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EXAMINING THE IMPACT OF FINANCIAL COMPETENCY AND MANAGEMENT SKILLS AMONG TERTIARY STUDENTS TOWARDS THE FINANCIAL LITERACY INTERVENTION PROGRAM FINANCIAL: A COLLABORATIVE STUDY BETWEEN INSTITUTE OF INTEGRATED DEVELOPMENT AND BANK OF THE PHILIPPINE ISLANDS

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Abstract. This study examines the financial challenges faced by students at Pamantasan ng Lungsod ng Muntinlupa (PLMUN), focusing on their financial competencies and management skills. It explores students' knowledge in financial literacy, investment, debt management, and regulatory aspects, along with their budgeting, saving, and cash flow management abilities. The study identifies key financial obstacles, including insufficient allowances, high living costs, and limited access to part-time employment, which significantly affect students' financial well-being. The research also highlights the strong positive relationship between financial competency and management skills, suggesting that increased financial literacy correlates with better financial management. Based on the findings, the study proposes several educational initiatives, including workshops on budgeting and saving, the integration of financial literacy courses into the curriculum, guest speaker sessions, and peer mentoring programs, to improve students' financial literacy and skills. These interventions aim to equip students with the practical tools needed to navigate their financial challenges, enhance their financial decision-making, and foster a culture of financial competency at PLMUN.

Keywords: fiancial literacy, banking institution, financial competency, financial vulnerability.

Introduction

Financial literacy and competency are fundamental skills crucial for individuals to navigate the complexities of modern economic systems effectively. In today's world, where personal finances are increasingly intricate and dynamic, understanding and managing money is more important than ever. This rationale explores the significance of financial literacy and competency, highlighting the reasons why individuals, communities, and societies at large benefit from fostering these skills.

First and foremost, financial literacy empowers individuals to make informed decisions about their money, enabling them to achieve economic stability and security. By understanding concepts such as budgeting, saving, investing, and managing debt, individuals are better equipped to optimize their financial resources and pursue their economic goals. This empowerment fosters a sense of independence and self-reliance, reducing dependence on external assistance and mitigating financial vulnerability.

In addition, financial literacy equips individuals with the knowledge and skills needed to identify and mitigate financial risks effectively. Whether it is understanding insurance policies, recognizing fraudulent schemes, or evaluating investment options, a solid grasp of financial principles enables individuals to make sound decisions that safeguard their financial well-being. Moreover, financial literacy helps individuals anticipate and prepare for unexpected financial challenges, thereby enhancing resilience in the face of economic uncertainties.

Objectives. This research explores integrating financial literacy education into the tertiary-level curriculum at the Institute of Integrated Development Education, in collaboration with the Bank of the Philippines. The study seeks to understand the impact of financial education on students' financial knowledge, decision-making, and overall well-being. Specifically, this paper aims to

achieve the following objectives:

1.Assess the financial management skills of students across all academic levels, from first-year to fourth-year students, to identify their current capabilities in handling personal finances effectively.

2.Gain insights into the students' proficiency in addressing financial challenges they encounter, aiming to understand the extent of their financial competence.

3.Implement educational interventions, including seminars, focused group discussions, and a series of talks facilitated by banking institutions, to empower students with the knowledge and skills necessary to enhance their financial competency and decision-making abilities.

Statement of the Problem. In this study, we aim to focus on the financial challenges of PLMun students, examining how they handle personal finances and the challenges they encounter. Specifically, we aim to address the following problems:

1.What is the level of student respondents' financial competency in terms of:

1.1 Financial Literacy;

1.2. Investment Knowledge;

1.3. Understanding Financial Products;

1.4. Debt Management; and

1.5. Regulatory Knowledge?

2. To what extent are the financial management skills of the student-respondents in terms of:

2.1. Budgeting Skills

2.2. Saving Habits

2.3. Cash Flow Management

2.4. Goal Setting

2.5. Analytical Skills

3. What specific financial obstacles do PLMun students face, and how do they navigate through them?

4. Is there a significant relationship between financial competency level and the degree of management skills among the student-respondents?

