

# FINANCIAL MANAGEMENT PRACTICES OF SCHOOL ADMINISTRATORS: A QUALITATIVE INQUIRY

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*School leaders today face complex financial responsibilities, particularly in public schools where resources are limited and expectations are high. This qualitative research explored the real-life experiences of school administrators in managing educational funds within Davao de Oro. Through in-depth interviews with selected administrators, the study uncovered how financial planning is often challenged by policy changes, procurement delays, and the lack of formal training. Despite these constraints, administrators demonstrated resilience by adapting to budget shifts, involving stakeholders in decisions, and grounding their actions in ethical leadership. Their narratives revealed how school finances are not just about numbers but about trust, shared accountability, and serving the best interests of students and communities. This study provides a deeper understanding of how administrators evolve in their roles, develop coping mechanisms, and offer practical insights for improving school-level financial systems. The findings highlight the urgent need for responsive policies, capacity-building initiatives, and stronger support networks for school leaders tasked with managing public resources.*

**Keyword:** school leadership, public school finance, educational fund management, lived experiences, ethical governance, coping strategies, stakeholder involvement, decentralized education, financial transparency

## 1. THE PROBLEM AND ITS BACKGROUND

Financial management plays a crucial role in ensuring the effective and sustainable operation of educational institutions. Schools rely on sound financial practices to support teaching and learning, maintain facilities, provide instructional materials, and implement programs that enhance student development. Without proper planning, budgeting, and accountability, school resources may be misallocated or underutilized, leading to inefficiencies that affect the quality of education delivered (UNESCO IIEP, 2018).

Globally, challenges in school financial management persist in both developing and developed countries. The UNESCO International Institute for Educational Planning (2018) identified persistent issues such as delays in fund disbursement, unclear financial guidelines, and minimal stakeholder participation in decision-making. Studies from countries like Kenya, Nigeria, and South Africa have reported that bureaucratic delays, lack of transparent processes, and weak accountability mechanisms limit the effective use of resources in schools (Wanyama & Njeru, 2018). In some developed contexts, while resources are more abundant, inefficiencies still arise due to poor budget alignment and insufficient stakeholder engagement.

In the Philippine context, recurring issues in school financial management have been documented in various studies. Financial guidelines are often complex, leaving personnel uncertain about correct procedures. Research has shown that poor documentation, inadequate communication, and limited financial literacy among school staff contribute to delays in program implementation. Ochada and Gempes (2018) noted that one recurring concern is the limited involvement of teaching staff in budget planning, leading to a mismatch between spending priorities and actual needs. Such constraints weaken transparency and diminish stakeholder trust in financial processes.

Based on the researcher's observations in several public schools in Davao de Oro, common challenges in financial management include delays in procurement processes, poor alignment between approved budgets and actual

purchases, and limited participation of teaching staff in financial planning. In some schools, supplies and instructional materials are delivered late due to slow processing of purchase requests, while in others, there are discrepancies between financial reports and actual classroom resources. These patterns reflect how lapses in documentation, communication, and stakeholder involvement can compromise transparency and reduce the efficiency of school operations.

While several studies have explored financial systems and resource allocation in schools, there is still limited qualitative research focusing on the lived experiences and strategies of those directly managing education funds at the school level. This study seeks to address that gap by examining financial management practices under real-world constraints, identifying challenges, and exploring coping mechanisms. The findings aim to inform more responsive financial policies, targeted capacity-building programs, and stronger accountability measures that ultimately contribute to improved educational outcomes.

## 1.1 RESEARCH QUESTIONS

This study explored the lived experiences, challenges, coping mechanisms, and insights of school administrators in managing school financial resources in public schools within Davao de Oro. Guided by the principles of Distributed Leadership Theory, the study examined how school administrators enact leadership in financial decision-making, navigate institutional responsibilities, and engage stakeholders in resource governance. It sought to understand how empowered leadership and collaborative practices shape financial management processes at the school level.

Specifically, this study seeks to answer the following questions:

1. What are the lived experiences of school administrators in managing school financial resources?
2. What challenges are encountered by school administrators in the management of school finances?
3. What coping mechanisms are employed by school administrators to address the challenges in financial management?
4. What suggestions can school administrators offer to other principals for improving financial management in schools?
5. What insights can be drawn from the experiences of school administrators in relation to effective financial resource management?

## 1.2 THEORETICAL FRAMEWORK

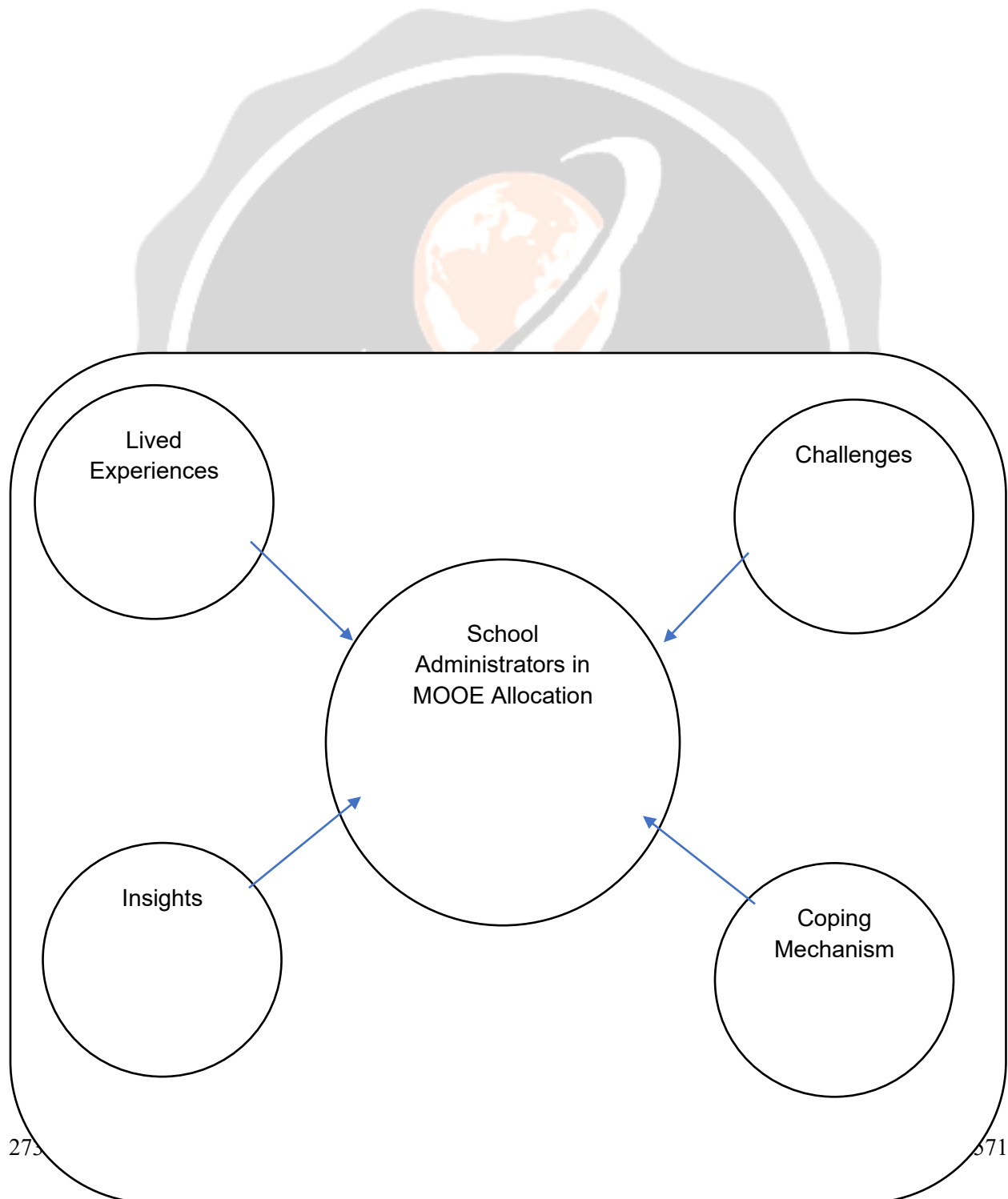
This study is anchored in Distributed Leadership Theory, as conceptualized by Spillane, Halverson, and Diamond (2004), which asserts that leadership in schools is not confined to a single individual but is shared across multiple actors and practices. The theory emphasizes that school leadership is a collective activity distributed among principals, teachers, administrative staff, and even community stakeholders—each contributing to organizational goals through their specific roles and expertise. In the context of public education, distributed leadership recognizes the principal not only as a manager but as a vital voice in shaping and implementing school policies, particularly in resource governance and financial decision-making.

