

Satisfaction with Financial Support and Students' Determination in Learning

Jerald Moneva¹, Elvira Jumag²

¹Teacher, ²Student, Senior High School Department,
Jagobiao National High School, Cebu, Philippines
¹freezingfire1979@gmail.com, ²elvirajumag143@gmail.com

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Abstract –The study intends to assess satisfaction with financial support and student's determination in learning. Financial satisfaction refers to the state of being satisfied and free from worries. It is necessary to know the impact of financial support on the student's life which may lead or affects determination. The research was a Quantitative descriptive correlational in which to examine between the two variables. The researcher used a checklist as a tool in conducting the survey and the respondents were all the Senior High School particularly the Grade 11 and 12. The results of the study revealed that most of the students often satisfied with their allowance with an average of 3.83. It means that students were not fully satisfied of the amount given by their parents. However, 4.55 average of weighted mean showed that students always attend classes. Therefore, the result of the study is to reject the null hypothesis and there is an association between satisfaction with financial support and student's determination in learning.

Keywords –Financial Satisfaction, Student's determination, Learning

INTRODUCTION

Satisfaction with financial support mainly depends on an individual's income. It is a mean to fulfill the needs in daily lives specifically in education. Students' determination in learning sometimes differs on the support that they received from their parents. Financial satisfaction is the state of being satisfied and free from worries. This is a major support that a student need in order to have a better learning in school. It is necessary to know the impact of satisfaction with financial support on the student's life which may lead or affects determination. Teachers need to understand and consider their tasks assigned to students through understanding the satisfaction of the students with the financial support of their parents. Likewise, teachers have to consider the students' financial capacity in preparing their outputs. Otherwise, when self-determination of students are not affected with satisfaction with support of their parents, then, teachers do not have to worry if the tasks and assignments which incur expenses must not have compromised the self-determination of the students. Considering the noticeable of student performance in school, the researchers observed that students delayed their submission of projects; prepared their performance tasks haphazardly, and, submitted projects or performed tasks with all mediocrity.

Meanwhile, parental income is the basis of students' finance. This is where the students rely their wants and needs in daily allowance. Financial satisfaction helps everyone especially on students for it brings easy access on the things that a student need in order to have an effective learning. Students who belong to family with a better income will be more determined to go in school for they can afford to buy things related to school and produce creative outputs. Researchers believed that they can focus better on their studies because of financially satisfied unlike those who are not. They may feel secured in terms of school payments and activities that need money. But not all students who are satisfied become successful because some abuse the money given by their parents in doing bad activities. On the other hand, students with lack of support will be academically affected for they might think about where to get the payments which may lead to distraction and failures to do their tasks in school. Although the situation is hard some students where inspired to achieve their goals. In this way, they can pursue their dream like other students. However, the researchers have to confirm this through this descriptive approach of research.

Having a strong financial status of families enhanced the student's performance, learning process and better academic performance [1]. Parents do have a big impact on achieving academic achievement of their children through giving moral, financial and

material support which is needed for a student to perform academically [2]. If the finances of the students are adequate, then their performance may enhance and those students whose amount is inadequate it may tend to affect their academic performance [3].

The study is anchored on Social Capital Theory of James S. Coleman in 1998. He states that the involvement of parents on children's education will give impact on how they act and perform in school. Those parents with high economic status usually support their children's improvement in learning more intensively. Social Capital Theory states more about the educational level of parents and their participation on the academic performance of their children. Thus, the perspective of school quality that one of the factors that affect the student's learning is the socioeconomic status of the family.

Consequently, the study intends to determine the association now if the student's determination depends on the financial support. Family's income is not the basis for the determined students in enhancing their performance [1]. However, the student's achievements in Japan does not differ the income level of their family [2]. Student cannot focus and they would think their needs in school [3]. Those families who have high socioeconomic status could save and send their children in higher educational costs [4]. Students would have the courage to learn when their needs are available [5]. Also, student signifies the affordability of facilities corresponds to the economic background [6]. The more the student becomes satisfied with their financial aspect, the better the result of their university examination [7].