5. What educational initiatives can be implemented to support PLMun students in improving their financial literacy and skills?

6. What possible educational intervention program can be offered based on the findings of the study?

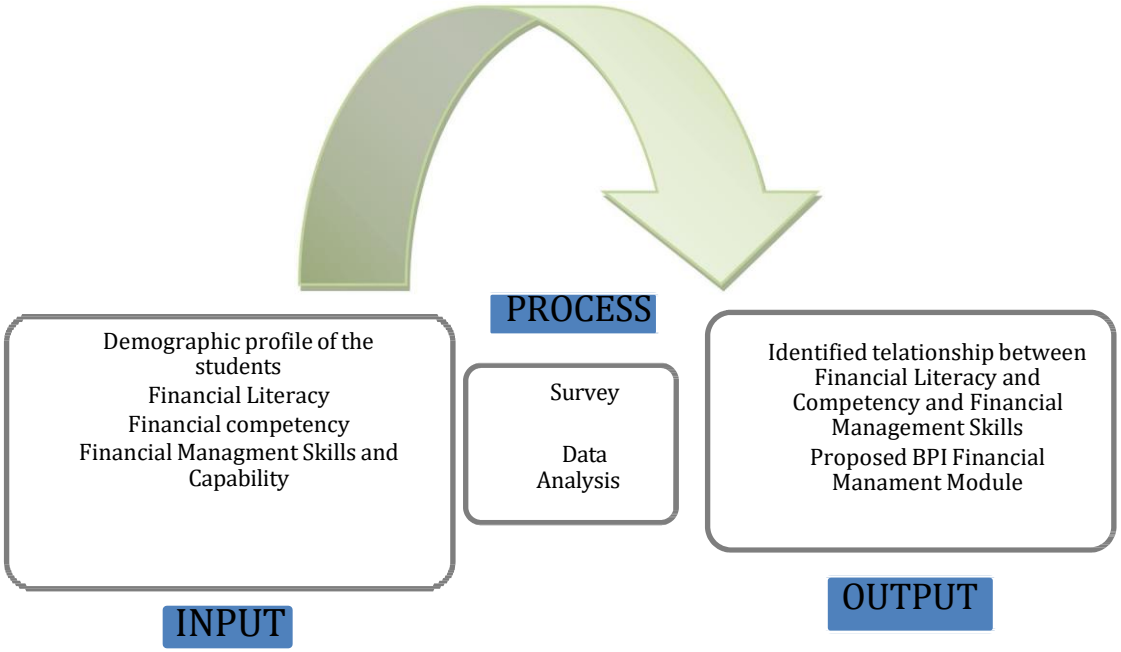
Conceptual Framework. In Figure 1, the process begins with PLMUN students participating in a pre-test examination which aims to assess their comprehension of financial management principles. This assessment serves as a diagnostic tool, shedding light on the prevalent challenges faced by students at home and in their studies. Through the examination results, the researchers will then come into the picture by analyzing them and submitting the data to the chosen financial institution. The main goal is to understand the financial literacy gaps among students, highlighting areas where intervention is most needed.

Students Financial Literacy and Competency

Following the analysis of assessment outcomes, a collaborative effort ensues with a financial institution. This partnership aims to leverage the expertise of banking professionals in crafting tailored interventions to address the identified needs of PLMUN students. Drawing upon the insights gleaned from the pre-test, seminars, workshops, and one-on-one sessions are meticulously curated to cater to the diverse learning needs and comprehension levels of the students.

These interventions are strategically designed to not only impart financial knowledge but also to cultivate practical skills essential for effective money management. By providing targeted support and resources, students are empowered to navigate financial challenges confidently, both within the university environment and in their personal lives.

Figure 1. The Role of Needs Assessment in Developing Financial Literacy Materials for



Through this comprehensive approach, the aim is to foster a culture of financial literacy and competency among PLMUN students, equipping them with the tools and insights necessary to make informed financial decisions both now and in the future.