Within this framework, the principal is seen as a facilitator of collaborative leadership, empowered to engage with other stakeholders in planning, executing, and evaluating school operations. The theory suggests that when leadership functions are distributed effectively, schools benefit from increased transparency, better decision-making, and greater responsiveness to local needs. This approach is especially significant in rural or resource-constrained areas like Davao de Oro, where the school head often must simultaneously fulfill administrative, instructional, and financial roles. Elevating the principal's voice within a distributed leadership model is critical in ensuring that financial decisions are contextually grounded and practically implemented.

However, the successful application of distributed leadership depends on several factors, including institutional support, professional capacity, and shared accountability structures. When principals are excluded from high-level financial planning or when their roles are reduced to compliance enforcement without input, the potential benefits of

distributed leadership are diminished. Moreover, in settings where there is limited access to financial training and weak stakeholder engagement, the ability of principals to lead effectively is compromised.

By employing Distributed Leadership Theory as a lens, this study explores how empowering school principals and fostering shared governance contribute to the effective management of school finances in public schools across Davao de Oro. It examines how leadership is enacted in practice, how principals' voices are heard (or silenced) in financial decisions, and what coping strategies they employ to navigate complex financial responsibilities. This theoretical framework provides a foundation for understanding the role of principal empowerment in decentralized financial management and supports the development of responsive, inclusive, and sustainable leadership practices in the education sector.



### Figure 1. Conceptual Framework

## 2. METHODOLOGY

This study used a qualitative phenomenological research design to explore the lived experiences of school administrators in managing Maintenance and Other Operating Expenses (MOOE) funds in public schools within District 1 of Davao de Oro. Guided by van Manen (1990) and Moustakas (1994), the approach focused on uncovering the essence of these experiences through in-depth interviews, thematic analysis, and the identification of core themes. The research aimed to capture challenges, coping mechanisms, and strategies within the administrators' socio-economic and institutional contexts.

The locale comprised urban and rural public schools in District 1, selected to represent diverse geographic, socio-economic, and institutional conditions. Schools varied in size and capacity, from large institutions like Gabi National High School to smaller and remote schools such as Panansalan Integrated School. This diversity provided a comprehensive perspective on financial management practices.

The researcher undertook the roles of designing the study, conducting and recording interviews, transcribing data, coding themes, validating findings, and reporting results. Participants were purposively selected school administrators with at least three years of fund management experience, capable of providing rich and relevant insights. Exclusion criteria included administrators with less than one year in position or those not directly managing funds. Withdrawal from the study was allowed at any time without repercussions.

Data gathering procedures began with securing permissions from the Division Office and school principals, obtaining informed consent, and conducting semi-structured, face-to-face interviews. All interviews were audio-recorded, transcribed verbatim, and member-checked for accuracy. Reflexive journaling and bracketing were applied to minimize researcher bias, while ethical protocols ensured confidentiality and voluntary participation.

Thematic analysis was used to process data through six phases: familiarization, coding, theme construction, review, definition, and reporting. Trustworthiness was maintained through credibility, dependability, confirmability, and transferability, employing strategies such as triangulation, audit trails, reflexivity, and thick description of context.

Ethical considerations adhered to national and institutional guidelines, ensuring social value, informed consent, participant protection, privacy, and fairness. The researcher's qualifications in qualitative research further ensured methodological rigor and adherence to ethical standards.

## 3. RESULTS

### What are the lived experiences of school administrators in managing school financial resources?

This section presents the results to the 1<sup>st</sup> major research question; 'What are the lived experiences of school administrators in managing school financial resources?' Three specific research questions were used to

gather data and information for this major research question. The questions were intended to gather information on the understanding of the research participants regarding the pedagogical functions or responsibilities of school principal and the expectations they had in view of the functions and responsibilities.

#### **Situation Illustrated on Overall Experience in Handling Financial Matters in School**

This section presents the themes generated from the responses to the specific research question: 1.1 “What situation illustrated your overall experience in handling financial matters in your school?” The responses of the participants revealed four major clustered themes: No Fixed Plan Due to Constant Adjustments, Handling MOOE Procurement and Cash Advances, Financial Management as Parallel to Motherhood, and Overwhelming Yet Fulfilling Responsibilities

**No Fixed Plan Due to Constant Adjustments.** Participants expressed that financial planning in public schools is rarely executed as intended. Even with an established plan, unexpected adjustments, caused by price fluctuations or timing constraints demand quick decisions. Administrators emphasized that flexibility is essential when dealing with the realities of implementation. Participant 1 shared that:

We cannot really have a fixed plan on how we are going to spend our money in the school there's always an adjustment. By the time the activity happens, the prices are different. So, if you are a school administrator, dili ka dapat sirado. You really have to be flexible because things will always happen differently.

*(We cannot really have a fixed plan on how to spend the school's funds. There are always adjustments. By the time the activity takes place, the prices are different. If you are a school administrator, you must not be rigid. You really need to be open-minded because unexpected changes will always happen.)*

**Handling MOOE Procurement and Cash Advances.** School administrators reported that their most consistent financial management experiences revolve around the Maintenance and Other Operating Expenses (MOOE). These include procuring school supplies, processing liquidations, and managing documentation. Participant 2 said that:

Situations that illustrated my overall experience in handling financial matters of course, are the procurement of school office supplies and materials through MOOE. That situation draws more experiences since it is the focus of our administration.

Participant 6 added that:

My overall experience in handling the financial matter evolves mostly on dealing with MOOE Cash Advance Requests, budgeting, and preparing the School Improvement Plan and related documents.

#### **Financial Management as Parallel to Motherhood**

A notable insight was the parallel drawn between financial leadership in schools and the role of a mother managing a household. The analogy underscored the careful budgeting, foresight, and care that school leaders exercise in their financial decisions. Participant 4 stated that:

As a school leader, I can compare my role to a mother you have to do the budgeting also. Make sure every need of the school is given an appropriate budget even if sometimes kulang. You still have to budget wisely.

*(As a school leader, I can compare my role to that of a mother. Like in a household, you have to manage the budget carefully. You must ensure that all the school's needs are addressed, even when the funds are lacking. You just need to manage and budget things wisely.)*

This reflection highlights the emotional labor embedded in the administrative role, treating the school community as a family whose welfare depends on thoughtful resource management.

