

Original Article

Stories Behind the Paycheck: A Phenomenological Study of Teachers' Financial Struggles Due to Loan Dependency

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Article History:

Date received: January 5, 2026
Date revised: February 8, 2026
Date accepted: February 19, 2026

Recommended citation:

Damolo, E.F., Bagcatin, B., Simbajon, K.,
Pastera, M.-C., Hinautan, M.J., Olavides,
L.J., & Carnice, N. (2026). Stories behind the
paycheck: A phenomenological study of
teachers financial struggles due to loan
dependency. *Journal of Interdisciplinary
Perspectives*, 4(3), 216-222.
<https://doi.org/10.69569/jip.2026.008>

Abstract. This study investigates the lived experiences of teachers who faced financial hardship due to dependence on salary loans. This study utilized a qualitative phenomenological design to explore, describe, and identify the lived experiences of fifteen (15) public school teachers possessing three to six active salary loans. Information was obtained through semi-structured interviews, transcribed, and participants' responses were coded and analyzed for themes. Results showed that teachers who rely on salary loans feel a heavy financial burden, especially as breadwinners. This leads to financial stress that leads them to feel emotional fatigue, anxiety, and the struggle for resilience, which influences their professionalism as teachers. The research concludes that teachers' reliance on salary loans is a manifestation of a deeper-seated systemic problem of economic inadequacy within the teaching profession. These findings emphasize the importance of policy interventions, enhanced compensation, and strengthened financial education programs to promote educators' well-being.

Keywords: Salary loan dependency; Public school teachers; Department of Education (DepEd); Teaching profession.

In the Philippine educational landscape, the Department of Education (DepEd) serves as a foundation of national development. Central to this mission are the teachers, whose financial well-being is intrinsically linked to their professional efficacy and capacity to model financial literacy (Lopez, 2024). Despite their critical role, public school teachers face a systemic financial crisis characterized by chronic indebtedness. Total outstanding loans among DepEd personnel have reportedly exceeded ₱319 billion, with both public and private lenders involved. This massive debt burden highlights a significant disconnect between current salary structures and the rising cost of living, placing immense pressure on the national education system.

While legislative efforts over the past decade have increased teacher salaries, the impact on their quality of life remains a subject of debate (Ferrer, 2017). Teachers frequently resort to loans not only for personal milestones, such as housing or their children's education, but also to cover work-related expenses, such as classroom supplies—costs often not covered by the state (Tagapulot & Macalisang, 2024). This reliance on a spectrum of

credit—ranging from regulated Government Service Insurance System (GSIS) loans to informal, high-interest lenders—has fostered a pervasive "culture of loan" within the profession (Doroy, 2025).

Existing literature on this phenomenon is predominantly quantitative, focusing on the statistical prevalence of debt and its correlation with physical health (Doroy, 2025). While these studies establish the scale of the problem, they are limited by their inability to capture the nuance of the "debt trap" as it is experienced daily. There is a distinct research gap regarding the psychological and professional toll that significant salary deductions take on a teacher's lived reality. Specifically, existing research fails to explain how chronic loan dependency reshapes a teacher's identity, job satisfaction, and classroom performance. Transitioning from statistical data to human experience is essential for a holistic understanding of this crisis. A qualitative approach is required to move beyond the "how many" of debt to the "how" of survival and professional endurance.

The purpose of this phenomenological study is to explore the lived experiences of DepEd teachers navigating outstanding salary loans. By documenting their narratives, this research seeks to identify the themes, emotional impacts, and behavioral shifts associated with financial strain. Ultimately, this study provides the qualitative evidence necessary to inform policy discussions, targeted financial literacy programs, and teacher wellness initiatives, ensuring that the "backbone" of the Philippine education system is both supported and sustained.

Methodology

Research Design

This study used a qualitative descriptive phenomenological research design to explore, describe, and identify the lived experiences of public-school teachers who rely on salary loans. The theoretical basis of this study is grounded in the principles of Descriptive Phenomenology, which seeks to uncover the "essence" of a phenomenon by describing it as lived by participants. Following modern interpretations of this philosophy (e.g., Zahavi, 2020), the researchers focused on the intentionality of consciousness—examining how individuals make sense and give meaning to their personal experiences. Moreover, by adopting this descriptive stance, the researchers were able to explore and capture the depth of participants' responses regarding their emotions, perceptions, and coping mechanisms for handling the burden of a salary loan. To maintain the integrity of the descriptive approach, the researchers practiced bracketing (*epoché*), a process of setting aside personal preconceptions to allow the authentic "voice" and essence of lived experiences to emerge, rather than relying on statistical tools or measuring variables. In doing so, the researcher provides rich descriptive insights into the realities of the teachers' struggles and their impact on professional and personal well-being.

