



FINANCIAL HARDSHIPS OF TRICENARIANS EDUCATORS: PREPARING FOR THE FUTURE AMID DEBT CHALLENGES

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Abstract:

This study explored the lived experiences of tricenarian educators facing financial challenges while striving to achieve personal and professional stability. Conducted at Platon Esperanza Taguding Elementary School in Kiamba 1 District, the study examined how teachers in their thirties manage daily expenses, family obligations, and costs related to professional growth. Using a qualitative single case study design, five participants aged 30 to 39 with 8 to 15 years of teaching experience were purposively selected. Findings revealed major challenges such as financial strain, mental burden, work distraction, missed career advancement opportunities, emotional distress, postponed aspirations, and persistent debt-related pressure. Despite these struggles, participants employed various coping mechanisms, including financial planning, controlled spending, emotional release, incurring debt to support goals, seeking social and family support, engaging in personal outlets, saving extra income, self-care practices, and using budget monitoring tools. Their insights reflected personal and financial growth through empowered financial decisions, financial growth, aspiring for excellence, thinking before spending, career motivation, long-term planning, and debt awareness. In conclusion, tricenarian educators encounter continuing financial hardships but remain resilient through strategic coping efforts and reflective financial awareness. Findings imply the need for institutional support in the form of financial literacy training, debt management counseling, and welfare programs for teachers. These results contribute to educational management by emphasizing the importance of proactive financial support systems to sustain teacher well-being, job performance, and long-term career development.

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1. Introduction

I found that the financial difficulties I experienced as a tricenarian educator were not isolated but reflective of a growing global concern. Many teachers worldwide have been struggling with stagnant wages, rising inflation, and increasing debt despite their vital role in nation-building. These financial pressures have pushed educators to seek additional sources of income, further intensifying their workload and stress. Such trends mirrored the challenges I observed, as teachers like me grappled with rising living costs while managing personal and family obligations. Despite a deep commitment to teaching, financial instability continued to undermine well-being and professional growth, pointing to broader systemic issues in the education sector that require urgent attention (Moghayedi *et al.*, 2022; Olyn, 2023; Webber & Burns, 2021).

In the Philippines, these financial challenges are even more pronounced. As a Filipino teacher, I often encountered colleagues who had to take on multiple loans to afford necessities, support their families, or finance their professional advancement, such as graduate studies and promotions. A significant number of public-school teachers held active loans due to low salary grades and delayed benefits, placing continuous strain on their financial well-being. Economic instability, rising housing costs, and limited access to financial literacy resources further worsened the situation. Many educators, including those in their thirties, were compelled to engage in sidelines such as online selling or private tutoring to make ends meet. The lack of structured financial education for teachers also emerged as a crucial factor, as limited financial literacy continued to affect long-term financial stability among educators (Achtziger, 2022; Grewal & Sweeney, 2021; Morley *et al.*, 2024).

At a more localized level, the financial struggles I have witnessed among tricenarian educators in Kiamba 1 District, particularly at Platon Esperanza Taguding Elementary School, reflected both national and global trends. The geographical isolation of rural schools contributed to higher living costs through transportation costs, limited access to affordable goods, and scarce economic opportunities. Teachers in rural areas experienced greater financial strain than their urban counterparts due to location-based disadvantages. In the Kiamba 1 District, these financial hardships are further compounded by the lack of local support programs. This situation made it difficult for educators to balance teaching responsibilities, family demands, and long-term financial security (Witt & Gearin, 2021; Zhang & Fan, 2022).

As a researcher, I had the opportunity to listen to tricenarian educators who manage the difficult balance between professional commitment and financial obligations. Many expressed that debt, whether personal, educational, or emergency-related, hinders their ability to invest in their future, such as owning a home or saving for retirement. The emotional toll of financial burden was evident, yet so was their resilience and

determination to remain in the teaching profession despite economic hardships. These experiences underscore the need for institutional financial wellness programs for educators, as financial well-being is crucial to sustaining teacher motivation and job satisfaction.

Hence, my study emerged from the lack of localized research on the financial hardships of tricenarian educators in Kiamba 1 District. While existing studies have discussed general teacher concerns, they have not examined how educators in their thirties manage debt as they prepare for financial stability. This gap highlighted the need for me to document their lived experiences to help inform support mechanisms, policy development, and financial literacy initiatives. Through this study, I aimed to amplify the voices of educators who faced significant yet often unheard financial burdens.

2. Literature Review

2.1 Financial Hardships among Tricenarian Educators

Financial hardships among tricenarian educators are increasingly recognized as a critical issue affecting their personal and professional lives. Educators in their thirties often experience financial strain due to a combination of low salaries, rising living costs, and substantial student loan debt. While they are more established in their careers compared to younger teachers, they are also at a stage where personal financial responsibilities, such as family care, homeownership, and education, become more pressing. The combination of these financial burdens often leads to stress and difficulty in managing both their professional and personal obligations (Artavanis & Karra, 2021; Lu *et al.*, 2021; Pak *et al.*, 2024).

Additionally, one of the primary financial challenges faced by tricenarian educators is the insufficient salary relative to the increasing cost of living. Despite several years of teaching experience, many educators in their thirties find that their income does not keep pace with rising costs for essentials such as housing, utilities, and healthcare. In many regions, these educators must allocate a significant portion of their salaries to basic needs, leaving little room for savings or emergency funds. They frequently have to take on extra jobs outside their teaching duties or turn to loans to make ends meet due to this financial hardship (Bradley *et al.*, 2021; Hodge *et al.*, 2021; Sultana *et al.*, 2021).

Moreover, another significant financial burden for tricenarian educators is student loan debt. Many educators pursue graduate degrees or certification programs to advance their careers, often resulting in substantial student loan obligations. The challenge of repaying these loans, coupled with the relatively low wages in the education sector, creates financial instability for many teachers. As loan payments continue to be deducted from their salaries, many tricenarians struggle to meet their daily expenses, further exacerbating their financial difficulties (Chen & Bahr, 2021; Meernik *et al.*, 2021; Verhoeven, 2023).

Furthermore, the mismatch between wages and the cost of living also impacts educators' ability to invest in professional development. Financial pressures make it

difficult for many teachers to afford further education, certifications, or training programs that would help them advance in their careers and increase their earning potential. Without opportunities for professional growth, many educators feel stuck in their positions and unable to improve their financial situation. This lack of career advancement contributes to lower job satisfaction and increased stress, which, in turn, affects their overall classroom effectiveness (Chung *et al.*, 2023; Korankye & Kalenkoski, 2021).

Additionally, financial stress has been linked to increased burnout and reduced motivation among educators. Tricenarians, who may be at a stage when they have a family and other personal obligations, often experience heightened stress from the constant juggling of financial responsibilities. Their capacity to focus on their students and fulfill their professional responsibilities efficiently may be directly affected by the mental and emotional fatigue resulting from this continuous stress. In extreme cases, financial hardship can lead to high turnover among educators, as many leave the profession in search of higher-paying jobs that offer greater financial security (Dee & Chino, 2022; Mathieu *et al.*, 2022).