**Overwhelming Yet Fulfilling Responsibilities.** Many administrators reflected on their initial difficulties when first assuming financial management responsibilities. The pressures of compliance, documentation, and leadership were daunting at first, but over time, these became a source of pride and fulfillment. Participant 5 shared:

Honestly, when I first became the school head diri sa amoang school, I was really overwhelmed. Dili basta-basta ang preparation sa SP, AIP, PPMP, ug APP. Gikapoy gyud ko sa una kay halos ako tanan, but eventually nakaya ra gihapon. Kapoy pero fulfilling. Kasi alam mong para sa mga estudyante ‘to lahat.

*(Honestly, when I first became the school head here in our school, I was really overwhelmed. Preparing the SP, AIP, PPMP, and APP is not easy. I was truly exhausted in the beginning because I was doing almost everything on my own. But eventually, I was able to manage. It’s tiring but fulfilling because you know that everything you’re doing is for the students.)*

### **Day-To-Day Role in Managing School Funds Influenced Responsibilities or Decision-Making as a School Leader**

This section presents the themes generated from the responses to the specific research question: 1.2 “How did your day-to-day role in managing school funds influence your responsibilities or decision-making as a school leader?” The responses of the participants revealed five major clustered themes: Careful and Consultative Decision-Making, Strategic and Responsible Budget Handling, Prompt Response to Emerging Needs, Grounding Priorities on Actual School Conditions, and Strengthening Financial Awareness in Leadership.

**Careful and Consultative Decision-Making.** Participants shared that handling financial resources requires a heightened level of caution, scrutiny, and collaboration. The pressure of managing public funds led school leaders to adopt a more consultative and deliberate leadership style, especially when making decisions with budget implications. Participant 1 shared:

*Hmmm... lisod nu, it’s very hard to manage the financial resources kungsay ato pa kanang kuwarta nga dili imo, lisod imanage na. Because you have to be very careful, be very transparent on how these things are spent. Kay kung imoha pa na, wa may mangutana sa imoha kung giunsa nimo, asa padulong, but since it is the financial resources of the school, you are subject for questions, clarifications, or scrutiny. So that makes me a thinking leader. Because every time we decide what to do with the money, you have to think in advance what if, what if. You have to be very careful, and you have to see to it that the money spent is within the plan. Pamilyar man mo anang school improve... diha gyud ta SIP... if it is not within your SIP or School Implementation Plan, you have to consult your stakeholders first before you do the spending. So in managing school funds, your role as a leader, especially in decision-making involving finances, becomes more critical. It also allows me to be very consultative with my co-workers like the disbursing officer, the administrative assistants who are preparing. Even if you are the most intelligent leader, you cannot think of everything. So with that, you have to refer to other heads also. Many heads are better than one.*

*(It is difficult to manage finances, especially when the money is not yours. You have to be cautious and transparent because once it’s public funds, you are accountable. You must make sure everything is within the plan, especially the SIP. You must also consult stakeholders before spending. This taught me to be a thoughtful and collaborative leader, one who doesn’t decide alone but listens and works with the team.)*

**Strategic and Responsible Budget Handling.** Participants also highlighted the increased sense of responsibility and caution in disbursing school funds. Being accountable for public finances shaped their leadership behavior to be more deliberate and calculated. Participant 2 said that:

Ahm, you know, it gives a lot of crucial role for me since I'm handling financial responsibility managing the school funds. This made me very careful of disbursing and spending the funds of the school.

**Prompt Response to Emerging Needs.** Some school leaders recognized that their role requires them to address immediate school concerns by leveraging financial resources accordingly. Their awareness of time-sensitive issues sharpened their ability to act quickly while maintaining prudence. Participant 3 noted that:

Well, as a school leader, it is always your responsibility your obligation to look into anything that will keep you the funds in order to answer or to address what are immediate concerns that are arising in time.

**Grounding Priorities on Actual School Conditions.** The visibility of school needs, particularly through daily walk-throughs and interactions, directly influenced how school heads decided on financial priorities. Their grounded perspective enabled budget alignment with the most urgent conditions. Participant 4 shared that:

As you do the management by walking around the school, you will also see the needs of the school. *So sa araw-araw na pagtatrabaho ko, handling my role as a school leader, nakikita ko rin na kung ano 'yong pangangailangan talaga...* so in that way, ang pinagtutuonan natin ng budget ay 'yong pangangailangan talaga ng paaralan. For example, in our school, we don't have enough chairs and tables, so that's really where we focused the budget. With the help of the PTA, we gradually addressed the school's needs. That's why we say we have to look at what the school really needs first. So in your daily visits to school, you really see what should be prioritized. That will be given allocation.

*(Through my daily work as a school leader, I can clearly see the actual needs of the school. That's where we allocate our budget based on real, observed priorities. For example, we lacked chairs and tables, so that's what we focused on, slowly resolving the problem with the help of the PTA. This experience taught me that budget decisions should be rooted in firsthand knowledge of the school's actual conditions.)*

**Strengthening Financial Awareness in Leadership.** Administrators admitted that their leadership style evolved because of financial responsibilities. Some shifted from purely instructional focus to more financially literate and strategic decision-makers. Participant 5 stated:

*Naka-influence gyud siya sa ako as a leader. Sa una, I was more focused on academic matters lang, pero now, I always have to consider the budget. Like, 'Kaya ba ni sa pondo? Naa ba ta'y budget ani?'* I learned to be strategic and accountable. *Lahi ra gyud kung kabalo ka sa financial flow maka-decide ka better, and you lead with more vision.*

*(It really influenced me as a leader. Before, I focused mostly on academics. But now, I always have to ask, "Can the budget cover this? Do we have funds for this?" I learned how to be strategic and accountable. It really makes a difference when you understand how finances flow you make better decisions and lead with clearer direction.)*

Participant 6 added:

"Well, it shaped me to become a more strategic person. *Kanang mangita pirmi ug paagi unsaon pagsolve or pagtubag sa mga panginahanglanon sa mga teachers ug sa school.*"

*(It shaped me to become someone who constantly looks for ways to solve and respond to the needs of teachers and the school.)*

### Ways Financial Management Approach Evolved Over Time Based on Experiences

This section presents the themes generated from the responses to the specific research question: 1.3 “In what ways did your financial management approach evolve over time based on your experiences?” The participants’ responses revealed five major clustered themes: Shifting from Rigidity to Flexibility, Embracing Collaborative Decision-Making, Strategic Budgeting through Experience, Practicing Inclusive and Transparent Leadership, and Prioritizing Shared Responsibility and Stakeholder Input.

**Shifting from Rigidity to Flexibility.** Initially, school leaders admitted to having a fixed and narrow approach to financial management. However, through years of experience, their perspective widened. They gradually learned that flexibility and maturity in decision-making are essential when managing school funds. Participant 1 shared:

Sa una, sa bag-o pako na school head, kanang limitado kaayo and kato gung giingon nako ganiha, whatever is planned should be the one to be implemented. But as I gained experience, kabantay naka anang mga amendments nga especially that when you are neofide, your way of looking at things maybe near. Kana bang near-sighted or narrow-sighted. So mao lang to imong nakita, you plan to do this and to do that. But as you gain experience, as you... as you aged in the service, your way of looking at things widens and goes parted. So mao nang ang consideration nimo also is changing plus your way of, your way of talking, dealing with persons. Dili ka mag dali-dali ug desisyon. Sa pag-manage labi na kay kuwarta. So naga-usab gyud.”

