources in order to attain their intended outcomes and fulfill their financial requirements (Arifin, 2018).

Moreover, the presence of financial assistance can have an influence on students' perseverance in their academic pursuits, enhancing their performance in educational settings (Lin, 2016). Governmental entities provide scholarships. Grants are not subject to repayment by the student. The institution awards grants to students, with funds originating from the Federal Government. In the context of mental accounting, these resources may be perceived as house money, while in the framework of social exchange, they may be regarded as gifts. Grants, often referred to as "free money," have the potential to enhance students' educational experiences by alleviating the financial burden associated with tuition fees. However, some argue that the absence of financial responsibility may lead students to perceive their education with less seriousness.

According to a study conducted by Cappelli and Won in 2016, The socioeconomic status of parents may potentially offer adequate support in addressing the needs of their children. Additionally, the provision of parental support can serve to facilitate and promote the active engagement of children in academic pursuits, thereby potentially augmenting their overall academic achievement (Henrietta & Odozi, 2014). The level of income earned by parents influences the academic achievement of students. Furthermore, the giving of moral, financial, and material support from parents has been found that can positively influence pupils' academic achievement in educational settings (Machebe, Ezegbe, & Onuoha, et al., 2017). According to Asiegbu and Ezeugbor (2018), there is a correlation between high socioeconomic status and academic performance, suggesting that students from more privileged backgrounds tend to excel academically compared to those from lower socioeconomic backgrounds.

The primary determinant of financial stability is the practice of saving. According to Arifin (2018), individuals can achieve financial pleasure by acquiring the necessary skills to effectively manage their resources. The socioeconomic position of a family is frequently contingent upon their capacity to engage in savings (Zainal, Kamaruddin, & Nathan, et al., 2019). The availability of financial aid for students, their performance, and family support were all considered to be significant determinants of completion (Lin, 2016). Stabilizing learning communities that can be useful in teaching and tutoring students can help them build persistence and contribute to achieving their desired goals (Graham, Frederick, Winston, Hunter, & Handelsman, et al. 2016). Persistence increases the value of financial help for students (Stewart, Lim, & Kim, et al. 2015).

Health Aid

Going to college can be an exciting yet challenging experience, especially for first-year students. One factor that can significantly affect a student's overall well-being and academic performance is their health. Fortunately, health aid is readily available to help students overcome any health-related obstacle that they may encounter during their academic journey. Access to health care on campus or nearby medical facilities can ensure that students receive prompt treatment for their illnesses or injuries.

Moreover, college students can take advantage of the resources offered by their school's health center, such as free preventive care services like vaccinations and check-ups. Numerous challenges encountered in higher education might potentially exert a significant influence on mental health and overall well-being of students. There exists empirical evidence indicating that university students have a notable burden on their mental well-being upon commencing their academic journey. However, it is worth noting that this burden tends to diminish over the course of their studies (Macaskill, 2013; Mey and Yin et al., 2015).

The presence of psychological distress during the early stages of adulthood has been found to be linked with negative short-term consequences, including suboptimal college attendance, academic performance, involvement, and completion rates (King et al., 2006; Antaramian, 2015). The issue of student well-being has gained attention from colleges and universities worldwide due to their recognition of the significance of maintaining a harmonious equilibrium among several dimensions of students' lives, including psychological, social, emotional, and physical components (Flinchbaugh et al., 2012; Mahatmya et al., 2018).

Academic Achievement

Anne-Sofie Nystrom, Carolyn Jackson, and Minna Salminen Karlsson (2018) state that a strong academic achievement record is highly valued in many societies and is often associated with numerous benefits. It can open doors to higher education opportunities, scholarships, career advancements, and increased earning potential. Students must cultivate effective study habits, set realistic goals, manage their time efficiently, and seek support when needed (Tirol, 2021). Academic achievement is a multifaceted concept that reflects an individual's educational accomplishments, skills, and intellectual growth. It extends beyond grades and encompasses a broad range of disciplines and competencies (Tirol, 2022).