On the other hand, educators' lack of financial literacy is another contributing factor to their financial struggles. Many teachers enter the profession without a clear understanding of personal finance, which can lead to poor budgeting, insufficient savings, and unmanageable debt. Without access to financial education or guidance, many educators remain unaware of strategies that could help them manage their finances more effectively. Financial literacy programs designed explicitly for educators could help them develop better money management skills, reduce debt, and improve their financial security (Domenech-Abella *et al.*, 2021; Gianakos *et al.*, 2023).

Thus, the introduction of financial support programs for educators is crucial in addressing their financial hardships. Some school districts have begun offering loan-forgiveness programs, salary increases, and stipends for additional certifications to help alleviate teachers' financial burdens. These programs can offer much-needed financial assistance and motivate educators to continue in their careers. However, such programs are not universally available, and many educators remain without the support they need to manage their financial challenges (Fan & Zhang, 2021; Ludomirsky *et al.*, 2021).

Additionally, the value of mental health care for educators struggling financially is increasingly being recognized. An educator's capacity to carry out their duties efficiently may be further impacted by the worry, despair, and other mental health issues that frequently accompany financial troubles. School systems that offer mental health resources, counseling services, and financial advice can help educators cope with the stressors associated with financial hardship, thereby improving their overall well-being and job performance (Fitch *et al.*, 2021; Henrikson *et al.*, 2022).

Subsequently, the long-term consequences of financial hardship for tricenarian educators can also have negative impacts on student outcomes. Financially stressed teachers may experience decreased classroom engagement, lower morale, and increased absenteeism. These issues not only affect their own well-being but can also impact the

quality of education provided to students. Teachers who are preoccupied with financial struggles may find it challenging to focus on lesson planning, student interaction, and other essential teaching tasks, which can ultimately affect student learning outcomes (Friedline *et al.*, 2021; Kralj *et al.*, 2025; Terjesen, 2022).

Meanwhile, the financial difficulties faced by tricenarian educators highlight the need for systemic changes in education policy. While the importance of education is widely recognized, educators' compensation and financial support often fail to reflect this value. Given the increasing financial challenges teachers in their thirties face, there is a strong case for reevaluating teacher compensation, particularly in light of the rising cost of living and the ongoing debt burden many educators carry. School systems and policymakers must take proactive steps to ensure that educators receive salaries that not only cover their basic living expenses but also allow them to thrive financially and professionally (Adangabe *et al.*, 2021; Gladstone *et al.*, 2021).

Consequently, improving financial support for tricenarian educators should extend beyond salary increases. Innovative programs such as debt reduction initiatives, homebuyer assistance, and childcare subsidies could play a crucial role in helping educators manage their financial pressures. For instance, offering student loan repayment assistance or debt forgiveness specifically for educators can alleviate the financial burden many educators have faced for years. Similarly, support for affordable housing or housing stipends could ease the cost of living, especially in areas with particularly high housing costs (Blackledge, 2021; Martin & Dwyer, 2021).

On the other hand, in terms of career longevity, addressing the financial hardships faced by tricenarian educators is key to improving retention in the teaching profession. Research indicates that financial instability is one of the leading causes of teacher turnover, with many teachers leaving the profession in search of better financial opportunities. By offering targeted financial support and resources, schools can create a more sustainable career path for educators, encouraging them to stay in the profession longer and continue contributing to the development of future generations (Chatterji *et al.*, 2021; Huang *et al.*, 2024; Soria *et al.*, 2023).

Indeed, the financial challenges educators face, particularly those in their thirties, often reflect broader societal and economic trends. Known as "tricenarians," educators in this age group are typically balancing professional responsibilities with personal financial obligations, such as family care, homeownership, or furthering their education. Despite many having over a decade of teaching experience, financial instability remains a significant issue. This stems from inadequate compensation, high living costs, and the increasing demand for professional development. According to this study, educators in their thirties often struggle to maintain financial stability due to stagnant salaries and rising living costs (Chen *et al.*, 2022; Maiya *et al.*, 2021; Pillai *et al.*, 2021).

On a serious note, one of the primary causes of financial hardship for tricenarian educators is the insufficient salary they receive in comparison to the rising cost of living. Teachers frequently earn less than other professionals with comparable training and experience. This disparity between wages and living costs makes it difficult for educators

to meet basic needs, such as housing, healthcare, and their children's education. According to this study, many educators in their thirties report living paycheck to paycheck and having limited savings for emergencies or retirement. The mismatch between earnings and expenses often forces them to take on additional work outside of their teaching responsibilities, further exacerbating their financial struggles (Chia, 2024; Krasna & Fried, 2021; Yoon *et al.*, 2024).

2.2 Experiences of Financial Hardship among Tricenarian Educators

The intricate interaction of personal and professional concerns is reflected in the diverse experiences of financial hardship among tricenarian educators. As educators in their thirties navigate their careers, many encounter unique financial obstacles that significantly impact their quality of life and job performance. These difficulties frequently result from low pay, rising living costs, and the burden of student loan debt, all of which combine to make life unpleasant for this group. Tricenarian educators often experience financial insecurity stemming from the pressure of balancing professional responsibilities with personal financial obligations (Nguyen *et al.*, 2021; Shermer, 2021).

Moreover, a common experience among many educators in their thirties is living paycheck to paycheck. This situation can lead to chronic financial stress, as unexpected expenses—such as medical emergencies or car repairs can disrupt their already fragile financial stability. This study highlights that a significant portion of tricenarian educators report difficulty in saving money or covering unexpected costs, which contributes to their ongoing financial anxiety. This precarious financial situation not only affects their personal lives but also influences their professional engagement and classroom effectiveness (Nepomnyaschy *et al.*, 2021; Rothmann *et al.*, 2024; Taylor *et al.*, 2021).

Furthermore, tricenarian educators often bear the weight of increased responsibilities, both professionally and personally. Many are at a stage in life when they may be raising young children, supporting aging parents, or pursuing their own educational goals. These added responsibilities can strain their finances, making it challenging to maintain a balanced budget. The dual burden of familial obligations and professional expectations can lead to significant stress, which educators struggle to manage alongside their teaching duties. Consequently, this pressure can lead to burnout and decreased job satisfaction, further exacerbating their financial hardships (Verduzco-Gutierrez *et al.*, 2021; Yabroff *et al.*, 2022).

In addition to managing daily expenses, many tricenarian educators face substantial student loan debt, a common issue in the profession. The pursuit of advanced degrees, necessary for career advancement, often leads to significant financial obligations that linger for years. A considerable number of educators in this age group report that student loan repayments take up a large portion of their income, limiting their financial flexibility and ability to save for the future. This financial strain can hinder their capacity to invest in opportunities for professional development or other personal aspirations (Moghayedi *et al.*, 2022; Olyn, 2023; Webber & Burns, 2021).