Participants and Sampling Techniques

This qualitative phenomenological study selected between five and twenty-five participants to ensure significance. The researchers chose fifteen (15) public school teachers having three to six (3-6) active salary loans, whether from formal banks or informal lenders, but were also managing their households on a modest net monthly income of Php 6,000. Focusing on this group, the study aimed to shed light on the everyday challenges and resilience of teachers who continue to serve their communities despite financial constraints. The selection of the participants also considered varied backgrounds, teaching levels, and loan sources to capture a clear picture of their shared realities.

Research Instruments

Researchers developed a semi-structured interview guide to serve as the primary tool for gathering qualitative data. This guide helps researchers collect detailed personal experiences from public school teachers who rely on salary loans. Since the study uses a phenomenological approach, the researchers asked participants to share, reflect on, and explain their own experiences.

Sample questions asked during the interview:

What are the primary financial challenges faced by teachers that lead them to seek loans?

How does loan dependency affect the teacher's professionalism?

What is the impact of having a salary loan on the overall well-being of the teacher?

During the interview, the researchers secured notes and recorded the participants' answers. This helped them to document important observations such as tone of voice and nonverbal reactions. This made the interviews more consistent with the chosen instrument and helped reduce potential researcher bias. All interviews were audio

recorded with participants' permission and then transcribed verbatim. The researchers also used member checking by giving participants a summary of their answers to ensure the interpretation was correct. These processes help strengthen the credibility and authenticity of the collected data, in line with the standards of qualitative research reliability.

Data Gathering Procedure

This study used semi-structured interviews guided by open-ended questions with 15 teachers from different schools in the Department of Education, Division of Bohol, who currently have 4 to 6 salary loans with a net pay of Five Thousand Pesos (P5,000), and who also use their ATM payroll cards as collateral for these loans. The teachers' responses focused on why they applied for salary loans and how they overcame them. Each interview lasted 15-20 minutes and was recorded so that the teachers could review whether the statement was accurate. The data was examined through thematic analysis to get the common ideas and patterns. This method helped us better understand how teachers experience salary loan dependency.

Data Analysis Procedure

The data in this study were analyzed using thematic analysis following the updated framework by Braun and Clarke (2022). The process involved 1) familiarization with the data, in which the researchers reread the transcripts, take notes, and gain a comprehensive understanding of participants' responses. 2) Generating the initial codes, this is where the researcher creates a code for each response, tagging relevant segments and descriptive or interpretative labels. 3) Searching for themes, after the researcher creates a code for each response, it will be collated into broader themes, and all the relevant coded data will be gathered. 4) Reviewing themes, in this step, the researcher checked if the themes work in relation to the coded extracts and the entire data set, which may also involve refining, merging, or splitting themes. 5) Defining and naming themes, this is where the ongoing analysis of the researcher, refining the specifics of each theme, creating a clear, concise definition and name for each. Lastly, 6) writing the report, this is where the final theme will be used to produce and construct to support the result and discussion of the paper.

While Thematic Analysis is often viewed as a flexible method, in this study, it was applied strictly through a phenomenological lens to ensure a direct connection between theory and practice. The connection between the design and the analysis was maintained by ensuring that the coding process did not merely identify frequent words, but rather identified "meaning units" representing the participants' lived realities and capturing recurring ideas, emotional expressions, and behavioral patterns in their responses. Through this systematic reduction of raw data, the researchers were enabled to present a coherent and meaningful interpretation of the participants' lived experiences. This ensures that the final themes capture the "invariant properties" or core truths of being a loan-dependent teacher.

Ethical Consideration

Before data collection began, the researchers ensured that ethical approval was secured to protect the rights and well-being of the teacher participants. Due to the sensitive nature and topic of the study, which involved personal experiences of financial distress, the highest ethical standards were followed. Each participant was asked to sign an informed consent form after reviewing and understanding the study's purpose, the nature of the open-ended interview questions, and the use of audio recording to ensure data accuracy. The study emphasizes the voluntary participation of teachers, with each explicitly granted the right to decline or withdraw at any time they feel the need to, without negative consequences. To maintain participants' anonymity and data confidentiality, no identifying information, such as names or other personal information, will be included in the study; instead, a code or pseudonym will be used to refer to each participant. In addition, access to audio recordings and other confidential data is strictly limited to the research team to ensure privacy throughout the research process.