*(When I was a new school head, I had a very limited and rigid mindset what was planned should strictly be followed. But as I gained experience, I saw the value of amendments. When you're new, your thinking tends to be narrow. Over time, with more experience, your perspective widens, and you become more considerate and careful, especially in handling money. You don't rush decisions anymore. Your way of dealing with people and finances evolves significantly.)*

**Embracing Collaborative Decision-Making.** Some participants emphasized that effective financial leadership does not rely solely on the decision of one individual. Over time, they learned to involve their co-teachers in financial matters, acknowledging that shared wisdom leads to better outcomes. Participant 2 said:

Ah, my financial management approach of course will rely on how big my responsibility in handling financial matters of the school... these things evolved in the school through not only my decision but with the collaboration of my co-teachers in the school. Kumbaga they are also knowledgeable on how or where the financial matters go in the school.

*(My approach to financial management grew alongside my responsibilities. I realized it's not just my decision that matters my co-teachers also understand school finances. Their collaboration has been essential to managing resources effectively.)*

**Strategic Budgeting through Experience.** Participants acknowledged that budgeting is learned gradually. Over time, they developed a step-by-step mindset in allocating resources more wisely and aligning expenditures strictly with the School Improvement Plan (SIP), ensuring that learners' needs remain the top priority. Participant 4 shared:

So sa pagiging school head, yung experiences mo for past years, natutunan mo narin na kailangan mo sabi ko kanina uunahin yung pangangailangan talaga. So halimbawa pag may pangangailangan ang mga guro na hindi nakalagay sa SIP, hindi yun pwede. Kasi kung ano ang nakalagay doon sa SIP, yun din ang kailangang pagtuonan ng pansin. So step by step, natuto kang mag-budget. Ilagay sa tama ang pera. Para lahat ng pangangailangan ng paaralan ay matugunan kahit kulang. Pero sa awa ng Diyos, natutugunan naman. Ang mahalaga, we always put premium on the learners.

*(As a school head, I learned over the years to prioritize real needs. If a request isn't included in the SIP, it can't be funded. Step by step, I learned how to budget properly. Even if the resources are limited, through proper planning and by God's grace, we're still able to meet the school's needs. The most important thing is to always put the learners first.)*

**Practicing Inclusive and Transparent Leadership.** Some school heads reflected on their shift from centralized to inclusive leadership styles. They began involving various stakeholders, including the School Governing Council (SGC), teachers, and even students, to foster transparency and long-term strategic planning. Participant 5 said:

At first, ako lang halos ang nag-decide. Pero karon, I really involve the stakeholders—SGC, teachers, even students sometimes. Dili man pwede ikaw lang. Nag-evolve ko into someone na mas organized, mas transparent, ug mas consultative. Gikan sa basic compliance, karon I do strategic planning na. Kay kung gusto nimo long-term development, kinahanglan jud ma-plano og tarong ang kwarta.

*(Before, I made decisions on my own. But now, I involve stakeholders SGC, teachers, and even students at times. You can't decide alone. I evolved into someone more organized, transparent, and consultative. I have moved from just meeting compliance to actual strategic planning. If you want long-term development, you really have to manage your finances well.)*

**Prioritizing Shared Responsibility and Stakeholder Input.** Participants recognized the value of shared responsibility and the importance of listening to others. They began integrating suggestions from their school community into financial plans, reducing personal burden and enhancing collective ownership. Participant 6 reflected:

Based on my experiences, it evolves through anticipating the need. The involvement of stakeholders is... kanang iconsider gyud ilahang suggestions sa planning ug sa decision-making. Dili gyud dapat mag buot-buot lang ug imoha, you have to get the opinion also of the others, your kauban sa school. Kini aron pud dili ka mabug-atan sa trabaho.

*(Over time, I learned that planning should always include stakeholders' suggestions. You shouldn't make decisions on your own. You need to hear from your colleagues in school. This way, the workload doesn't become overwhelming for you alone.)*

### **What were the challenges of school administrators encountered in managing school finances?**

This section presents the results to the 2nd major research question; 'What were the challenges of school administrators encountered in managing school finances?' Two specific research questions were used to gather data and information for this major research question. The questions were intended to gather information on the understanding of the research participants regarding the pedagogical functions or responsibilities of school principal and the expectations they had in view of the functions and responsibilities.

#### **Specific Difficulties Encountered in Budgeting, Disbursing, or Liquidating School Funds**

The responses from participants yielded six emergent themes: (1) Difficulty in Budget Prioritization, (2) Delayed Release and Approval of Funds, (3) Insufficient Budget for School Needs, (4) Lack of Clear Budget Allocation, (5) Unforeseen Expenses and Compliance with Plans, and (6) Lack of Non-Teaching Support Staff.

**Difficulty in Budget Prioritization.** Participant 1 emphasized the recurring challenge of deciding which needs to prioritize due to competing requests and strict monthly limits.

Asa man gyuy unahon? Mao na. Asa gyuy unahon? Kanang mag budget ta mao nay panginahanglanon sa eskwelahan pero, karong bulana asa may unahon?

Kato giingon nako nga si Science Coordinator, ang among activity sir mahitabo aning bulana kami gyuy unahon diha dapat. Pag ingon napud sa MAPEH mag intrams mi sir, oh ani unahaon. Unya manobra naman pud kay kada bulan kay mao rani dapat ang ma spend.

*(What should be prioritized first? That's always the issue. When budgeting, we try to meet the school's needs, but then this month, the Science Coordinator says their activity must come first. Then the MAPEH teacher wants the intramurals funded. But there's a limit to what we can spend each month. Everyone wants to be prioritized, and the total exceeds our monthly allotment. I have to explain and negotiate with them to follow the plan. Budgeting is the most difficult part for school heads.)*

**Delayed Release and Approval of Funds.** Several participants pointed out that the release and approval of funds are often delayed, especially in the first quarter. These delays cause backlogs in payments and make it difficult to meet scheduled activities or utility payments. Participant 2 stated:

*First of all, the releases of the funds, sometimes if other financial managers delayed their liquidation the release of the funds is also delayed especially when the payment of bills they come overdue.*

Participant 4 added:

*Kung minsan delay ang pag-approve ng aming request for cash allocation. So pumupunta kami sa PTA hintayin pa na ma ADA.*

*(Sometimes our request for cash allocation is delayed. That's when we seek assistance from the PTA. But even then, we still have to wait for the cash advance to be processed. These delays especially in the first quarter mean we have to disburse and liquidate quickly once it arrives.)*

Participant 6 also mentioned:

In terms of difficulties, delayed release of MOOE cash advance is the difficult for it somehow affect sa timelines nga nakaset ug pagbayad sa utilities like electricity to the point na magka surcharge nalang.

*(Delayed release of MOOE cash advances disrupts the timeline for paying utilities like electricity sometimes resulting in penalties or surcharges.)*

**Insufficient Budget for School Needs.** Participant 3 expressed concern over the small MOOE allocated to their school, which often falls short of covering both expected and unforeseen expenses.

Primarily, it is difficult to manage fundings that are not enough for the necessity of a particular school like San Miguel NHS... where we have only a little amount of MOOE... and we are going to divide it to the complex necessities of the teachers.

*(It is primarily difficult to manage a budget that is insufficient for the actual needs of the school. At San Miguel NHS, our MOOE is very small, and yet we must divide it among many teacher requests and unexpected needs. This makes financial management very challenging.)*

**Lack of Clear Budget Allocation.** Participant 5 shared the experience of having to adjust plans due to the absence of a clearly defined budget and the sudden shift in procurement rocedures.

Naay times nga maghimo mi og plano, pero walay klarong budget—so kinahanglan mag-adjust dayon.

*(There are times when we make a plan but discover that there's no clear budget for it so we're forced to adjust immediately.)*

**Unforeseen Expenses and Compliance with Plans.** Participant 6 underscored the difficulty of aligning unplanned activities, such as teacher trainings, with the approved School Improvement Plan (SIP), as these are not originally budgeted.