The income of family affects the ability of students to pursue and achieve [8]. Hence, high achievers come from those financially satisfied while low achievers get low in their studies [9]. It is the resiliency of students from poor income that lead to success [10]. Students should decide considering with their socio-economic background to lessen low performance [11]. Low performance is the absence of parent's involvement and interest of student [12]. Those who are financially not satisfied students should be provided learning materials to amend their skills [13]. The significant factors that affect the students' performance is the parent's educational qualification and health status of students [14],[15]. Self-determination improved the abilities and skills of students academically [16]. It is important for students to be autonomic, competent and relatedness

which results to determined [17]. However, teachers are willing to motivate their students that could result too much consistency [18]. Treasuring learned experienced is like putting significant knowledge from practice and delve [19]. It could have positive outcomes if students were taught on self-determination skills [20]. It is also revealed that teachers who used WFA (Whose future is it Anyway?) has increases the determination of students to learn [21]. The significant factor to raise better education and outcomes of students with autism is to concentrate [22]. However, letting the students experienced their own encouragement will achieve their aim [23]. On the other hand, too much opportunities and freedom for students in making decisions might result to negative impact [24]. Motivational processes help the students develop and adapt behaviors [25]. When students involve in autonomy-supportive learning it will impact on their Self-determination [26]. Having not involved in PE classes is due to lack of self-determined forms of motivation [27]. Academic achievements of students belong to some components such as self-concept, I intrinsic motivation and self-determination [28]. There are students who doesn't achieve their goals but transcend their prospect [29]. Lastly, it was showed that providing the needs of students had better effect on motivation [30].

Based on the findings of other authors, the researchers gained the insights that the students in Jagobiao National High School must have been affected of this. But making a concluding statement on this is illogical and unreasonable. The situation pushed the researchers to confirm their claims.

OBJECTIVES OF THE STUDY

The study intends to assess the association between satisfaction with financial support and student's determination in learning. In particular, the study seeks to assess the level of financial satisfaction of students; the level of determination of students in learning; and, the association between the levels of financial satisfaction and determination of students in learning, if there is any.

METHODS

Design

The study used a descriptive correlational design to assess the association of satisfaction of financial support and student's determination in learning.

Environment

The study was conducted in Jagobiao National High School that is located in North Road, Jagobiao, Mandau City. The Senior High School consists of 2 buildings with 3 and 4 storeys. It offers the strand of Accountancy, Business and Management (ABM), General Academic Strand (GAS), Humanities and Social Sciences (HUMSS), Science Technology Engineering and Mathematics (STEM) and Technical-Vocational Livelihood (TVL) major in drafting.

Respondents

The respondents of the study were all the Senior High School students in Jagobiao National High School particularly the grade 11 and 12. Inclusively, the total respondents are 240, bona fide students regardless of gender, affiliation, belief, intelligence, academic status, economic status and family status. Only grades 11 and 12 students are involved in the study, thus, the respondents are involved by complete enumeration though those students who refuse to give their answers are not compelled. Eventually, the conduct of the study involving the information of the student-respondents has to conform with the ethical standards in conducting research. To ascertain that the ethical standards are followed, the researchers coordinated with the school administrator and reviewed the process of conducting the research.

Instrument

The researcher made a checklist and questionnaire as a tool in gathering data. Each variable consists of 10 indicators for the first variable, students' satisfaction on financial support and 10 indicators for the second variable is the student's determination in learning. The respondents are guided by these ratings 1-never, 2-rarely, 3-sometimes, 4-often and 5-always. They will be provided with a checklist paper to answer and the data gathered will be used for the development of the study. Instrument was pilot tested to 20 respondents from other senior high school. The result of the satisfaction with financial support is $r=.708$ while the student's determination in learning is $r=.715$.