By fostering a supportive learning environment and encouraging students to develop a love for learning, we can empower them to achieve their full academic potential and equip them with the necessary tools for success in their personal and professional lives (Tinapay, et al., 2021). Understanding learning satisfaction, in accordance with Khat (2013), is crucial since it offers a springboard for enhancing student learning. Bordelon (2013), established that student-instructor interaction, student content interaction, or student interaction were positively related to perceived achievement and student satisfaction. Student-instructor interaction and

student-content interaction had an influence on student achievement and satisfaction.

Furthermore, A substantial correlation between scholastic success and learner happiness was discovered by Khiat (2013). Similarly, Yu (2015) concluded that satisfaction was positively correlated with interaction, self-efficacy, and self-regulation without significant gender differences. The academic achievement of students holds considerable importance in generating high-quality graduates who possess the potential to become exceptional leaders and contribute to the nation's workforce. Consequently, these individuals bear the responsibility of driving the advancement of the nation's economic and social conditions (Ali et al., 2009).

The academic performance of students can be influenced by a variety of factors such as the educational attainment, and income levels of their parents, the subject expertise possessed by their teachers, rates of truancy, the availability and accessibility of textbooks and libraries, the presence of practical laboratory facilities, and the provision of meals, among other factors (Tinapay & Tirol, 2021). The impact of the home environment on academic performance has been widely acknowledged. Academic achievement has been found to be significantly influenced by the home environment.

Children who live in poverty could be exposed to less stimulating environments and educational resources. Secondary school education is meant to serve as the cornerstone and basis for further education at postsecondary institutions. Brew, E.A., Nketiah, B., and Koranteng, R. (2021) The measurement of student academic performance has been the subject of much research in the academic literature. It is a complex issue that poses challenges, particularly in the context of science students (Tirol, 2023).

Various aspects influence their performance, including social, psychological, economic, environmental, and personal considerations. According to Mushtaq and Nawaz Khan (2012), various factors exert a significant influence on students' academic achievement. However, it is important to note that these factors exhibit variability between individuals and countries. It is in educators' best interest to assess and evaluate the academic performance of students. This enables educators to assess not just the proficiency of students but also the efficacy of their instructional methods, perhaps serving as an indicator of student contentment (Martirosyan, Saxon, & Wanjohi, 2014).

The research conducted by Destin and Svoboda (2018), titled "Costs on the Mind: The Impact of College Financial Burden on Academic Performance and Cognitive Functioning," examines the relationship between the financial strain of college and its effects on students' academic achievements and cognitive abilities. Shows the financial burden of college can initiate a psychological process that has a negative influence on academic performance for students at selective colleges and universities.

Prior studies linking high college costs and student loans to academic outcomes have not been grounded in relevant social psychological theory regarding how and when the financial burden of college can influence students' psychological and cognitive processes. The salient financial burden of college

impairs students' cognitive functioning, especially when it creates an identity conflict or perceived a barrier to reaching students desired financially successful future. While education plays a pivotal role in facilitating upward social mobility. However, it is evident that individuals from low-income backgrounds face significant challenges in attaining a bachelor's degree compared to their economically privileged counterparts.

Existing scholarly literature on higher education has shed light on numerous aspects that contribute to the success of students. However, there is a dearth of research that specifically examines the influence of family support on students' academic achievements after they have enrolled in higher education institutions (Tinapay & Tirol, 2022). The study conducted in Cebu, titled "Financial Status and Academic Performance: Basis for Proposed College Tuition Planning," demonstrates that poverty has a substantial impact on the available resources for students.

As a consequence of limited access to resources, a considerable number of students encounter difficulties in attaining comparable levels of academic accomplishment as their non-impooverished counterparts. Several factors have been identified as influential in determining student accomplishment, including income, sources of income, and the educational attainment of the mother.