Sa budgeting, the unforeseen needs and trainings of teachers na wala na include daan sa plan.

*(In budgeting, one challenge is dealing with unplanned teacher trainings and other needs that were not originally included in the SIP.)*

**Lack of Non-Teaching Support Staff.** Participant 6 pointed out the shortage of non-teaching personnel as another major challenge in handling financial tasks efficiently.

The lack also of non-teaching personnel for technical assistance. Mao nang lisod gyud ang ingon ani nga sitwasyon.

*(The lack of non-teaching staff who can provide technical assistance makes this kind of situation really difficult.)*

#### **Internal School Dynamics Impact on Financial Management**

The participants' responses revealed five interrelated themes: (1) Shared Responsibility and Collaborative Planning, (2) Leadership Accountability and Informed Staff, (3) Transparency through Personal Sacrifice, (4) Trust-Building and Team Cooperation, and (5) Reinforced Responsibility through Public Accountability.

**Shared Responsibility and Collaborative Planning.** Participant 1 highlighted the importance of internal support systems and collaborative work with designated personnel in charge of financial planning.

Ahmm..that is helping me, nu. Like, we have as I said there are the personnel who are in charge of the financial preparation or the plan for the APP, PPMP, WFP—work financial plan, annual procurement plan, project procurement management plan—these things are prepared by these personnel, and every now and then they are consulting me nu, they are talking with the principal and we have the transparency board and we... we are ready for any clarification question on auditing of ahh.. the COA for this.

*(This has been a big help to me. We have personnel who take charge of preparing financial documents like the APP, PPMP, and WFP. They regularly consult with me as the principal. We also maintain a transparency board and are always prepared for audits and inquiries from the Commission on Audit.)*

**Leadership Accountability and Informed Staff.** Participant 2 emphasized the importance of accountability and the need to inform colleagues about financial transactions before and after they happen.

Ah this affects a lot, since this is called accountability on my part, ah my colleagues also will be informed they will be fully informed on how the financial matters of the school goes around, that's why I need to inform them before and after spending.

**Transparency through Personal Sacrifice.** Participant 3 shared that transparency often means going the extra mile, even to the point of spending personal money temporarily to meet school needs.

Well, when it comes to that, San Miguel NHS is really working very hard to be transparent in everything I sometimes, or not even sometimes most of the time I

could say that I spend first my own money, noh, just to address the immediate needs of the school. Then later, if there are some amounts remained from shall we say remained from the projects, if there are other purchases and the leftovers of it, those are the amounts that I am going to patch up to the amount also that I have given to the teachers and other programs and projects with expenditures.

*(In San Miguel NHS, we really make an effort to ensure transparency. Personally, I often use my own money first to respond to urgent needs. Then later, if there are leftover funds from projects or procurement, I use those to reimburse or supplement what I initially spent—for example, for teacher support or school programs.)*

**Trust-Building and Team Cooperation.** Participant 4 described how transparency fosters trust and cooperation within the school staff.

So dito kung ang ahm ang paaralan lalong lalo na sa admin is very transparent you will gain the trust and confidence of your colleagues. So pag alam nila kung saan napupunta ang allocation, tumutulong, naintindihan nila, and you will also gain their cooperation. Kasi kailangan mong ipa-alam sa kanila kung saan napupunta... sa mandatory, teaching-learning, minor repair at tsaka yung travels.

*(If the school especially the administration is transparent, you gain your colleagues' trust and confidence. Once they know where the budget goes, they become more understanding and cooperative. For example, when there's a shortage of paper, but they know that a budget is really allocated for other priorities, they understand the situation and support your leadership.)*

Participant 5 emphasized that teamwork doesn't happen overnight but grows through trust-building.

Honestly, kung walay teamwork, walay klaro. Pero thankful ko kay among teachers diri sa school cooperative kaayo. But it took time ha. Nag-effort gyud ko to build trust. Ginapakita ko sa ila kung asa napunta ang funds. Pag open ka, mas mo-cooperate sila. Labi na pag makita nilang klaro ang direction sa school.

*(Honestly, without teamwork, nothing will be clear. I'm thankful because our teachers here are very cooperative—but it took time. I really exerted effort to build trust. I showed them where the funds went. When you're transparent, they become more willing to cooperate, especially when they see that the school's direction is clear.)*

**Reinforced Responsibility through Public Accountability.** Participant 6 highlighted the role of transparency and accountability mechanisms like posting MOOE and canteen liquidation reports in strengthening a leader's sense of responsibility.

Transparency and accountability, example ani is posting of MOOE liquidation and canteen fund. It affect my ano my financial management in a way that it will also remind me as a school leader. The weight of my responsibility... to the stakeholders, the internal and external, it assisted in the liquidation process. So mao that's it, transparency talaga at accountability, importante gyud na kaayo.

*(Transparency and accountability such as posting of MOOE and canteen fund liquidation really impact my financial management. They serve as reminders of my responsibility as a school leader to both internal and external stakeholders. This practice helps in the liquidation process. Truly, transparency and accountability are extremely important.)*

### **What strategies or practices did you develop or adopt to overcome challenges in managing school finances?**

This section presents the results to the 3rd major research question; ‘What strategies or practices did you develop or adopt to overcome challenges in managing school finances?’ Two specific research questions were used to gather data and information for this major research question. The questions were intended to gather information on the understanding of the research participants regarding the pedagogical functions or responsibilities of school principal and the expectations they had in view of the functions and responsibilities.

#### **Strategies or Practices Developed or Adopted to Overcome Challenges in Managing School Finances**

School administrators employed various adaptive strategies to address financial management challenges. Their responses revealed six key themes: (1) Team-Based Decision-Making, (2) Commitment to Transparency, (3) Calming the Mind to Strategize, (4) Delegation and Consultation, (5) Inclusive Leadership, and (6) Stakeholder Participation in Planning and Implementation.

**Team-Based Decision-Making.** Participant 1 emphasized the importance of teamwork in overcoming financial difficulties, noting that collaborative planning leads to shared accountability and more effective solutions.

Do not do things alone. Create a team. Cause as I have said many heads are always better than one so in other words, when you try to look at things as a group, you do things as a group, the output is owned by the group. And whatever problems that may arise there are many of you who will be lending a hand solving that because you are not alone as the owner of the program. So when everybody participates in making a plan or when you recognize that there are those others who could help you, it makes the task easier.

*(It is important not to work in isolation. Building a team means the burden and ownership of the program is shared. When challenges arise, others can help you find solutions. Planning as a group also leads to better outcomes and lessens the pressure on one person.)*

**Commitment to Transparency.** Several participants recognized transparency as a fundamental strategy in building trust and overcoming doubts surrounding financial matters. Participant 2 shared:

Ah of course transparency is the first, we must be transparent, so all of our colleagues, our stakeholders so that ahm their trust to us in handling financial matters will continue, so that is one of the strategies, the transparency.

*(Transparency is the most important. When we are open about finances, it helps maintain the trust of our colleagues and stakeholders.)*

Participant 4 echoed this by adding the value of consultative leadership:

Of course, as I have said earlier you have to be transparent in your ah financial management and you have to have that consultative leadership. Kung minsan ah kailangan mong i-tap ang kanilang ah cooperation. You have to get their views, their points and their ideas at saka sabi ko kanina ah every leader should really capitalize on transparency.

*(You need to practice transparency in financial management and embrace a consultative style of leadership. Sometimes, you have to tap into the cooperation of others—seek their opinions and ideas. As I’ve said, every leader should prioritize transparency as a core principle.)*

**Calming the Mind to Strategize.** Participant 3 approached financial challenges with composure, emphasizing mindfulness and strategic engagement with key personnel.