Data gathering

The researchers made necessary communication through transmittals for the school principal, the advisers and respondents for their consent to be involved in the study. With approval of the persons

involved, the researchers further sat down with school principal and members of the committee to review the process of the conduct of the study in order to secure the safety and welfare of the students as respondents. Considering that the respondents ages from 17 to 18, were mostly 18, and the data to be collected are more of responses and no risk to injury, the study was approved though still extra care shall be taken. The researchers distributed the questionnaire to the respondents during their free time with their consent to answer. The students will be committed to answer the questionnaire to at most 10 minutes. As soon as the respondents finish answering then it will be collected. The data gathered will remain confidential and will only use for the development of the study. The responses gathered were kept by the researchers in only laptop in which no other persons can open while the answer sheets were shredded and buried in the yard, mixed soil and wet with water.

Statistical Treatment

The data gathered would be treat with the use of different statistical tests the weighted mean and chi-square. The chi-square was used to determine if there is an association between satisfaction with financial support and student's determination in learning. The given scale was used to interpret the result of the data gathered: 1.00-1.80 (never); 1.81-2.60 (rarely); 2.61-3.40 (sometimes); 3.41-4.20 (often); 4.20-5.00 (always)

Ethical Considerations

The researchers made a letter for the respondents, the informed consent. The study was explained before the respondents agree to answer the questionnaire. It contains an agreement that the data gathered from the respondents will remain confidential for the protection of one's privacy. As well as to maintain the confidentiality of respondent's status and identity to avoid invasion of information. The letter was formally informed and signed by the teacher and principal to assure the safety of the participants.

Meanwhile, the advisers and advisee or student researcher agreed on mutually beneficial terms, stated in statement of agreement (SOA). The researchers recognized that the adviser shall be the corresponding author and the student-researcher shall be the co-author or secondary author.

RESULTS AND DISCUSSION

Table 1 shows that the overall weighted mean of 3.36 implies an average attitude among the senior high school students towards financial satisfaction. In general, the students can be considered satisfied with their financial support from parents. The school is situated along a national highway and most of the students are coming from the barangay and neighboring barangays in which its access is one-way travel.

Table 1. Financial Satisfaction

Indicators	WM	Interpretation
1. I am satisfied with my daily allowance.	3.83	Often
2. I don't feel worried about the payments in school.	3.25	Sometimes
3. My parents give extra money for my personal needs.	3.20	Sometimes
4. I can buy a complete requirement in school.	3.48	Often
5. I don't need to owe money from others.	3.26	Sometimes
6. I have a budget on producing outputs creatively on time.	3.30	Sometimes
7. I set aside a specific amount and go into savings.	3.39	Sometimes
8. I spend money on the things I enjoy.	3.40	Sometimes
9. I am confident to meet financial situation.	3.40	Sometimes
10. My parents can immediately give money whenever I ask.	3.13	Sometimes
Overall Weighted Mean	3.36	Sometimes

Students and parents can save with the allowance, besides, food for snacks and meals of the students are cheaper in some small retail stores and food stands. So, students can feel that they are satisfied with their allowance as indicated in. "I am satisfied with my daily allowance" with a weighted mean of 3.83. This further strengthened with the indicator 4 with a weighted mean of 3.48 in which a "student can buy a complete requirement in school. The reality reveals it. Most of the students come from low earners to some few average earners of the society so parents can afford to enroll their children in a public school. Parents must have considered their finances in sending their children to school so that they can afford to give what their children need. When the children feel the satisfaction, it is then indicated in the result particularly with the indicators