By the time, the financial hardships faced by tricenarian educators can significantly affect their job performance and mental health. The stress associated with financial instability often leads to decreased focus and motivation in the classroom. This study indicates that educators experiencing financial stress are more likely to report feelings of disengagement and burnout, which ultimately impacts their teaching effectiveness. This cycle of stress and decreased performance can create a challenging environment not only for educators but also for their students (Achtziger, 2022; Grewal & Sweeney, 2021; Morley *et al.*, 2024).

Thus, to cope with their financial hardships, many tricenarian educators develop various strategies, such as seeking additional part-time employment or relying on community resources. Some educators turn to freelance opportunities, tutoring, or summer jobs to supplement their income. These coping strategies frequently offer short-term respite, but they can also result in increased stress and time constraints, which limit their capacity to fulfil their teaching duties fully. Establishing support systems, such as peer networks and mentorship programs, can provide essential guidance and assistance, helping educators navigate these challenges more effectively (Witt & Gearin, 2021; Zhang & Fan, 2022).

2.3 Challenges of Financial Hardship among Tricenarian Educators

Tricenarian educators face numerous obstacles due to financial difficulties, which significantly impact both their personal and professional lives. As educators in their thirties strive to build careers while managing personal responsibilities, many encounter specific financial obstacles that can undermine their well-being and classroom effectiveness. These demographics face unique pressures, including stagnant wages, rising living costs, and the burden of student loan debt, all of which contribute to their financial struggles. These challenges are compounded by the demanding nature of the teaching profession, leaving many educators feeling overwhelmed and unsupported (Artavanis & Karra, 2021; Lu *et al.*, 2021; Pak *et al.*, 2024).

Moreover, one of the primary challenges tricenarian educators face is stagnant wages that fail to keep pace with rising living costs. Despite their experience and educational qualifications, many educators find themselves earning salaries that do not provide a comfortable standard of living. This study highlights that many educators in this age group struggle to afford necessities, such as housing, food, and healthcare, due to insufficient income. Chronic stress from this financial burden might have a detrimental effect on their mental health and overall job satisfaction (Bradley *et al.*, 2021; Hodge *et al.*, 2021; Sultana *et al.*, 2021).

Additionally, the burden of student loan debt is a significant challenge for many tricenarian educators. While advanced degrees may enhance career prospects, they often entail substantial financial obligations. A considerable number of educators in their thirties are still repaying student loans, which can consume a large portion of their income and hinder their ability to save for future goals, such as home ownership or retirement. This debt not only affects their financial stability but can also limit their

choices and career mobility within the education sector (Chen & Bahr, 2021; Meernik *et al.*, 2021; Verhoeven, 2023).

Furthermore, financial hardships can lead to decreased professional engagement among educators. The stress associated with financial insecurity can distract educators from their teaching responsibilities, leading to reduced focus and motivation in the classroom. This study indicates that educators experiencing financial strain often report lower levels of job satisfaction and engagement, which can ultimately impact student learning outcomes. This disengagement can create a cycle where financial difficulties lead to reduced performance, further exacerbating their challenges (Chung *et al.*, 2023; Korankye & Kalenkoski, 2021).

To elaborate, financial hardships can restrict educators' access to professional development opportunities. Many tricenarian educators aspire to enhance their skills and advance their careers; however, the costs associated with workshops, conferences, and additional coursework can be prohibitive. Financial constraints often prevent educators from participating in essential training, limiting their ability to stay current with educational trends and best practices. This lack of professional growth can hinder their classroom effectiveness and limit career advancement opportunities (Dee & Chino, 2022; Mathieu *et al.*, 2022).

On the other hand, the financial burdens faced by tricenarian educators can strain their work-life balance. Many educators feel compelled to take on additional work or side jobs to make ends meet, leading to longer hours and increased stress. This study found that educators who juggle multiple jobs often experience burnout and fatigue, which can negatively affect their teaching performance and overall well-being. This constant struggle to balance work and personal life can create instability, making it difficult for educators to maintain a healthy work-life integration (Domenech-Abella *et al.*, 2021; Gianakos *et al.*, 2023).

2.4 Coping Mechanisms for Financial Hardship among Tricenarian Educators

In the face of financial hardship, tricenarian educators adopt various coping mechanisms to navigate their challenges and maintain their well-being. These mechanisms range from practical strategies to reduce financial stress to emotional and social approaches that foster support and resilience. Understanding these coping strategies is essential for recognizing how educators can sustain their professional roles while managing financial difficulties. Effective coping mechanisms can help educators mitigate the adverse effects of financial stress, allowing them to focus on their teaching responsibilities and personal lives (Chatterji *et al.*, 2021; Huang *et al.*, 2024; Soria *et al.*, 2023).

Furthermore, one of the primary coping strategies employed by tricenarian educators is budgeting and financial planning. By carefully tracking their income and expenses, educators can identify cost-saving opportunities and prioritize essential spending. This study suggests that effective budgeting can significantly reduce financial stress and provide a clearer picture of financial health. To better manage their money,

prevent debt, and invest for the future, many educators utilise digital budgeting tools and applications (Chen *et al.*, 2022; Maiya *et al.*, 2021; Pillai *et al.*, 2021).

In addition to budgeting, many tricenarian educators pursue additional employment opportunities to supplement their income. This may include part-time jobs, tutoring, or freelance work that aligns with their skills and expertise. Taking on extra work can provide immediate financial relief and empower educators as they regain control over their finances. However, educators must balance these additional responsibilities with their teaching duties to avoid burnout (Chia, 2024; Krasna & Fried, 2021; Yoon *et al.*, 2024).

Moreover, tricenarian educators often turn to community resources for support during financial hardships. Many local organizations offer assistance with housing, food, and other necessities, helping alleviate financial stress. This study highlights that educators who utilize community support systems report improved financial stability and a sense of connectedness to their communities. In addition to offering helpful advice, these sites promote a feeling of community and support during trying times (Dhar *et al.*, 2025; Klein & McCarthy, 2022).

Correspondingly, building peer support networks is another vital coping mechanism for educators facing financial hardship. Colleagues who share similar experiences can offer emotional support, share resources, and provide practical advice. Strong professional relationships among educators can enhance resilience and coping strategies, making it easier for them to manage stressors related to financial difficulties. These networks often create safe spaces for open discussions about financial challenges, helping educators feel less isolated in their struggles (Dynel, 2025; McLouth *et al.*, 2021; Shankaran *et al.*, 2022).