Well, the best strategy is ah to relax, relax and think of ah the best thing to do, call up the attention of the people around you whom you believe they can help you, let's say for example the group of the SPT, school project team and the group of the head teachers, master teacher and the school ah curriculum team like the grade level heads nu to help you think of whatever the best ah solution on particular problem that ah will occur.

*(The best strategy is to remain calm and take time to think of the right solution. Then, consult with key individuals like the School Project Team, head teachers, master teachers, and grade level heads so that together you can come up with the best approach to any issue.)*

**Delegation and Consultation.** Participant 5 recounted a personal shift in leadership style, learning to trust others through structured delegation.

I learned to delegate and consult. Sa una, ako tanan. Pero dili na pwede. So karon, gina-involve ko gyud ang committees. Naa tay BAC, Planning Team, ug Financial Team. I also established regular consultation sessions, maski online lang. Dili lang basta mag-implement we always go back to the plan.

*(I used to do everything on my own, but that's no longer feasible. Now, I make sure to involve the Budget and Finance Committee (BAC), the Planning Team, and the Financial Team. I also hold regular consultation sessions, even if just online. We don't just implement blindly—we always revisit the plan.)*

**Inclusive Leadership.** Participant 4 noted the importance of inviting feedback and participation from colleagues, aligning leadership with transparency.

You have to get their views, their points and their ideas every leader should really capitalize on transparency.

*(Gathering the input and perspectives of your peers ensures more effective and inclusive decision-making. Leaders should use transparency as their foundation.)*

**Stakeholder Participation in Planning and Implementation.** Participant 6 emphasized that the involvement of both internal and external stakeholders improves financial planning and garners broader support.

Ahh.. in this aspect, I involve the internal and external stakeholders in planning and implementation. Para wala silay masulti sa imoha, then naa pud silay mga ideas ug suggestions gyud nga mas better pa akoo. So need gyud sila iapil sa planning ug implementation, para sa kalamboan sa amoang school.

*(In this aspect, I involve both internal and external stakeholders in planning and implementation. That way, there's transparency and fewer complaints. They also provide ideas and suggestions that are often better than mine. It's essential to involve them in the process for the development of our school.)*

### **Ways to Involve Team, Staff, or Stakeholders in Addressing Financial Management Issues in School Operations**

The responses from school administrators revealed five thematic approaches to involving stakeholders in addressing financial management issues: (1) Participatory Planning and Evaluation, (2) Shared Decision-Making in Budget Allocation, (3) Practicing Transparency, (4) Inclusive Planning Across Roles, and (5) Regular Conferences and Communication.

**Participatory Planning and Evaluation.** Participant 1 described a highly structured involvement process where staff participate in planning, implementation, and School Management Evaluation and Adjustment (SMEA):

Ahmm, they're actively involved first in the planning, then in the implementation. I believe you are familiar with the monthly what's the term evaluation of the implementation. Kanang every quarter we report what are the schedule, programs and activities that are spend by the money of the school then we discuss how was the implementation, was it hundred percent done or when what it was not fully implemented, what are the reasons, are we going to continue to give a budget of this activity or project the next time around. These

things are decided not only by the principal but those involved in the planning. Ana lang siya, semea, school management evaluation and adjustment, ahh mao diay nang SMEA.. SMEA.”

*(They are actively involved first in the planning, followed by the implementation. Every quarter, we report and evaluate what programs and activities the school has spent its funds on. We assess whether implementation was complete or lacking, and discuss whether the activity or project should be funded again. These decisions are made not just by the principal but by the whole planning team. This process is known as SMEA School Management Evaluation and Adjustment.)*

Participant 2 also reinforced this approach:

Ah before we make ahm or do a project, it must be first the plan, so by planning, the staff are involved in planning and they will also give their ideas on how to ah how to ah manage the operation and especially the budgeting of the program or project, so they are involved.

*(Before we start any project, it all begins with planning. The staff are part of this process, and they share their ideas on how to manage the operations and budget of the program. So, they're truly involved.)*

**Shared Decision-Making in Budget Allocation.** Participant 3 described the multiple stakeholder teams involved in financial discussions and noted the value of shared perspectives:

Ah yes, nu because in our school, the San Miguel NHS, we have here the team of the Parents-Teachers Association and we have also the team of the SSLG, we have the team of the faculty, we have the team of the curriculum department, the curriculum department composes of the master teacher to be appointed, master teacher and then the grade level heads with the head teacher and then the group of the PTA board and discuss the matters relating to expenditures because it may very easy and ah you can say very comfortable to decide in many heads compared to one.

*(Yes, in our school, we involve the PTA, the Supreme Student Government, faculty members, curriculum team (including master teachers and grade-level heads), and the PTA board when discussing expenditures. It's more practical and effective to make financial decisions as a group rather than alone.)*

**Practicing Transparency.** Participant 4 focused on educating the team about financial processes and maintaining openness in fund utilization:

What I did is I really talk to them, I am very transparent. I really make sure that the team ahh learn the dynamics of the school in terms of financial management. At saka alam nila na ang budget ng paaralan napupunta sa kanila because they really avail the services.

*(I make it a point to talk openly with the team. I ensure they understand how the school's financial system works. They also know that the school budget directly benefits them, as they're the ones who avail the services.)*

**Inclusive Planning Across Roles.** Participant 5 emphasized inclusive and collaborative planning even among non-teaching personnel:

Ah kuan gina... ginainvite ko sila sa planning sessions. Ahm para ano, para mura gyud mig team planning, not just admin-led. Even our non-teaching staff

and security sometimes have good suggestions nga pwede kayo i-apply or i-implement. Kay dili man sa ingon leader ka hawod naka sa tanan. Sometimes mas naa pay good idea imong colleagues kesa sa imoha, that is a fact. So kailangan lang paminawon gyud nato ang uban. Kay at the end of the day, para ni sa students tanan ug para pud sa school.

*(I invite everyone to planning sessions so it feels like true team planning not just led by the admin. Even non-teaching staff and security sometimes have great suggestions that are worth applying. Being a leader doesn't mean you know everything. In fact, sometimes your colleagues have better ideas than you do. That's why we really need to listen to others. After all, everything we do is for the students and the school.)*

**Regular Conferences and Communication.** Participant 6 cited regular meetings and encouragement as a strategy to build team cohesion:

Well, by conducting conferences po of... of... the ano the involved school coordinators, meetings... and encouraging them that we are a team.

*(We conduct conferences with the school coordinators and hold meetings. I always remind them that we are a team.)*

### **What insights could be drawn from the experiences of school administrators in financial management?**

This section presents the results to the 4th major research question; 'What insights could be drawn from the experiences of school administrators in financial management?' Three specific research questions were used to gather data and information for this major research question. The questions were intended to gather information on the understanding of the research participants regarding the pedagogical functions or responsibilities of school principal and the expectations they had in view of the functions and responsibilities.

#### **Valuable Lessons Learned from Managing School Finances Over Time**

The school administrators highlighted six key insights gained through their years of experience in handling school finances. These include: (1) No One Can Do It Alone, (2) The Power of Transparency and Honesty, (3) Learning to Say No, (4) Practicing Consultative Leadership, (5) Building Trust Through Transparency, and (6) Planning as a Preventive Measure.