"I spend money on the things I enjoy" and "I am confident to meet financial situation", both with a weighted mean of 3.40. The financial capability of the parents is not necessarily high but their financial capability can cope with the needs of the students in school. Parents whose financial are high doesn't have a problem regarding the payments for their children in school [1]. But it's not all the parents can do and it's up to there because they can give something more. Their parents sometimes can immediately give money whenever they ask (3.13). This entails that there is a possibility that some parents can give extra allowance to students other than the regular allowance the students received. This is further indicated in a related indicator, "My parents give extra money for my personal needs" with a weighted mean of 3.20. Somehow, students will not be bothered of financial obligations in school. They sometimes don't feel worried about the payments in school (3.25). No monthly or semesters fee in the public schools so this indicator fall second to the last of the indicators. Though, there is a recognized contribution with parents-teachers association by Department of Education, the contribution is voluntary. Financial underpinnings can be crucial to students though they are not responsible of it but their parents. It is crucial because the mere thoughts of it can bother their performance in school. The financial support to student is the root towards their performance [3]. Second, is with a weighted mean of 3.20 that shows sometimes parents give extra money for student's personal needs. Lastly, indicator 2 have a weighted mean of 3.25 and interpreted as student sometimes doesn't feel worried of their payments in school. Those students from rich families may be taught very well and supported which leads to achievements [5].

Result of Table 1 reveals that the respondents often attend classes every day (4.55) which is a very strong indicator as manifestation of their determination towards studies. As the researchers go over the attendance of the students, the overall attendance reflects that about 97% of the students are coming to school in month. This further supported that they often do their assignments regularly. Cannot be quantized but, according to some teachers, students are making assignments especially if it involves kinesthetic performance because most students enjoy these kind of activities. Teachers do assists students especially in boring activities by explaining its use, needs and benefits [17].

Table 2. Students' Determination

Indicators	WM	Interpretation
1. I attend classes every day.	4.55	Always
2. I do my assignments regularly.	3.83	Often
3. I concentrate more on my studies.	3.70	Often
4. I make myself prepared in every subject.	3.52	Often
5. I participate on discussion.	3.52	Often
6. I exert more effort when I feel difficult toward the subject.	3.67	Often
7. I ask questions whenever I don't understand.	3.66	Often
8. I manage my time doing outputs, assignments and etc.	3.50	Often
9. I submit my projects on time.	3.57	Often
10. I don't let problems affect my studies.	3.77	Often
Overall Weighted Mean	3.73	Often

Likewise, students often don't let the problems affect their studies (3.77) where they refrain themselves from adversary thoughts. In relation to preparation of outputs, students are aware of time management. They often manage the time in doing outputs, assignments, etc. (3.00). Realistically, teachers checked on the outputs and performance of the students so the students are a bit obliged to performing knowing that it is also one of the main components in earning a better grade. If students were given the choice of making assignments and attendance they will be motivated, but if teachers address that attendance is optional it may also be disempowering to student [24]. Not to leave the indicators unmentioned, the researchers noticed that students tend to be unprepared in schools and a sort of inhibition during the classroom discussion. They often make themselves prepared in every subject (3.52) and they often participate on discussion (3.52) which expresses short attitudes of students. Preparation for every subject and participation on discussion can be implicated with other personal activities of the students. Literally, there are ten subjects the students need to be prepared and ten subjects to participate with during discussions. There is a little complexity of in these cases. Somehow, there are students who are distracted with their personal and unnecessary activities like computer games and social media through their phones. This implication complicates a little on the submission of projects or performance of tasks by students on time where students often submit projects on time (3.57).

There is a negative association between student's self-determination and their academic achievement [28]. Students mostly attend classes regularly without enough preparation in every subject.

Table 3. Satisfaction with Financial Support and Student's Determination in Learning.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.437E3 ^a	884	.000
N of Valid Cases	240		

945 cells (100.0%) have expected count less than 5. The minimum expected count is .00.