Other than that, to cope with the emotional toll of financial stress, many tricenarian educators engage in mental health strategies such as mindfulness, exercise, and counseling. Maintaining mental health is essential for managing the stress caused by financial difficulties. This study indicates that educators who practice mindfulness techniques experience lower anxiety and improved focus, which can positively affect their teaching effectiveness. Additionally, receiving professional counselling can equip teachers with coping mechanisms to manage stress and emotional difficulties (Fiksenbaum *et al.*, 2021; Kim *et al.*, 2021; Swigonski *et al.*, 2021).

Seeing that, investing in professional development and financial literacy is another coping mechanism for tricenarian educators. By enhancing their skills and knowledge in personal finance and educational practices, educators can improve their employability and increase their income potential. Financial literacy workshops and training sessions can help teachers make wise financial decisions, ultimately increasing their financial security. This proactive approach enables educators to build a more secure financial future while continuing to excel in their teaching roles (Flamiano, 2024; Marshall *et al.*, 2022; Webb, 2021).

Hence, many educators cope with financial hardship by setting long-term financial goals. This forward-thinking approach helps them maintain a sense of purpose and

motivation amid challenges. By creating a financial roadmap that includes saving for emergencies, retirement, or home ownership, educators can cultivate a positive mindset regarding their financial futures. This study highlights the value of goal-setting in financial stress management, as it motivates people to take concrete actions to achieve their goals. This process not only aids in financial recovery but also fosters resilience and determination (Friedman, 2022; Leomar *et al.*, 2022; Sweet, 2021).

2.5 Lessons Learned from the Financial Hardship of Tricenarian Educators

The financial hardships faced by tricenarian educators have illuminated several critical lessons about the challenges of navigating their professional and personal lives. Understanding these lessons can inform policies, practices, and support systems that better serve educators and enhance their overall well-being. The insights gained from their experiences can guide educational institutions, policymakers, and communities in creating a more supportive environment for educators, ultimately benefiting students and the education system as a whole (Naseem & Zaman, 2025; Rhoney *et al.*, 2021).

In essence, one of the primary lessons learned is the crucial role of financial literacy in helping educators manage their finances effectively. Many tricenarian educators report feeling ill-prepared to handle financial challenges due to a lack of training in personal finance management. By prioritizing financial literacy programs within educational institutions, schools can equip educators with the knowledge and skills necessary to make informed financial decisions. This study emphasizes that financial literacy can empower educators to develop sound budgeting practices, avoid debt, and plan for the future. This proactive approach not only alleviates financial stress but also enhances educators' overall quality of life (Nguyen *et al.*, 2021; Shermer, 2021).

Taken together, another critical lesson learned is the necessity of comprehensive support systems tailored to the unique challenges educators face. Financial hardship can lead to increased stress, burnout, and job dissatisfaction, ultimately impacting student outcomes. Institutions must recognize the importance of providing resources and support that address educators' specific financial needs. Creating a holistic support system that includes access to financial counseling, mental health services, and professional development opportunities can significantly improve educators' resilience and job satisfaction. This integrated approach not only benefits educators but also fosters a more positive educational environment for students (Nepomnyaschy *et al.*, 2021; Rothmann *et al.*, 2024; Taylor *et al.*, 2021).

In a similar vein, the experiences of tricenarian educators also highlight the value of community resources in mitigating financial hardship. Numerous educators have effectively met basic needs such as food and housing by utilising neighbourhood organisations and services. This underscores the importance of building strong connections between schools and community organizations to facilitate access to available resources. This study indicates that educators who leverage community support report higher levels of financial stability and improved mental health outcomes. To close the gap between teachers and community resources and ultimately improve

their well-being, schools can play a critical role (Verduzco-Gutierrez *et al.*, 2021; Yabroff *et al.*, 2022).

In fact, the formation of peer support networks has emerged as a valuable way to cope with financial hardships. Many tricenarian educators find solace and strength in connecting with colleagues who share similar experiences. This camaraderie not only fosters a sense of belonging but also provides a platform for sharing resources, advice, and emotional support. Strong professional relationships can enhance educators' resilience and coping strategies, enabling them to navigate financial challenges more effectively. In educational institutions, fostering cooperation and peer support can create a more encouraging atmosphere that benefits both teachers and students (Moghayedi *et al.*, 2022; Olyn, 2023; Webber & Burns, 2021).

With certainty, another key lesson learned is the necessity of maintaining a healthy work-life balance, particularly in the context of financial hardship. Tricenarian educators often feel compelled to take on additional work to alleviate financial stress, which can lead to burnout and diminished effectiveness in their teaching roles. This highlights the importance of establishing boundaries between work and personal life to ensure educators can recharge and maintain their well-being. According to this study, teachers who prioritize work-life balance report greater job satisfaction and better mental health, which ultimately improves student outcomes. Educational institutions should promote work-life balance initiatives to help educators thrive personally and professionally. (Achtziger, 2022; Grewal & Sweeney, 2021; Morley *et al.*, 2024).

Hence, a significant lesson learned from the financial struggles of tricenarian educators is the impact of delayed career advancement opportunities on their financial security. Many educators in their thirties find themselves in prolonged entry-level positions, limiting their income potential despite years of experience. This stagnation can exacerbate financial stress, making it harder for them to meet personal and professional obligations. Addressing systemic barriers to promotion and recognizing educators' contributions more promptly can help improve their financial trajectories and overall job satisfaction (Witt & Gearin, 2021; Zhang & Fan, 2022).

3. Methodology

This chapter outlines the methodologies I used to collect and analyze data for my research. It covers key components, including the research design, the role I assumed as the researcher, respondent engagement, data collection methods, data analysis techniques, measures of trustworthiness, ethical considerations, and the research questionnaire structure.

3.1 Research Design

To investigate the lived experiences of five tricenarian educators who encountered financial difficulties, my study used a qualitative research design, specifically a single-case study. I sought to understand how individuals construct meaning from their

personal and social realities, thereby enabling an in-depth exploration of human experiences. Unlike quantitative methods that focus on numerical trends, qualitative inquiry enabled me to gain a deeper understanding of emotions, behaviors, and context, making it well-suited to sensitive topics such as financial distress among educators. Through in-depth interviews and contextual inquiry, I captured rich personal narratives shaped by economic pressure (Bradley *et al.*, 2021; Hodge *et al.*, 2021; Sultana *et al.*, 2021). Qualitative research is flexible and iterative, allowing themes to emerge organically during data collection and analysis. This adaptability helped me respond to the respondents' evolving narratives about debt, emotional strain, and survival strategies. The research process involved ongoing reflection and refinement, ensuring alignment with their realities rather than imposing rigid assumptions. This approach was essential for addressing financial issues that were often intertwined with personal dignity, mental health, and career aspirations. Through this flexibility, I ensured that the emerging themes accurately reflected the complexity of their financial experiences (Chen & Bahr, 2021; Meernik *et al.*, 2021; Verhoeven, 2023).