**No One Can Do It Alone.** Participant 1 emphasized the importance of collaboration, rejecting the notion that a leader must always act independently:

Number is do not think that you are the most intelligent and you do not need anybody to assist you. Kaning mga accounting personnel mga bright man gyud na sa financial management sa ilahang kurso pero naa paman gani silay mga kauban. So, think that you cannot do it alone. Okay."

*(First of all, don't assume that you're the smartest and don't need anyone's help. Even accounting professionals who are really skilled in finance have people working with them. So, always keep in mind that you cannot do everything alone.)*

**The Power of Transparency and Honesty.** Participant 2 stated that being transparent and honest is the most important lesson in school financial management:

For me in my experience, the most valuable thing that I experienced in handling finances in the school is being transparent and honesty also we have to be ah transparent and whatever you do how you manage the financial aspect of the school, that's why for me that is the most important one.

*(In my experience, the most important lesson in managing school finances is to be transparent and honest. Whatever you do regarding the financial aspect of the school, you must be open. For me, that is the most valuable lesson.)*

**Learning to Say No.** Participant 3 stressed the importance of discernment, learning that not all requests warrant approval:

Well, valuable lessons that I have learned in finances is to learn not to say yes all the time, you have also to learn to say no, because there are instances, there are cases that there are needs appeared to them as a necessity, but when you assess the true condition of it, it would not be necessarily be given the importance. So, that is why we have to learn to say no, to those who are asking you no, but you have to assess the situation whether the situation really is ah for the good of everybody for the few.

*(One valuable lesson I've learned in managing finances is that you must learn not to say yes all the time. Sometimes what others present as a necessity may not actually be essential when properly assessed. You must learn to say no when needed especially if the situation doesn't benefit the entire school community but only a few.)*

**Practicing Consultative Leadership.** Participant 4 reflected on the value of transparency and consultative leadership as safeguards for integrity and accountability:

Ahh the valuable lessons that I have learned over time when I became when I start ahh my journey as a school head is to be transparent and consultative leadership. Everything that you do, not everything ahh the significant things that you will be doing especially in terms in disbursing money ahh your colleagues should have knowledge about it. So wala kang tinatago nu, para ahh wala silang maisusumbat, ganoon when you leave your ahh the school because we really we will not really stay long in in our station as a school head due to reshuffling then makakabalik ka taas noo mo sasabihin na ahh wala akong nawaldas nu, wala akong pera nan a corrupt ganoon at saka pag balik mo malinis ang iyong konsiyensya.

*(One important lesson I learned as a school head is to practice transparency and consultative leadership. Your colleagues should be aware of all significant financial decisions especially when spending funds so no one will have reasons to accuse you of wrongdoing. When your assignment ends and you're transferred, you can leave the school with your head held high, knowing you didn't waste or misuse any money and that your conscience is clear.)*

**Building Trust Through Transparency.** Participant 5 pointed out that openness fosters trust and encourages engagement from the team:

Transparency builds trust. Mao gyud na. Dili na karon pwede ang tago-tago. Kung open ka, mas musalig ang team nimo. Dili sila mahadlok mangutana. Also, I learned that proper planning saves a lot of problems later on. Kung klaro ang plano, dali ra ang trabaho.

*(Transparency truly builds trust. Gone are the days of hiding things. If you are open, your team will trust you more. They won't hesitate to ask questions. I also learned that proper planning prevents many problems. If the plan is clear, the work becomes much easier.)*

**Planning as a Preventive Measure.** Participant 6 echoed the value of transparency but highlighted how it leads to stronger stakeholder support and confidence:

Building trust through transparency is a vital support. If transparent man gud ka, the stakeholders will support and trust you.. dili na sila mag duhaduha sa imong mga trabaho, nga basin nagkupit napud ni si mam or sir, basin taman ra sa plano ang all unya way makita.. so, dili sila maghunahuna ana sa imoha kay transparent man ka. Kumbaga, nakuha na nimo ba ang pagsalig nila. Importante gyud na as a school leader.

*(Building trust through transparency is essential. If you're truly transparent, stakeholders will support and trust you. They won't question your actions or suspect you of mishandling funds or just making plans with no results. Because you're transparent, you earn their trust—and that trust is extremely important for a school leader.)*

### **Suggested Changes and Recommendations to Improve Financial Management at the School Level**

School administrators identified six key recommendations aimed at enhancing financial management in schools. These include: (1) Establishing a Dedicated Support Team, (2) Advocating for Independent Financial Authority, (3) Launching Income-Generating Projects, (4) Prioritizing Instructional Resources, (5) Avoiding Delays and Increasing Budget Allocation, and (6) Embracing Digital Monitoring and Capacity Building.

**Establishing a Dedicated Support Team.** Participant 1 emphasized the importance of building a well-defined team that assists the school head in managing finances and ensures strong communication and inclusive planning:

Ahh.. I recommend that there should be a clear team that is assigned to help or assist the school administrator in the financial management. Tapos communication along the line should be very clear. And planning should not be narrow minded or near sighted. It should be ahh the other way around nu. It should be deep; it should be open and ready for ahh any circumstances that may occur.

*(I recommend forming a clearly defined team that will assist the school administrator in financial management. Communication should be clear throughout the line. Planning must not be narrow or short-sighted; instead, it should be broad, open, and prepared to respond to unforeseen challenges.)*

**Advocating for Independent Financial Authority.** Participant 2 suggested that schools should be granted independent unit (IU) status to enable faster and more efficient fund utilization:

Ahm for me, if given a chance to be heard ah in my opinion, ahm, the school needs to be independent unit... kami kay non-independent pa man mi. For example, sa amoa, mag hulat pami na ma good ang amoang MOOE, i-approve pa na sa division kanang gi tawag nilag good ADA before pana ninyo ma spend or ma utilize whereas ang uban kung ma release kung naa nay advice pwede na kadtong mga independent unit, IU nga mga schools.

*(If given the opportunity to speak out, I would recommend granting the school independent unit status. Currently, we are non-IU, and we must wait for the division to approve our MOOE through what they call "good ADA" before we can spend it. Meanwhile, IU schools can already use their funds once advised, making them more responsive to immediate needs.)*

**Launching Income-Generating Projects.** Participant 3 highlighted the value of student-led income-generating projects as both educational tools and sources of additional school funds:

I would suggest that ah there should be ah school income-generated project... for example in TLE... to sell out in the canteen noh, for them also to earn money,

and for the school also to earn by percentage using the guidelines of the canteen school operation.

*(I suggest that schools initiate income-generating projects like selling products from TLE classes in the canteen. This provides students an opportunity to earn and contributes a percentage to the school's fund, following existing canteen operation guidelines.)*

**Prioritizing Instructional Resources.** Participant 4 stressed the need to focus on modern instructional tools and technologies to meet the learning demands of 21st-century students:

Ahh probably the changes that I will recommend is ahh we will focus on the instructional resources lahat dapat ng classroom ay meron ng mga malalaking television ahh sets ganoon.

*(One recommendation I'd make is to focus more on providing instructional resources. Every classroom should be equipped with large television sets and similar tools to better support students who are now mostly visual learners.)*

**Avoiding Delays and Increasing Budget Allocation.** The same participant further pointed out that delays in fund downloads and insufficient budgets hinder the school's operations:

What else, hindi dapat delay ang ahh pag-download ng funds... At saka another thing is dapat dagdagan nu kasi kulang ang budget... kung minsan mas malaki pa kung malaki ang mandatory, ma-sacrifice 'yong ibang components.