Results and Discussion

This chapter presents findings from the lived experiences of fifteen public school teachers who rely on salary loans. The data accumulated through in-depth, semi-structured interviews were analyzed thematically. From the participants' narratives, three overarching themes appeared: (1) The Weight of Financial Responsibilities: The Burden of Being a Breadwinner, (2) Financial Stress and Its Impact on Professionalism, and (3) Emotional Fatigue, Anxiety, and the Struggle for Resilience. These themes conjointly depict how salary inadequacy and financial dependency shape teachers' psychological well-being, professional identity, and day-to-day realities.

The Weight of Financial Responsibilities

The first theme discusses how insufficient a teacher's salary is, given the demands of personal and family needs. Most participants stated that their salaries are insufficient to cover household necessities such as food, tuition, utilities, and emergency expenses. Because of this downfall, they are forced to rely on loans to support their families, illustrating a structural imbalance between earnings and the cost of living.

As one participant shared:

"The teachers' salary isn't that big, not to mention that there are so many things to pay, such as electricity, water, groceries, tuition for the kids, plus emergencies. That's why we are forced to have loans to pay for everything." (K4)

Another participant seconded this statement, emphasizing extended family obligations:

"The salary alone is not enough to cover household expenses and my children's tuition fees. Based on my experience, I also like to help my extended family financially, which makes it even more difficult to make my salary sufficient for my own family. Secondly, salary loans put me under financial strain. In our line of work, we sometimes have to spend out of our own pockets. We already struggle with household expenses, yet we still need to use our personal money for classroom needs, which makes things even harder." (K2)

These participants' statements align with Tagapulot and Macalisang (2024), who noted that teachers' salaries fail to meet the professional demands that compel them to take on debt. In addition, the data reveal that teachers' financial problems often extend to their nuclear families, including elderly parents and younger siblings. Another statement from Mencias-Tabernilla (2023) noted that such a salary for teachers is quite tough, especially for those with families to support, and is insufficient if the teacher is the sole breadwinner.

For instance, one participant said:

"I'm living with my grandmother - my mother's side, because my parents are already separated. Until now, I have kept on re-loaning because I'm the one who supported her needs, like her medicine. Aside from that, I also give money to my mother since my other half-siblings are still studying." (K15)

The first theme illustrates how cultural expectations of familial support worsen teachers' financial strain, turning a salary insufficiency into a broader socioeconomic issue. According to Flamiano (2024), the so-called "breadwinner phenomenon" among Filipino teachers leads to emotional exhaustion and limits their opportunities to save or make personal progress.

Loss of Focus at Work Due to Financial Stress

This theme shows how chronic financial stress and dependence on loans weaken teachers' professional focus, emotional stability, and motivation. Participants described how continuous debt repayment obligations lead to distraction and irritability and lessen classroom engagement.

One participant said:

"It is evident that having these loans can affect one's mental health and can affect one's profession." (K2)

As one participant also claimed that:

"It's stressful because if you already have too many loans, sometimes you get distracted in class. Your mind is on the debts and payments. Your focus lessens a bit, but of course, we still try our best not to let it affect the students' performance." (K4)

These findings found that debt correlates with heightened anxiety, impaired focus, and reduced work productivity. Financial stress strongly predicts teacher well-being, providing evidence that economic uncertainty is a factor in teachers' mental health and professional sustainability (Jamal, 2026). The participants stated that they feel emotionally drained, as if they are going through the motions in teaching rather than working creatively or being enthusiastic. For teachers, this psychological burden significantly affects their pedagogical quality and their engagement with students.

Participants like K10 and K11 also expressed that loan deductions lowered their morale, which in turn affected their self-credibility as professionals. One respondent even said that having multiple salary loans makes them seem irresponsible in handling money, when in fact they are just trying to survive. According to Fekih-Romdhane (2024), teachers under economic pressure reported higher psychological discomfort and occupational stress,

which led them to think about quitting. As Doroy (2025) explains, this stigma can affect educators' self-esteem and professional disengagement when they view their financial difficulties as moral or personal failures. Chituta (2024) asserted that loans may seem like an essential purchase and a temporary financial relief, but they often contribute to a cycle of indebtedness and psychological discomfort. Thus, teachers' financial instability does not merely create an economic concern but also a professional identity crisis that affects their motivation, ethics, and self-perception.