I adopted a single-case study approach to analyze the phenomenon in a real-life context. This method works well when the researcher seeks to answer "how" and "why" questions about contemporary issues and to generate an in-depth, interpretative understanding of lived experiences. Focusing on one school setting allowed for a holistic examination of the financial hardships affecting educators in their thirties. This focus enabled a deeper exploration of their circumstances with greater contextual clarity (Chung *et al.*, 2023; Korankye & Kalenkoski, 2021).

I analyzed the data using thematic analysis following Braun and Clarke's framework, which involved coding, categorization, and theme generation. This process allowed me to identify patterns related to financial strain, coping behaviors, and career effects. I used a combination of within-case analysis and cross-thematic interpretation to develop meaningful conclusions. This systematic approach strengthened the study's interpretive depth and ensured that themes were grounded in rich and coherent evidence. Through these analytic steps, the findings reflected both individual and collective dimensions of their financial challenges.

The thematic analysis process also required ongoing reflexivity to ensure that my interpretations remained grounded in the respondents' accounts rather than my assumptions. I maintained a reflexive journal to monitor personal biases and document analytic decisions throughout the study. This practice strengthened the transparency and trustworthiness of the research process. It also allowed me to revisit emerging insights and verify whether they accurately reflected the respondents' lived financial experiences. Through continuous reflection, the analysis remained closely aligned with the authentic voices of the educators involved in the study.

Furthermore, the study applied rigorous validation strategies to enhance credibility and dependability. I conducted member checking by providing respondents with the opportunity to examine and verify the correctness of the transcribed interviews and preliminary themes. This step ensured that their narratives were represented fairly

and without distortion. Peer debriefing with colleagues familiar with qualitative inquiry also helped refine interpretations and challenge potential biases. By integrating these validation techniques, I upheld methodological rigor and strengthened the reliability of the findings.

Hence, the overall research design emphasized the importance of situating financial struggles within broader sociocultural and institutional contexts. I understood the educators' experiences not as isolated events but as interconnected with systemic issues such as salary constraints, family expectations, and professional obligations. This contextual lens provided a more comprehensive understanding of how financial pressure shaped their personal decisions and career trajectories. It also highlighted the resilience and resourcefulness that respondents demonstrated as they navigated economic difficulties. Through this holistic perspective, the study offered more profound insight into the realities of tricenarian educators facing financial challenges.

3.2 Participants

The participants in my study consisted of five tricenarian teachers from Platon Esperanza Taguding Elementary School, located in the Kiamba 1 District of Kiamba, Sarangani. These educators, aged between 30 and 39, have been serving in the teaching profession for 8 to 15 years. I included both male and female teachers employed at the same school, offering a unique perspective on the financial challenges educators in this district face. This selection was purposeful, focusing on teachers who have been actively involved in the profession long enough to experience the financial pressures often associated with the job, while still in the early-to-mid stages of their careers.

I excluded educators who did not meet the age requirement of 30 to 39 years, or who have been in the teaching profession for less than 8 years or more than 15 years. Additionally, teachers who were not employed at Platon Esperanza Taguding Elementary School or who had transitioned to administrative roles or other professions were excluded, as they might not have adequately represented the financial challenges faced by active educators in this context.

To conclude, participants could withdraw from the study at any time if they felt uncomfortable with the process or believed their involvement was negatively affecting their professional or personal responsibilities. Furthermore, if any participant experienced changes in their employment status that affected their ability to contribute to the study, they could also opt to withdraw. It was essential to ensure that participants were fully aware of their right to withdraw without any repercussions.

3.3 Procedure

Semi-structured interviews were the primary qualitative data collection technique to obtain rich, meaningful data. This method allowed flexibility in probing follow-up questions while ensuring that major discussion areas, such as financial hardships, coping strategies, and emotional struggles, were comprehensively covered. In addition, semi-structured interviews enabled participants to narrate their experiences naturally and

conversationally, making it easier to explore sensitive financial topics. To ensure comfort and accessibility, interviews were conducted either in person or online, based on each participant's preference and availability. Furthermore, all interviews were audio-recorded with informed consent to ensure accuracy and reliability of data (Henrikson *et al.*, 2022).

Before participant recruitment, institutional access was formally secured. Initially, a request letter was sent to the Schools Division Superintendent of the Department of Education (DepEd) in Sarangani Division to obtain approval to conduct the study. After approval, coordination proceeded with the District Supervisor of Kiamba 1 District and the concerned school heads, who acted as gatekeepers, granting access to teachers who fit the study criteria. Likewise, schedules were arranged in consultation with school heads to avoid class disruptions, and rapport was established with participants to build trust before the formal interviews began. This systematic access ensured ethical compliance and institutional support for the study.

The study used purposive sampling to select tricenarian educators aged 30–39 with 8–15 years of teaching experience who were currently managing bank or lending institution loans. This group was intentionally chosen because individuals in this age bracket are typically in a life stage characterized by primary financial responsibilities, such as supporting families, pursuing graduate studies, making housing investments, or career advancement. Consequently, they often face accumulated financial pressure from long-term debt and economic obligations, making them a unique and relevant population for research on financial hardship. By focusing on this group, the study highlighted a workforce sector that is often financially burdened yet rarely discussed in academic discourse. Their shared demographic profile helped reveal common structural issues affecting educators in their early mid-career stage (Friedline *et al.*, 2021).

The research was conducted in Kiamba 1 District in Sarangani Province. In this rural district, public school teachers commonly face economic struggles due to limited local resources and higher cost-of-living adjustments compared to their urban counterparts. Its geographical location also limits access to financial institutions, often compelling teachers to rely on loan agencies and informal lenders, thereby increasing the risk of debt dependency. Moreover, many educators in the district come from middle-income families and shoulder responsibilities beyond teaching, including community involvement and family support. This context made Kiamba 1 District a significant and meaningful setting for exploring teachers' financial struggles. Overall, the study's localized nature enabled a clearer understanding of how socio-economic conditions influence teacher well-being in rural educational environments.

3.4 Data Analysis

The data analysis for my study followed the Colaizzi method, emphasizing a systematic approach to understanding participants' lived experiences. The first step involved familiarization with the data by thoroughly reading and re-reading the transcribed interviews. Through this first immersion, I fully comprehended the participants' stories

and identified key themes and trends in their financial struggles. Through this process, I took detailed notes and highlighted significant quotes that captured the essence of the participants' experiences, setting the stage for further analysis (Kralj *et al.*, 2025).

In the next phase, I coded the data to identify themes from respondents' experiences, using an inductive approach with both descriptive and interpretative codes. Examples included "financial stressors," "coping strategies," and "impact on professional life." This process organized the data into meaningful segments, highlighting both the challenges and the resilience of tricenarian educators in managing financial burdens (Terjesen, 2022).