Review of related literature. Financial competency refers to the knowledge and ability to manage one's financial resources effectively. It encompasses a range of skills including budgeting, saving, managing debt, and understanding investment opportunities. For college students, financial competency is crucial as it shapes their ability to handle their finances independently, especially when transitioning to adulthood and managing personal or student loans. Financially competent individuals can make informed decisions about their spending habits, savings goals, and future investments (Rai et al., 2019; Ganti, 2021). Studies have shown that financial competency significantly influences students' financial behaviors, as those with higher financial literacy are more likely to practice disciplined budgeting, engage in savings, and avoid high-interest debts (Bangko Sentral ng Pilipinas, 2023).

Meanwhile, managerial skills, in the context of financial literacy, refer to the ability to effectively oversee and manage financial resources, make strategic financial decisions, and adapt to financial challenges. For college students, these skills involve managing their education expenses, navigating student loans, and planning for post-graduation financial independence. Effective financial management requires not only knowledge but also the strategic application of this knowledge in real-life situations. Managerial skills, such as time management, goal-setting, and decision-making, are integral to making sound financial choices that align with both short-term and long-term objectives (Central Philippine University, 2022; DepEd, 2023).

Research affirms that the development of financial competency and managerial skills in students is influenced by a combination of internal factors, such as personal attitudes towards money, and external factors, such as the availability of financial education programs. Studies have found that financial literacy intervention programs targeting college students can effectively enhance their financial decision-making capabilities and improve their overall financial well-being. These programs often focus on building both the technical knowledge of financial concepts and the practical skills needed to apply this knowledge in managing everyday financial tasks (Adriano et al., 2020; Ganti, 2021).

The impact of financial competency and management skills on students' financial literacy is increasingly recognized as critical in tertiary education, especially as financial decisions become more complex with digital advancements. Recent studies indicate that equipping students with financial management skills has a positive effect on their literacy, influencing behaviors such as budgeting, saving, and avoiding debt traps (Barbić, 2020). For example, tailored financial literacy programs thatemphasize practical skills like managing student loans and avoiding high-interest debt correlate with decreased default rates and increased financial stability post-graduation Further studies reinforce that financial literacy impacts not only academic outcomes but also students' broader economic participation and resilience. Programs that incorporate financial literacy with entrepreneurship education have shown promising results. Research from Jakarta State University reveals that students who engage in entrepreneurship-related financial education develop critical financial skills that improve both their literacy and entrepreneurial capabilities. This underscores the importance of embedding practical financial skills within academic curricula, as these skills positively influence students' long-term financial health and professional opportunities (Jakarta State University, 2022)

In the Philippines, many students face financial challenges, including the rising costs of education and living expenses, making financial literacy programs particularly important. These programs are designed to not only provide foundational knowledge but also develop critical managerial skills necessary for budgeting, debt management, and savings planning (Bangko Sentral ng Pilipinas, 2023). The integration of digital tools and practical simulations has been shown to enhance these skills, as students learn to manage their finances through real-time tracking, budgeting apps, and interactive financial planning exercises (Adriano et al., 2020). Additionally, financial competency and managerial skills are positively correlated with improved academic performance and reduced financial stress among students, highlighting the importance of early financial education in fostering resilience and financial independence (DepEd, 2022).

Research materials and methods. The research design of this study utilized a quantitative approach through a survey questionnaire to investigate the financial literacy, competency, management skills, and capabilities of PLMUN students across academic levels. The survey served as the primary tool for gathering quantifiable data on students' baseline understanding of financial management concepts and principles. Additionally, the survey captured insights into students' experiences and behaviors related to financial challenges. This approach enabled a structured analysis of student needs and provides a basis for designing targeted interventions to enhance financial literacy and competency, assisting both the researcher and financial institutions in developing effective support programs for PLMUN students.

Respondents. The participants of the study were the students of Pamantasan ng Lungsod ng Muntinlupa across all academic levels. Several participants were obtained from the population by using Krejcie and Morgan's Sample Size Table (1970) as cited by Bukhari (2021). In selecting the respondents, a convenience purposive sampling technique was used.