Emotional Fatigue, Anxiety, and the Struggle for Resilience

In the final theme, this highlights the emotional well-being and psychological toll of being dependent on debt. Participants reported constant stress over budgeting, anxiety about payments, and feelings of hopelessness due to recurring loan renewals.

As K1 stated:

"The very first impact is truly the stress of budgeting the small amount left over when the salary arrives. And if you don't control your stress, you'll really be irritable; sometimes that irritability gets passed on to family or students."

This statement is also seconded by K3, as it says:

"The effect is really serious. Always stressed, mentally exhausted, and sometimes it can be depressing because the salary that actually comes is very small. It also affects your health because you're always worrying."

K2 also claims that:

"Mostly emotional stress. It sometimes takes away drive and hope. I often feel anxiety and worry, which affects my physical and emotional health. That feeling where you don't have energy because you are stressed about the bills."

These statements revealed that salary loan dependency extends beyond financial difficulty, which generates psychological distress and burnout. This was supported by Chituta (2024), who observed that teachers who are involved in persistent debt experience chronic stress and emotional exhaustion. The participants' experiences also reveal that there is a loss of confidence and social withdrawal because they perceive themselves as financially trapped and stigmatized. However, despite the emotional fatigue the teachers felt, most participants demonstrated resilience and professional commitment. They continue to fulfill their duties and responsibilities despite their personal challenges and embody what Doroy (2025) describes as a silent endurance, the capacity to sustain professional dedication despite internal distress. This resilience emphasizes the teachers' deep sense of responsibility and passion for education, even in the face of systematic inequality.

Taken together, the three themes reveal that dependence on salary loans is not merely a financial condition but a multidimensional phenomenon that connects to teachers' emotional well-being, professional identity, and family obligations. The data reveals that teachers are resilient but also vulnerable in their own way. They strive to uphold their professional integrity while coping with economic insufficiency. The first theme strongly suggests that teachers' salaries are insufficient to cover their personal, household, and extended family needs. In Casingal's (2021) study, it is stated that in the Philippines, the breadwinner is expected to provide for the family's daily needs, siblings' education, and financial support for parents. Much like the conclusion of Chituta (2024), which states that participants believed there is a constant mismatch between their income and the rising cost of living. Their statements show that essential expenses such as utilities, food, tuition fees, emergencies, and classroom requirements force them to rely on salary loans. In addition, most teachers use their own money to invest in their classrooms, making them presentable and child-friendly. Some common materials include printers, ink, and bond paper (Casingal, 2021).

Teachers often turn to loan systems because their regular salaries cannot cover basic expenditures. In line with that, it shows that Filipino teachers often support extended family members, which further burdens their finances. The case of K15, who continually re-loans due to obligations to elderly relatives and younger siblings, illustrates the breadwinner phenomenon emphasized by Flamiano (2024). Hence, the current study strengthens the literature by showing how cultural expectations of familial responsibility compound the inadequacy of teachers' salaries. However, the data adds nuance by revealing the emotional weight attached to the different responsibilities, namely guilt, pressure, and the feeling of having no financial alternative.

Moreover, the second theme discusses how financial stress impairs concentration, increases irritability, and

reduces work productivity, findings that align with the study. Most participants described how worries about salary loans affect their classroom performance, agreeing with the observations that financial distress limits mental capacity and workplace effectiveness. In addition, the emotional pressure tied to loan dependency, claiming that debt is a major contributor to financial stress, reduces the well-being of a person. Teachers' being mentally present in class but cognitively preoccupied with bills and payments reflects psychological distraction, as prior researchers have identified.

In this study, participants expressed fear of being seen as irresponsible or as lacking financial literacy, suggesting a stigma attached to indebtedness and that debt creates negative feelings toward one's job. This corresponds with Doroy's (2025) insight that financial problems can damage one's self-image and professional confidence. Nevertheless, the findings expand the existing literature by demonstrating how teachers consciously attempt to hide their emotional burden to avoid affecting students, revealing an internal conflict between professionalism and personal hardships. Iballa et al. (2025) point out that while teachers experience stress, they choose to stay because the job sustains their daily needs; thus, resilience and commitment to the profession should be their top priorities.