Hence, I synthesized the coded data to create a narrative highlighting the main themes of financial hardships in education. This involved comparing participants' experiences for a deeper understanding. The findings were connected to existing literature to show how these challenges affected tricenarian educators personally and professionally. Using the Colaizzi method, the analysis provided a nuanced view that contributed to discussions on educational reform and support for financially struggling teachers (Adangabe *et al.*, 2021).

3.5 Ethical Considerations

Ethical safeguards in this qualitative study focused on voluntary participation, informed consent, and strict protection of privacy and confidentiality, in accordance with RMMC Ethics Review Committee guidelines, the Data Privacy Act of 2012 (RA 10173), and relevant Indigenous Peoples' protocols. Participants were fully informed about the study's purpose, procedures, minimal risks, and benefits; could withdraw at any time without consequence; and were assigned pseudonyms, with data securely stored and accessed only by the researcher. Special attention was given to cultural sensitivity in Indigenous contexts by observing RA 8371 (IPRA), consulting appropriate authorities and IP representatives, and following NCIP-recommended IP-sensitive practices.

Recruitment followed an ethical and transparent process, with formal permissions obtained from institutional and local authorities before data collection, and only qualified, willing participants were included. The study was designed to pose minimal risk, avoided any form of deception, and reported no conflicts of interest. Academic integrity was upheld by proper citation of sources, plagiarism screening, and a firm commitment to avoid fabrication or falsification of data, ensuring that all findings truthfully reflected participants' narratives and that authorship accurately represented the researcher's original work.

4. Results and Discussion

Table 1: Challenges, coping mechanism, and insight of Financial Hardships of a Tricenarian Educator (Participant 1)

Clustered Themes	Emergent Themes
Challenges	
<ul style="list-style-type: none"> - Juggles multiple debts while supporting educational demands - Faces difficulty sustaining budget despite strict spending limits - Struggles to balance family needs and school expenses 	Financial Strain
<ul style="list-style-type: none"> - Experiences constant anxiety over impending payments - Suffers mood disruption and communication difficulties at work - Encounters distraction and low energy while teaching 	Mental Burden
<ul style="list-style-type: none"> - Struggles to maintain focus due to financial worries - Felt unable to perform optimally for students - Faced emotional and mental exhaustion from financial pressures 	Work Disruption
<ul style="list-style-type: none"> - Sacrificed further education due to financial responsibilities - Delayed personal career growth for family needs - Felt limited in pursuing professional development opportunities 	Missed Career Opportunities
Coping Mechanisms	
<ul style="list-style-type: none"> - Organizing expenses by prioritizing fixed bills first - Tracking income, expenses, and debts systematically - Using visual tools to differentiate needs from wants 	Financial Planning
<ul style="list-style-type: none"> - Practicing cautious purchasing by evaluating true needs - Prefers manual tracking for better control - Maintaining discipline in managing finances without apps 	Controlled Spending
<ul style="list-style-type: none"> - Taking breaks to relieve stress temporarily - Using music and walking for emotional release - Practicing emotional restraint for family and work balance 	Decompressed Emotionally
<ul style="list-style-type: none"> - Relying on co-op support for emergency needs - Using debt and support to sustain education - Seeking emotional support from family during hardship 	Incurred Debt to Secure Aspirations
Insights	
<ul style="list-style-type: none"> - Practicing careful spending to avoid impulsive buys - Developing budgeting habits to control finances better - Emphasizing discipline as key to financial stability 	Empowered Financial Decisions
<ul style="list-style-type: none"> - Recognizing the value of disciplined financial planning - Acknowledging the importance of saving despite limited income - Committing to self-improvement for long-term financial goals 	Financial Growth
<ul style="list-style-type: none"> - Focusing on career advancement for financial improvement - Prioritizing family future through educational support - Motivated by long-term goals despite present challenges 	Aspiring for Excellence
<ul style="list-style-type: none"> - Learns to evaluate loan capacity before borrowing - Recognized the importance of saving bonuses for future - Understanding the need for clear financial goals and planning 	Think before Spending

The data presented in Table 1 reveal the challenges experienced by the tricenarian educator, particularly in relation to financial strain. The participant struggled to manage multiple debts while supporting both family needs and school-related expenses. Despite practicing strict budgeting, sustaining financial stability remained difficult, which created constant pressure in meeting daily obligations. These financial challenges highlight how limited income and increasing responsibilities can place educators in stressful financial situations.

Another difficulty identified was the mental burden and work disruption caused by financial concerns. Constant anxiety about payments affected the participant’s emotional well-being, resulting in mood disruptions, communication difficulties, and reduced energy at work. Financial worries also caused distraction while teaching, making it difficult for the educator to fully concentrate on classroom responsibilities and feel confident in delivering the best learning experience for students.

To cope with these challenges, the participant practiced financial planning and controlled spending. The educator organized expenses by prioritizing fixed bills, tracking income and debts, and distinguishing needs from wants. Emotional coping strategies such as listening to music, walking, and taking short breaks were also used to relieve stress. In addition, the participant relied on cooperative loans and family support during emergencies to sustain educational aspirations and family needs.

From these experiences, the participant gained important financial insights and motivation for improvement. The educator learned to practice disciplined budgeting, avoid impulsive spending, and carefully evaluate borrowing capacity. These lessons strengthened the participant’s commitment to saving, setting financial goals, and striving for career advancement, showing that financial hardships can also foster resilience and greater financial awareness.

Table 2. Challenges, coping mechanism, and insight of
 Financial Hardships of a Tricenarian Educator (Participant 2)

Clustered Themes	Emergent Themes
Challenges	
<ul style="list-style-type: none"> - Faced difficulty managing limited income and numerous expenses - Struggled with mental fatigue due to constant financial worries - Suffered lack of external support worsening financial pressures 	Financial Strain
<ul style="list-style-type: none"> - Faced difficulty managing limited income and expenses - Endured mental fatigue from financial worries - Lacked support, increasing financial pressure 	Emotional Strain
<ul style="list-style-type: none"> - Experienced decreased focus due to financial stress - Struggled with low motivation in teaching duties - Suffered emotional exhaustion affecting classroom engagement 	Work Disruption
<ul style="list-style-type: none"> - Postponed personal transportation goals due to financial burdens - Faced difficulty saving amid constant household expenses - Endured limited income despite growing family needs 	Postponed Aspirations
Coping Mechanisms	