Research Instrument

This research paper utilized the survey questionnaire to explore the PLMUN students' financial literacy, competency, and management skills and capability. The data was used as the basis of crafting modules that may be of great use to the students in improving their financial management skills and competency.

Statistical Treatment

For the results of the survey, T-test and Pearson R Correlation were used to compare the results of the preliminary assessments with the data that was obtained after the application of intervention to be provided by the partner institution, Bank of the Philippine Island.

Research results. This section presents a comprehensive analysis of the data collected through the survey questionnaire, with interpretations focused on addressing the research questions related to the financial competencies of students across various levels at Pamantasan ng Lungsod ng Muntinlupa.

As can be seen in Table 1, the level of respondents' financial competency varies in terms of Financial Literacy, Investment Knowledge, Understanding Financial Products, Debt Management,

and Regulatory Knowledge. The highest mean score of the students across levels falls under the Regulatory Knowledge category. The mean of 3.19 is the highest among all competencies, indicating that students generally feel more knowledgeable in regulatory aspects of finance. The standard deviation of 0.5367 shows moderate consistency in responses, meaning most students scored near the average.

Table 1: Level of Respondents' Financial Competency

FINANCIAL	COMPETENCY	MEAN STD DEV.
Financial Literacy	3.13	5180
Investment Knowledge	2.98	.5738
Understanding Financial Products	3.12	.5594
Debt Management	2.94	.6477
Regulatory Knowledge	3.19	.5367

The findings suggest that Regulatory Knowledge is the area where students feel the most competent, while Debt Management and Investment Knowledge are areas where students may need additional support and training. The variation across categories highlights that students' financial competencies are not uniform, with certain areas, especially debt management, showing more variability in confidence and understanding. This pattern could guide educational interventions to address these specific competency areas, particularly where students scored lower and had higher variability.

Table 2 presents the results for students' financial management skills across the five competency areas. Thus, it shows the following mean scores, suggesting areas where students feel relatively more or less competent: Budgeting Skills, which is the highest mean score among the competencies, indicating that students generally feel fairly confident in their budgeting abilities. The standard deviation shows moderate variability, suggesting a generally consistent level of budgeting skills among respondents. Further, the Goal Setting and Analytical Skills both scored relatively high, reflecting that students perceive themselves as capable of setting financial goals and using analytical skills to manage their finances, though some variability exists among responses. Lastly, Saving Habits and Cash Flow Management areas have slightly lower mean scores, suggesting that students may feel less confident or face more challenges in saving consistently and managing their cash flow. The higher standard deviations indicate greater variation in students' abilities or experiences in these areas.

Table 2: Level of Student Respondents' Financial Management Skills

FINANCIAL	COMPETENCY	MEAN STD DEV.
Budgeting Skills	3.18	3.18
Saving Habits	2.99	2.99
Cash Flow Management	2.98	2.98
Goal Setting	3.09	3.09
Analytical Skills	3.06	3.06

The results indicate that students feel most confident in budgeting skills, followed by goal-setting and analytical skills. However, saving habits and cash flow management show slightly lower confidence levels and greater variation, suggesting these may be areas where additional supportwith room for improvement in saving and cash flow practices.could be beneficial. Overall, students exhibit general competency in financial management.

Figure 2: Financial Obstacles Faced by the Students

Figure 2 indicates that the majority of students face an insufficient monthly allowance, with nearly three out of four respondents identifying this as their main financial challenge. This suggests that most students feel their available funds fall short of meeting their needs. Ranking as the second

most reported issue, nearly half of the students cite the high cost of living as a concern. This implies that everyday expenses, potentially influenced by local economic factors, are exerting significant strain on students' finances. Approximately three in ten respondents express difficulty in finding part-time work, indicating limited avenues for students to enhance their income through employment.A notable portion—about a third—points to a lack of financial literacy, revealing a gap in understanding basic financial principles, which could further impact students' abilities to budget and manage limited resources effectively. Lastly, a small segment (just over one in twenty students) is affected by debt, such as student loans or credit card debt. Although debt is present, it appears to be a less commonly cited issue relative to other financial challenges.