In the third theme, it shows a deeper understanding of how financial strain results not only in stress but also in emotional exhaustion, anxiety, and can turn into a depressive feeling. This aligns with the reports of Chituta (2024) regarding the psychological consequences of having chronic debt. Participants make clear their struggles with budgeting, their lack of energy for work, their irritability in the classroom or household, and health concerns due to constant worries about salary loans. According to Pendijito et al. (2025), teachers, as professionals, need to take care of themselves to perform at their best and fulfill their professional roles, benefiting themselves and their students.

Based on these experiences, financial stress can be linked to deteriorating psychological and physical health, consistent with job stress models that indicate stress arises when work demands exceed available resources. As for the teachers in this study, there is not only a resource deficit but also emotional issues, as recurring loans limit both control and stability. Nevertheless, the present findings point to the theme of quiet resilience. While various studies acknowledge the negative effects of debt, participants highlighted a strong sense of professionalism that keeps them committed to teaching despite their personal struggles. This relates to what Doroy (2025) terms the silent endurance, where the determination to remain effective as educators persists even as emotional strain sets in.

Overall, this study supports the argument that the prevalence of salary loans and debt among teachers stems from structural issues rooted in low compensation, family-centered financial obligations, and limited institutional support. The findings of these studies suggest that policy should also focus on addressing teacher compensation, improving financial literacy, and managing workloads, which are essential to breaking the cycle of loan dependency and ensuring teachers' holistic well-being. As Lopez (2024) concluded, teachers who achieve personal financial stability not only improve their quality of life but also reduce financial burdens, which could positively impact their professional performance and job satisfaction.

Conclusion

The most significant finding of this phenomenological study is the structured financial instability of Filipino teachers, driven by chronically low salaries and compounded by established obligations and personal expenses related to classroom resources. This economic challenge forces many educators into a cycle of debt that undermines the quality of teaching and their well-being, self-esteem, and professional satisfaction. Despite these struggles, teachers continue to demonstrate remarkable flexibility and professionalism. However, regardless of how flexible teachers are, sustainability should not be compromised. The stability of salary loan dependency is not an indication of individual irresponsibility but of structural inequity within the education system. This reality has profound implications for the quality of education, which aims to ensure inclusive and equitable education and promote lifelong opportunities for all. However, this cannot be achieved without financially secure and psychologically healthy educators, as teachers are the foundation of educational equity and their welfare is inseparable from students' learning outcomes.

Addressing these challenges is not merely economically important; it is also a moral and developmental one. One recommendation is to implement salary adjustments and regular cost-of-living reviews, with government and

education authorities conducting wage assessments aligned with inflation and regional cost-of-living levels. It is evident how noble a teacher's profession is, and even a gradual salary increase will surely reduce teachers' reliance on loans. Another is to provide school-funded classroom resources. A school should allocate a specific budget for instructional materials to reduce teachers' out-of-pocket expenses. Providing basic classroom needs ensures that essential teaching resources will not financially burden teachers. Lastly, the government should establish financial literacy and debt management programs. Practical financial education seminars on budgeting, responsible borrowing, and debt management should be offered to teachers. These programs can help educators make informed financial decisions while acknowledging that dependence on loans stems from systemic issues rather than personal failure. Ensuring that teachers can live with dignity and financial security is important for building a flexible, resilient, and high-quality education system for all.

Contributions of Authors

Author 1: data gathering, writing the research design, data analysis procedure, results and discussion, coding, and finalizing the theme

Author 2: data gathering, writing the introduction and ethical consideration, data analysis, coding, and finalizing the theme

Author 3: data gathering, writing the conclusion

Author 4: data gathering, research instruments

Author 5: data gathering, edit the first part of the results and discussion

Author 6: data gathering, writing the abstract

Author 7: data gathering, data gathering procedure

Author 8: edited the title, methodology, results, and discussion

Funding

Not applicable.

Conflict of Interests

No conflict of interest.

Acknowledgment

We want to express our deepest gratitude to our research adviser, Ma'am Weena Mae Ampo, for her invaluable guidance, constructive feedback, patience, and dedication. Her expertise and commitment greatly contributed to the study's direction and successful completion.

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