<ul style="list-style-type: none"> - Separating income into designated envelopes for expenses - Maintaining daily handwritten lists to track spending - Using simple, low-tech methods to control budgeting 	Financial Planning
<ul style="list-style-type: none"> - Turned to entertainment to relieve stress - Relied on spouse for emotional support - Received assistance from supportive coworkers 	Sought Support
<ul style="list-style-type: none"> - Utilized loans and co-op membership for financial relief - Borrowing as a financial survival strategy - Relied on helpful coworkers for workplace assistance 	Incurred Debt to Secure Aspirations
Insights	
<ul style="list-style-type: none"> - Learned to plan finances carefully - Prioritized spending over immediate wants - Committed to budgeting and saving consistently 	Learned Financial Discipline
<ul style="list-style-type: none"> - Aspired to pursue training for career advancement - Recognized the need for long-term financial planning - Focused on budgeting and prioritizing for family's future 	Shifted Priorities
<ul style="list-style-type: none"> - Focused on career growth to support family needs - Committed to providing quality education for children - Valued personal progress as a means to uplift family 	Prioritized Advancement
<ul style="list-style-type: none"> - Advised managing salary despite limited income - Encouraged prioritizing essential needs over wants - Sought help from trusted sources instead of accumulating debts 	Embraced Prudence

The data presented in Table 2 highlight the challenges experienced by the second tricenarian educator, particularly in relation to financial and emotional strain. The participant struggled to manage a limited income while facing numerous household and professional expenses. Constant financial worries also resulted in mental fatigue and emotional pressure, which were further intensified by the lack of external support. These circumstances demonstrate how financial instability can significantly affect both personal well-being and daily functioning.

Another difficulty observed was work disruption and postponed aspirations. Financial stress caused decreased focus and low motivation in teaching duties, leading to emotional exhaustion that affected classroom engagement. At the same time, the participant had to delay personal goals such as acquiring transportation and saving for future needs due to continuous household expenses and limited income. These experiences reveal how financial burdens may hinder both professional performance and personal aspirations.

To cope with these challenges, the participant practiced financial planning and sought social support. The educator managed finances by separating income into designated envelopes, maintaining handwritten lists of expenses, and using simple methods to monitor spending. Emotional relief was also found through entertainment and the support of a spouse and coworkers. In addition, the participant relied on cooperative loans and borrowing as a temporary strategy to address urgent financial needs.

From these experiences, the participant developed important financial insights and renewed priorities. The educator learned to practice disciplined budgeting, prioritize essential needs, and plan finances carefully for long-term stability. These realizations encouraged the participant to focus on career advancement and personal progress to better support the family. Moreover, the participant emphasized the importance of prudence in managing salary and seeking help from trusted sources rather than accumulating unnecessary debts.

Table 3: Challenges, coping mechanism, and insight of Financial Hardships of a Tricenarian Educator (Participant 3)

Clustered Themes	Emergent Themes
Challenges	
<ul style="list-style-type: none"> - Struggled with prioritizing payments amid limited funds - Felt overwhelmed by constant financial obligations - Experienced emotional exhaustion affecting daily motivation 	Financial Strains
<ul style="list-style-type: none"> - Experienced mental fatigue affecting lesson preparation - Struggled to maintain classroom engagement and energy - Juggled multiple responsibilities without personal financial support 	Work Disruption
<ul style="list-style-type: none"> - Delayed business start-up due to financial constraints - Forewent extra income for household needs - Prioritized immediate bills over long-term goals - Set aside personal goals to manage urgent expenses 	Postponed Aspirations
Coping Mechanisms	
<ul style="list-style-type: none"> - Maintaining detailed daily expense records - Using digital tools to monitor spending patterns - Identifying unnecessary expenses for better budgeting 	Financial Planning
<ul style="list-style-type: none"> - Expressed feelings through journaling and socializing - Sought emotional support from family members - Turned to empathetic colleagues for understanding - Used emotional outlets to release stress and gain support 	Relied on Outlets
<ul style="list-style-type: none"> - Utilized government loan programs for emergencies - Joining school co-op for additional financial support - Balancing multiple financial responsibilities 	Incurred Debt to Secure Aspirations
Insights	
<ul style="list-style-type: none"> - Embraced the value of simple living for peace of mind - Adopted a practical and cautious approach to finances - Explored additional income alongside teaching career 	Learned Financial Discipline
<ul style="list-style-type: none"> - Focused financial decisions on family goals - Prepared for career advancement opportunities - Shifted mindset toward financial independence - Aligned finances with family needs and career goals 	Developed Goal Alignment
<ul style="list-style-type: none"> - Acknowledged lessons learned from financial mistakes - Realized significance of transparency and planning - Valued long-term discipline over immediate spending 	Realized Money Discipline

The data presented in Table 3 highlight the challenges encountered by the third tricenarian educator, particularly in relation to financial strain. The participant struggled

to prioritize payments due to limited financial resources and felt overwhelmed by continuous financial obligations. These pressures resulted in emotional exhaustion and decreased motivation in daily activities. The constant need to manage urgent expenses demonstrates how financial instability can significantly affect an educator’s emotional well-being.

Another challenge identified was work disruption and postponed aspirations. Financial concerns created mental fatigue that affected lesson preparation and classroom engagement, making it difficult for the participant to sustain energy while teaching. At the same time, the educator had to delay personal goals such as starting a small business and pursuing additional income opportunities. Immediate financial responsibilities and household needs forced the participant to prioritize current bills rather than long-term plans.

To cope with these challenges, the participant practiced financial planning and relied on emotional outlets and support systems. The educator maintained detailed daily expense records and used digital tools to track spending patterns and identify unnecessary expenses. Emotional coping strategies included journaling, socializing, and seeking encouragement from family members and empathetic colleagues. Additionally, the participant utilized government loan programs and school cooperative support to manage financial responsibilities during emergencies.

From these experiences, the participant developed valuable financial insights and personal growth. The educator embraced simple living, adopted a cautious approach to managing finances, and explored opportunities for additional income. The participant also aligned financial decisions with family needs and career goals, emphasizing long-term discipline and planning. Ultimately, the experience led to greater awareness of responsible financial management and the importance of transparency and careful decision-making in achieving financial stability.

Table 4: Challenges, coping mechanism, and insight of Financial Hardships of a Tricenarian Educator (Participant 4)

Clustered Themes	Emergent Themes
Challenges	
<ul style="list-style-type: none"> - Struggled to cover debt immediately after each cut-off - Worried constantly about payroll deductions and balance - Experienced difficulty finding funds for remaining expenses 	Financial Strains
<ul style="list-style-type: none"> - Experienced loss of focus and irritability during teaching - Endured frequent stress and quick temper at work - Struggled to relax even at home due to tension 	Emotional Strain
<ul style="list-style-type: none"> - Experienced mental distraction during teaching - Lost motivation to engage in lessons - Struggled with anger affecting professional pride 	Work Disruption
<ul style="list-style-type: none"> - Sacrificed professional development for household expenses - Unable to afford career growth programs - Lost valuable opportunities due to financial hardship 	Missed Career Opportunities
Coping Mechanisms	

Using digital tools to track finances Maintaining detailed records of debts and savings Applying traditional methods for financial monitoring	Financial Planning
Relied on prayer for emotional support Engaged in family conversations to uplift mood Sought comfort through spiritual and social connection	Turned to Comfort
Relied on cooperative savings for financial aid Relying on Informal Lending for Financial Relief Enduring Financial Strain for Future Stability	Incurred Debt to Secure Aspirations
Insights	
Recognized importance of managing limited income Understood prioritizing needs over wants Acknowledged impact of financial discipline on wellbeing	Learned Financial Discipline
Shifted mindset toward planned spending and investment Explored insurance and savings options Considered further education for career advancement	Developed Future Planning
Defined clear career advancement goals Focused on educational support for children Recognized promotion's impact on family's future	Career Aspirations and Promotion

The data presented in Table 4 reveal the challenges experienced by the fourth tricenarian educator, particularly in terms of financial strain. The participant struggled to manage debts immediately after every payroll cut-off and constantly worried about deductions that left limited funds for other expenses. This situation created continuous pressure in meeting daily financial obligations, reflecting the difficulty of sustaining financial stability with limited income.