Table 3: Pearson Correlation Between Financial Competency and Management Skills Among Student-Respondents

Table 3 shows the Pearson correlation between Financial Competency and Management Skills among the respondents. The Pearson correlation coefficient of 0.748 indicates a strong positive relationship between the two variables. This means that as students' financial competency increases, their management skills also tend to improve. The significance level ($p < .001$) and the confidence interval (0.713 to 0.778) further confirm the robustness of this relationship.

As shown in Figure 2, the data suggests the following key educational initiatives that students believe would be beneficial in improving financial literacy and skills: (1) Workshops on budgeting and saving, a significant proportion of students view workshops focused on budgeting and saving as a valuable educational initiative. This indicates a high demand for practical, hands-on learning experiences to better manage personal finances; (2) Financial literacy courses in the curriculum, almost half of the respondents advocate for incorporating financial literacy courses into the curriculum. This reflects a desire for formalized, structured learning opportunities to build foundational financial knowledge; (3) Guest speakers from the finance industry, around 29.1% of students expressed interest in hearing from guest speakers from the finance industry.

Figure3: Educational Initiatives for Students

This suggests that students value insights from professionals with real-world experience and expertise in financial matters; (4) Online resources or courses, a substantial portion of students (31.7%) support the idea of using online resources or courses to enhance their financial literacy. This shows that many students prefer flexible, self-paced learning options that can be accessed remotely; (5) Peer mentoring programs, approximately 26.6% of students believe that peer mentoring programs would be helpful. This highlights the potential for peer-to-peer learning, where students can share knowledge and experiences in a more informal, supportive environment; and Others pertain to additional suggestions such as scholarship, part time job, guidance and lecture, experience, seminars, practice, virtual orientation, etc. which may offer further insights into the diverse needs and preferences of students. Overall, the data reveals a strong preference for practical, interactive learning methods, with workshops and curriculum-based courses being the most popular choices among students.

Conclusion: In conclusion, this study highlights the significant role that financial literacy and management skills play in shaping the financial well-being of students. The findings reveal that while students exhibit moderate levels of financial competency, challenges such as insufficient allowances and high living costs hinder their ability to effectively manage finances. This is consistent with findings by Lusardi and Mitchell (2014), who noted that limited financial literacy often leads to poor financial decision-making among young adults. Similarly, Xiao (2008) emphasized that improving financial literacy is critical for enhancing financial management skills, which can lead to better financial outcomes. To address these gaps, educational initiatives such as workshops on budgeting, the integration of financial literacy courses into the curriculum, and the promotion of peer mentoringprograms are essential. The importance of financial education programs in improving students' financial behaviors has been demonstrated by studies like those of Mandell (2008) and Klontz et al. (2016), who found that such programs significantly enhance financial literacy and management skills among students. By implementing these interventions, educational institutions can empower students with the knowledge and skills needed to navigate their financial challenges

successfully.

Potential Impact:Implementing the recommendations for enhancing the financial literacy and management skills of PLMun students is expected to yield the following impacts:

Students equipped with stronger financial competencies will be able to make informed and responsible decisions regarding their income, savings, investments, and expenses. This enhanced financial decision-making will contribute to increased financial security, as effective budgeting and debt management skills help reduce financial stress. In turn, students can experience greater overall well-being and focus more on their academic pursuits. Financial stability achieved through these efforts is expected to alleviate economic concerns that often hinder academic performance, allowing students to excel in their studies.