The p-value (.000) is less than the standard alpha value (.05). There is a significant association between satisfaction with financial support and student's determination in learning. The result entails that parents should bear the financial responsibility in the studies of their students. It is evident that many parents in Jagobiao National High School are financially supportive to their sons and daughters in school. Whenever activities are held by the school, students can prepare and equip themselves with the props and other necessary materials, for academic and non-academic activities or extracurricular activities. In fact, android cellular phones are becoming a necessity among students, too. With android phones, most students can immediately connect to internet to browse for their assignments and reports in class. The indication of financial support of the parents together with the satisfaction of students can help out students to achieve in school, to perform better and possess the determination to finish their studies. Many students depend on their parent's financial support on their studies [7]. The student's achievement differs on their socioeconomic level [8]. Parent's from low finds a way to support their children in performing better [14].

The level of financial satisfaction of students is that sometimes they are satisfied with their finances. On the first table student often satisfied with their daily allowance. The rest are sometimes feeling worried of their payments in which their parents sometimes immediately give money whenever they ask. Students are on the state of being not really affected with their financial status because they still can afford to buy things related to school. Although their parents can support them but it can affect their studies.

The level of student's determination in learning is often become determined in studies. In table 2 it was revealed that student doesn't have a problem in attending class every day. They just often do their home works and projects and ask questions whenever they feel difficult on the subject. Students with high level of determination could perform very well despite of challenges in school and even in financial status.

In table 3 it can be seen that there is association between satisfaction with financial support and student's determination in learning. It shows that student sometimes feel satisfied with the money they received from their parents and that they can buy things that make them happy. However, they often do their tasks and prepare themselves in school. As a result, the study finds out that there is association between the two variables.

CONCLUSION AND RECOMMENDATION

There is an association between satisfaction with financial support and student's determination in learning. Students who are supported by their parents financially would not have a problem regarding their parents. In "Social Capital Theory" whose proponent is James S. Coleman, states that when parents have high socioeconomic status would support their children in every activity or events in school (Coleman, 1998). The more the parents will support, the better the performance of a student in school. They would be very determined especially when they were fully supported by their parents. Most of the students from high income family performed better than those from low income family [1]. Hence, those students with high level of determination tend to perform better in school. The higher the economics of the parents, the more determined the students will become in school [2]. Students whose parents are professionals are more engaged with their children's activities [3]. Even parents from low income who can provide moral support with their students, students would continue in their study despite of problems. On the contrary, too much money can lead the students to do vices and go wherever they want. This will affect the studies of students in a way that they can do what they want to spend on things not related to their studies. Nowadays, students are becoming delicate in terms of their socio-economic background which is the main source of having an easy access to their needs in school [4]. They will not be distraught at any

payments or projects that needs financial. The benefit of having a high socio economic status is that students will not be worrying nothing but to focus only with their education. Other students have to work in order to provide their educational expenses in school [5]. In this way their time will be half into studies and work which result to failure of some subjects. But to students with self-determination skills they will earn good grades and high achievements [6]. It would not be easy of course if a student is self-supporting which need a paralleled courage to pursue schooling. However, students' self-determination increases by the help of teachers' motivational activities [7]. Students who involved in highly supportive learning can eventually developed their competence support and determination [8]. Activities in school can also be worth for the students to be motivated to go in school and learn new things. Many students became determined in achieving their goals in life but fail to perform the expectations on them [9]. Regardless with financial status, it would better for a student to keep his determination in finishing his studies.

Students must be determined regardless of the financial status they have and pursue their dream in life. They should also be resilient on the problem that might encounter in learning. Parents should provide at least moral support to help student Learn and understand the situation they belong. It could be effective for students' inspiration in achieving goals. Teachers must help and teach their students on financial matters and how to become determined despite of the hindrances in life.

Limitations of the Study

Along the study, the researcher meets few limitations. Firstly, the researcher made a tool based on the personal conception which is anchored by the Social Capital Theory of James S. Coleman. Secondly, the data gathered is only in one school which cannot determine the other student's perception to the study. Lastly, the study cannot substantiate the perspective of the students in financial satisfaction and students' determination in learning.

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