Another major difficulty identified was emotional strain and work disruption. Financial worries caused irritability, stress, and mental distraction during teaching, which sometimes reduced the participant's motivation to actively engage in lessons. The educator also found it difficult to relax even at home due to persistent tension, indicating how financial hardship can affect both professional performance and personal well-being.

To manage these challenges, the participant practiced financial planning and sought emotional comfort. The educator used digital tools and traditional methods to monitor finances, maintain records of debts and savings, and keep track of spending. In addition, the participant relied on prayer, family conversations, and social connections to cope with emotional stress. Cooperative savings and informal lending were also used as temporary financial support to manage urgent needs.

From these experiences, the participant gained valuable financial insights and future-oriented goals. The educator recognized the importance of disciplined financial management, prioritizing needs over wants, and planning spending carefully. These realizations encouraged the participant to explore savings, insurance, and further education opportunities while striving for career advancement, with the goal of improving financial stability and providing better support for the family.

Table 5: Challenges, coping mechanism, and insight of
 Financial Hardships of a Tricenarian Educator (Participant 5)

Clustered Themes	Emergent Themes
Challenges	
<ul style="list-style-type: none"> - Faced unexpected financial burdens in adulthood - Managed multiple family and school-related payments - Struggled to balance expenses with limited income 	Financial Strains
<ul style="list-style-type: none"> - Experienced extreme stress causing withdrawal at home - Lacked energy to engage with child - Felt constant irritation due to persistent worries 	Emotional Strain
<ul style="list-style-type: none"> - Felt daily pressure from constant demands - Experienced guilt over unpaid debts - Suffered emotional overwhelm and breathlessness 	Endured Persistent Burdens
<ul style="list-style-type: none"> - Struggled to execute lesson plans effectively - Struggled balancing work and personal issues - Felt emotionally unprepared during class 	Work Disruption
<ul style="list-style-type: none"> - Postponed major family milestones due to financial obligations - Prioritized immediate expenses over long-term goals - Held back from achieving desired living conditions 	Postponed Aspirations
Coping Mechanisms	
<ul style="list-style-type: none"> - Set a fixed budget every week - Tracking expenses on a shorter time frame - Choosing practical budgeting method for better control 	Financial Planning
<ul style="list-style-type: none"> - Setting aside excess money immediately - Allocating savings for emergencies and tuition - Applying financial discipline consistently 	Saving Extra Funds
<ul style="list-style-type: none"> - Pauses work tasks to relieve mental load - Engages in relaxing hobbies as emotional outlet - Prioritizes self-care to maintain mental balance 	Self-Care Breaks
<ul style="list-style-type: none"> - Used digital app for tracking expenses - Kept physical reminders for quick reference - Monitored weekly budget for spending control 	Budget Monitoring Tools
<ul style="list-style-type: none"> - Relies on trusted friend for emotional comfort - Receives small financial help during distress - Gained practical tips from former classmates 	Support Systems
Insights	
<ul style="list-style-type: none"> - Recognized the importance of financial boundaries - Understood not all debts are helpful - Learned value of knowing personal limits 	Debt Awareness
<ul style="list-style-type: none"> - Identified need to manage finances wisely - Redirected focus toward career advancement - Aimed for long-term financial stability 	Shifted Priorities
<ul style="list-style-type: none"> - Refocused priorities toward professional development - Connected promotion with financial security - Found purpose in supporting family dreams 	Career Aspirations and Promotion
<ul style="list-style-type: none"> - Became more cautious in handling finances - Adopted realistic views on future planning - Set clear direction for long-term financial goals 	Prioritized Stability

<ul style="list-style-type: none"> - Emphasized honesty in handling finances - Encouraged taking control of money matters - Recognized value of financial literacy education 	Financial Awareness
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The data presented in Table 5 reveal the challenges experienced by the fifth tricenarian educator, particularly in relation to financial strain and emotional pressure. The participant faced unexpected financial responsibilities in adulthood while managing multiple family and school-related expenses with limited income. These obligations created significant stress and feelings of irritation, which sometimes affected interactions at home and reduced energy to engage with family members.

Another difficulty identified was the presence of persistent burdens and work disruption. The participant experienced daily pressure from continuous financial demands and guilt over unpaid debts, leading to emotional overwhelm. These concerns also affected teaching performance, as the educator struggled to effectively implement lesson plans and balance professional duties with personal financial worries. As a result, some personal and family aspirations had to be postponed in order to prioritize immediate financial needs.

To manage these challenges, the participant applied several coping mechanisms related to financial planning and emotional well-being. The educator practiced weekly budgeting, closely monitored expenses using both digital applications and physical reminders, and consistently set aside extra funds for emergencies and educational needs. The participant also engaged in self-care activities such as hobbies and short breaks to relieve stress, while relying on trusted friends and former classmates for emotional and occasional financial support.

From these experiences, the participant gained important financial insights and renewed priorities. The educator recognized the importance of setting financial boundaries, understanding the risks of excessive debt, and practicing disciplined money management. These realizations encouraged a stronger focus on career advancement and long-term financial stability to support family aspirations. Ultimately, the participant emphasized the value of financial awareness, honesty in managing finances, and the importance of financial literacy in achieving a more secure future.

4. Conclusions

The findings of the study revealed that tricenarian public school teachers experienced various financial challenges, such as financial strain, mental and emotional burdens, work disruptions, and postponed aspirations. In response, they adopted coping mechanisms like financial planning, controlled spending, emotional regulation, and seeking assistance. Over time, they developed insights, including financial discipline, maturity, and clearer career aspirations and promotion. These experiences show that, despite overwhelming financial pressure, participants may find adaptive ways to cope and grow, highlighting the importance of targeted financial education and institutional support for teachers at similar life and career stages.

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Conflict of Interest Statement

The authors declare that there are no conflicts of interest regarding the publication of this paper. They affirm that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest. Furthermore, all affiliations have been properly disclosed, and the authors have no personal, professional, or institutional interests that may have influenced the conduct, results, or interpretation of the study.

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