Beyond immediate benefits, financial literacy education can empower students economically in the long term. By developing effective money management habits early, students can build a foundation for wealth accumulation and financial independence in adulthood. Additionally, these initiatives can enhance PLMun's reputation as an institution that holistically prepares its students for life beyond academics. Addressing financial challenges through scholarships, job opportunities, and targeted education could also lead to reduced dropout rates, ensuring more students successfully complete their programs and thrive in their careers. Recommendations:Based on the findings of this study, the following recommendations are proposed to improve the financial literacy and management skills of PLMun students:

Workshops on Budgeting and Saving: Since 75.1% of respondents identified workshops on budgeting and saving as a priority, it is essential to offer regular, interactive workshops where students can learn practical skills on how to budget, save, and manage their finances effectively.

These workshops could be structured to cover various financial management techniques, practical budgeting tools, and strategies for long-term saving.

Incorporation of Financial Literacy Courses into the Curriculum: With 48.2% of students supporting the inclusion of financial literacy courses in the academic curriculum, it would be beneficial to develop and integrate a comprehensive financial literacy course that covers essential topics such as budgeting, saving, investment knowledge, debt management, and understanding financial products. These courses can be designed as part of general education requirements or as elective subjects, ensuring that all students gain foundational financial knowledge.

Guest Speaker Sessions with Finance Professionals: Given that 29.1% of students expressed interest in guest speakers from the finance industry, organizing regular guest speaker sessions with industry experts can provide students with real-world insights into personal finance, investment strategies, and career opportunities in finance. These sessions could also include Q&A opportunities, allowing students to ask questions and engage with professionals.

Online Financial Literacy Resources and Courses: Since 31.7% of students suggested online resources or courses, creating or promoting access to online platforms that offer financial literacy courses would be valuable. These resources can include self-paced modules, video tutorials, interactive quizzes, and financial planning tools. Students who may not be able to attend in-person workshops could benefit from this flexible learning option.

Peer Mentoring Programs: With 26.6% of students favoring peer mentoring programs, establishing a peer-to-peer financial mentoring system would allow students to share knowledge and experiences in a more informal and relatable setting. Peer mentors who have a strong grasp of financial concepts can guide their fellow students, helping them to apply financial principles to their situations.

Develop Financial Planning Toolkits: Based on the need for practical learning and support for students facing financial challenges, providing students with a financial planning toolkit that includes budgeting templates, saving strategies, debt management advice, and investment resources could be a helpful supplementary resource. These toolkits can be made available both digitally and physically to ensure easy access.

Financial Competency Assessments and Feedback: Regular assessments of students' financial competency, followed by feedback on their strengths and areas for improvement, can help monitor their progress. This would be aligned with the study's findings on the need for continuous

improvement in financial skills and could be integrated into academic programs or as part of extra-curricular offerings. By implementing these programs, PLMUN can address the financial literacy gaps identified in the study and support students in developing the skills necessary to manage their finances effectively throughout their academic journey and beyond.

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ЖОҒАРЫ ОҚУ ОРНЫ СТУДЕНТТЕРІНІҢ ҚАРЖЫЛЫҚ ҚҰЗЫРЕТТІЛІГІ МЕН ҚАРЖЫНЫ БАСҚАРУ ДАҒДЫЛАРЫНЫҢ ҚАРЖЫЛЫҚ САУАТТЫЛЫҚТЫ АРТТЫРУҒА АРНАЛҒАН ИНТЕРВЕНЦИЯЛЫҚ БАҒДАРЛАМАҒА ӘСЕРІН ЗЕРТТЕУ: ИНТЕГРАЦИЯЛАНҒАН ДАМУ ИНСТИТУТЫ МЕН ФИЛИППИН АРАЛДАРЫ БАНКІНІҢ БІРЛЕСКЕН ЗЕРТТЕУІ

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Аңдатпа. Бұл зерттеу Pamantasan ng Lungsod ng Muntinlupa (PLMUN) студенттерінің қаржылық құзыреттілігі мен қаржыны басқару дағдыларына назар аудара отырып, олардың алдында тұрған қаржылық қиындықтарды талдайды. Зерттеу барысында студенттердің

қаржылық сауаттылық, инвестициялау, қарызды басқару және реттеуші аспектілер бойынша білім деңгейі, сондай-ақ бюджеттеу, жинақтау және ақша ағымын басқару қабілеттері қарастырылады.