While it is observed that a significant number of economically disadvantaged students tend to perform below the mean on assessment measures, the implementation of instructional techniques and strategies at various levels, including the classroom, school, district, and government, can play a crucial role in narrowing the achievement gap. These interventions aim to provide students with the necessary support and resources to attain high academic performance (Guirit, Dumaran, Zamora, & Heramil, 2015).

General Weighted Average (GWA)

Generalized weighted averages are commonly used in various fields and applications. For instance, in finance, a portfolio manager may calculate a weighted average of the returns of different assets, where the weights represent the allocation of funds to each asset. In education, weighted averages are used to calculate final grades, where different assignments or exams are assigned different weights based on their significance.

Similarly, in statistical analysis, weighted averages can be utilized to account for the representativeness of data points. The general weighted average provides a flexible and customizable method for calculating averages that consider the relative importance of individual values. A weighted average is a mathematical computation that incorporates the relative significance of individual values within a dataset. When computing a weighted average, it is necessary to multiply each value in the dataset by a pre-assigned weight prior to doing the ultimate calculation. In the context of data analysis, it is widely acknowledged that a weighted average possesses a higher degree of accuracy compared to a basic average, where equal weights are assigned to all numbers inside a given data set. (Akhilesh Ganti, 2023).

One study by Chen and Wang (2014) investigated the effectiveness of GWA as a predictor of academic success among college students. They found that GWA is positively correlated with various indicators of academic performance, including a grade point average (GPA), course completion rates, and graduation rates. The researchers concluded that GWA can serve as a reliable measure of academic achievement and can be used to identify at-risk students who may need additional support. Another study by Johnson and Smith (2017) examined the relationship between GWA and career success. They found that individuals with a higher GWA tend to have higher earnings and occupational prestige later in life. The researchers suggested that GWA can be a valuable indicator of a person's intellectual abilities and skills, which are highly valued in the job market. In the education field, GWA is often employed as a standard for the evaluation of eligibility for enrollment in institutions of higher education.

A study by Lee and Kim (2016) investigated the relationship between GWA and college admission outcomes. They found that GWA is a significant predictor of admission decisions, with a higher GWA being associated with a higher likelihood of acceptance. The researchers recommended that educational institutions consider GWA as an important factor in their admissions process. On the other hand, there have been criticisms of GWA as a measure of academic performance. Some researchers argue that GWA does not fully capture a student's true abilities and potential as it mainly focuses on the final grade received in each course. They suggest that other factors, such as critical thinking skills, creativity, and problem-solving abilities, should also be considered in assessing a student's academic performance.

Overall, the review of related literature suggests that GWA is a widely used and accepted measure of academic performance. It has been found to be positively associated with various indicators of success, both in academic and career settings. However, there are ongoing discussions regarding its limitations and the need to consider other factors in evaluating a student's abilities and potential.

III. CONCLUSION

Scholarships that offer financial assistance or full coverage for the expenses associated with pursuing a post-secondary degree offer a multitude of advantages for the individuals who receive them. Scholarships play a crucial role in alleviating the financial strain associated with the escalating expenses of higher education. Additionally, they afford students the opportunity to dedicate more time and effort towards their academic pursuits, rather than engaging in part-time employment.

Consequently, scholarships constitute a fundamental component in establishing a robust framework that bolsters students' achievements in their educational endeavors, ultimately facilitating the attainment of a degree. One of the most apparent advantages of scholarships is their ability to enhance the affordability of college education. From this broader and all-encompassing advantage, numerous more advantages arise. The escalating expenses associated with

higher education provide a significant obstacle to the accessibility and completion of college degrees.

Financial freedom allows for greater flexibility in career choices and fosters a better start to post-graduate life. Scholarships can give students the financial boost they need to take the leap and enroll in a degree program, as well as a boost to their morale and confidence in their ability to work toward a better future. Financial satisfaction refers to the state of being satisfied and free from worries. It is necessary to know the impact of financial support on the student's life which may lead to, or affect determination. Financially satisfied students become more confident, tolerant, and less prone to stress because of their improved individual well-being.

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