Зерттеу нәтижелері студенттердің қаржылық әл-ауқатына елеулі әсер ететін негізгі кедергілерді анықтады. Атап айтқанда, жеткіліксіз шәкіртақы немесе қаржылық қолдау, өмір сүру құнының жоғары болуы және толық емес жұмыс орындарына қолжетімділіктің шектеулілігі негізгі мәселелер ретінде көрсетілді

Сонымен қатар, зерттеу қаржылық құзыреттілік пен қаржыны басқару дағдылары арасында күшті оң байланыс бар екенін көрсетті. Яғни, қаржылық сауаттылық деңгейі артқан сайын, қаржыны тиімді басқару қабілеті де жақсарады.

Зерттеу қорытындылары негізінде студенттердің қаржылық білімін және дағдыларын жетілдіруге бағытталған бірқатар білім беру бастамалары ұсынылады. Олардың қатарында бюджеттеу және жинақтау бойынша семинарлар, оқу бағдарламасына қаржылық сауаттылық курстарын енгізу, қонақ дәрістер ұйымдастыру және өзара тәлімгерлік бағдарламаларын дамыту бар. Бұл шаралар студенттерді қаржылық қиындықтарды еңсеруге қажетті практикалық құралдармен қамтамасыз етуге, олардың қаржылық шешім қабылдау қабілетін арттыруға және PLMUN-да қаржылық құзыреттілік мәдениетін қалыптастыруға бағытталған.

Түйін сөздер: қаржылық сауаттылық, банк мекемесі, қаржылық құзыреттілік, қаржылық осалдық.

ИЗУЧЕНИЕ ВЛИЯНИЯ ФИНАНСОВОЙ КОМПЕТЕНТНОСТИ И НАВЫКОВ УПРАВЛЕНИЯ ФИНАНСАМИ У СТУДЕНТОВ ВЫСШИХ УЧЕБНЫХ ЗАВЕДЕНИЙ В РАМКАХ ПРОГРАММЫ ВМЕШАТЕЛЬСТВА ПО ПОВЫШЕНИЮ ФИНАНСОВОЙ ГРАМОТНОСТИ: СОВМЕСТНОЕ ИССЛЕДОВАНИЕ ИНСТИТУТА ИНТЕГРИРОВАННОГО РАЗВИТИЯ И БАНКА ФИЛИППИНСКИХ ОСТРОВОВ

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Аннотация. Данное исследование рассматривает финансовые трудности, с которыми сталкиваются студенты Pamantasan ng Lungsod ng Muntinlupa (PLMUN), уделяя особое внимание их финансовой компетентности и навыкам управления финансами. В работе анализируются знания студентов в области финансовой грамотности, инвестирования, управления задолженностью и нормативно-правовых аспектов, а также их способности к бюджетированию, накоплению средств и управлению денежными потоками.

Исследование выявило ключевые финансовые препятствия, включая недостаточный размер стипендий и финансовой поддержки, высокую стоимость жизни и ограниченный доступ к частичной занятости, что существенно влияет на финансовое благополучие студентов. Кроме того, результаты показывают наличие сильной положительной взаимосвязи между финансовой компетентностью и навыками финансового управления, что свидетельствует о том, что повышение уровня финансовой грамотности способствует более эффективному управлению личными финансами.

На основе полученных данных предложен ряд образовательных инициатив, направленных на развитие финансовой грамотности и практических навыков студентов. Среди них — проведение семинаров по бюджетированию и накоплению средств, интеграция курсов по финансовой грамотности в учебную программу, организация встреч с приглашёнными спикерами и развитие программ взаимного наставничества. Эти меры направлены на формирование у студентов практических инструментов для преодоления

финансовых трудностей, повышение качества принятия финансовых решений и укрепление культуры финансовой компетентности в PLMUN.

Ключевые слова: финансовая грамотность, банковское учреждение, финансовая компетентность, финансовая уязвимость.