*(Another important point is that fund releases should not be delayed. Additionally, budgets should be increased because they're currently insufficient. Sometimes, mandatory expenses take up most of the budget, leaving other important components underfunded.)*

**Embracing Digital Monitoring and Capacity Building.** Participants 5 and 6 both recommended the use of technology to enhance monitoring systems and regular training for school leaders: Participant 5:

I hope to ma-improve ang system of monitoring, maybe an app or digital tracker Then regular financial management training for school heads kay lisod jud kayo siya nga trabaho.

*(I hope the financial monitoring system can be improved maybe with an app or digital tracker to simplify encoding and tracking. Also, regular financial management training should be given to school heads because this job is very difficult and most of us are learning as we go.)*

Participant 6:

Well para sa ako, adopt the use of technology gyud for financial monitoring to access the transparency document of the school.

*(For me, schools should adopt technology to monitor finances. This would allow both internal and external stakeholders to easily access transparency-related documents of the school.)*

### **Influence of Financial Management Experiences on Leadership Values and Priorities**

School administrators reflected on how their financial management experiences shaped their core leadership values and redefined their administrative priorities. Six major values emerged from their narratives: (1) Upholding Honesty and Transparency, (2) Taking Financial Accountability Seriously, (3) Strengthening Stakeholder

Communication, (4) Practicing Learner-Centered Leadership, (5) Promoting Collective Responsibility, and (6) Prioritizing Impact Over Compliance.

**Upholding Honesty and Transparency.** Participants emphasized that financial responsibility is inseparable from integrity. Being entrusted with public funds demands an unwavering commitment to honesty. Participant 1:

Honesty. Honesty, special as I said, kung imoha pa nang kwarta way magbuot nimo unsaon na nimo. Pero dili man ni atoa, so bahalag motapal ka ayaw lang gyud ibulsa... Mao nang bisan pag challenging pabilin gyud ta ani. Ana siya... unya mag administrator paka? (laughing).

(Honesty. If it were your own money, no one would dictate how you spend it. But since this is public money, even a small misstep would make others accuse you of corruption. That's why, even if you have to make personal sacrifices, never pocket the funds. Even if the role is hard and people question your every move, we remain committed for the love of education and serving the students. That's what keeps us going, even in challenging times.)

Participant 4:

So again, I will focus on ahh the transparency... Kung minsan ang school leader tapal pud, motapal nu kay dili nimo makit an nga hala mao diay ning panginahanglan sa eskwelahan?... it takes a village to raise a child.

*(As a school leader, I always prioritize transparency. Sometimes, we have to personally fill in the financial gaps when needs arise that were not accounted for in the budget or the School Improvement Plan (SIP). This experience reminded me that school leadership is not just about one person—it's a shared responsibility. Teachers must also be involved in planning and prioritization, so everyone understands the financial realities and contributes to solutions.)*

**Taking Financial Accountability Seriously.** Participant 2 emphasized how managing school funds can affect a leader's reputation and the school's integrity, making caution and responsibility non-negotiable:

Ahm just one thing in the financial, it really give you ah, a very crucial situation so that's why I'm very careful with that... our school will continue to improve in any aspect because our finances is well managed.

*(Financial management can put you in very sensitive situations. If anything goes wrong, your credibility as a leader is immediately questioned. That's why I take great care in managing school finances to protect the school's reputation and ensure that all programs run smoothly.)*

**Strengthening Stakeholder Communication.** Participant 3 highlighted the importance of strong, two-way communication with both internal and external stakeholders as a guiding leadership value:

Well, speaking of experiences in financial management... best thing is communication, to communicate to your stakeholders, to communicate... how this thing will happen in a way that this could be beneficial and appropriate for everybody in the school.

*(When it comes to financial management, communication is key. You must engage both internal and external stakeholders like teachers and the PTA to explain how funds will be used and ensure the decisions made are beneficial and appropriate for everyone.)*

**Practicing Learner-Centered Leadership.** Several participants noted that their experiences in managing school finances shifted their decision-making process to always prioritize what benefits learners most. Participant 5:

Tungod sa mga experiences nako, I became a more learner-centered leader... naa gyud dapat priority.

*(Because of my experiences, I became more focused on learners. Every time I make a decision, I ask myself: Is this what's best for the students? I also learned that not everything can be done at once we must prioritize.)*

Participant 6:

Well, it influenced my leadership values ang mga learners gyud akoang unang gihunahuna. Questions like that. So, that's it.

*(My experiences made me realize that learners must come first in every decision. I always ask myself: Will this help the students? Will this harm them? Will this benefit their future?)*

**Promoting Collective Responsibility.** Participant 4 further pointed out that responsible financial management requires collaborative participation in school planning and budgeting:

Mao na nga in crafting the SIP dapat tanan nga kinahanglanon ninyo as a teacher apil mo nu para dili mo moingon nga maam naa tay kinahanglan unya wala ni na address.

*(When crafting the School Improvement Plan (SIP), all teachers should be involved. That way, they understand the limitations and do not complain about unmet needs. It becomes a shared task everyone owns the plan and contributes to fulfilling it.)*

**Prioritizing Impact Over Compliance.** Finally, Participant 5 explained how their perspective evolved from merely following budgeting protocols to actively measuring the impact of expenditures on learners:

And lastly, I became more impact focused. It's not just about spending but it's about the results sa ilang performance, sa attendance nila, ug ilahang sa motivation pud.

*(Over time, I have become more focused on outcomes. It is not about simply spending the budget but about seeing the real effects how the programs influence students' performance, attendance, and motivation.)*

#### 4. DISCUSSION

The structured themes and the emerging therein were made as bases in broadening the discussion of the findings in this study. As each theme was linked to related literature and studies, substantial discussion was made in order to find their alignment with the theme.

**Situation Illustrated on Overall Experience in Handling Financial Matters in School.** The school administrators recounted vivid scenarios that illustrated their overall experiences in handling school finances. Four clustered themes emerged: No Fixed Plan Due to Constant Adjustments, Handling MOOE Procurement and Cash Advances, Financial Management as Parallel to Motherhood, and Overwhelming Yet Fulfilling Responsibilities. These themes demonstrate that financial management in schools is rarely linear or predictable. Administrators continuously adjust plans due to urgent needs or unforeseen circumstances. For some, the experience resembled the nurturing and multitasking nature of motherhood involving sacrifice, budgeting, and ensuring all needs are met. Despite the pressure, the role was also described as fulfilling, indicating the internal reward administrators felt when managing funds responsibly for the benefit of their school communities.

The participants shared that managing school finances is rarely straightforward. This aligns with Amado et al. (2025), who described school financial management as an adaptive process shaped by real-time decisions and unpredictable constraints. The theme “No Fixed Plan Due to Constant Adjustments” reveals how administrators must constantly respond to shifting costs and immediate school needs, reflecting the daily improvisation that Jacob and Arazo (2024) identified among school leaders in rural contexts. These leaders often create informal systems and rely on intuition when policy guidance is unclear. Additionally, likening financial management to motherhood highlights the emotional and ethical weight of financial decision-making. This resonates with Longaquit (2024), who found that administrators managing instructional and financial duties simultaneously often experience emotional fatigue, underscoring the personal toll of leadership. Still, participants reported a sense of purpose and fulfillment, which supports the findings of Amado, De Chavez, and Ferrer (2025), who emphasized that despite limited resources, many school heads derive professional meaning and satisfaction from managing finances effectively to serve their school communities.

**Day-To-Day Role in Managing School Funds Influenced Responsibilities or Decision-Making as a School Leader.** Managing school funds on a daily basis significantly shaped the administrators’ decision-making and leadership practices. Five clustered themes emerged: *Careful and Consultative Decision-Making*, *Strategic and Responsible Budget Handling*, *Prompt Response to Emerging Needs*, *Grounding Priorities on Actual School Conditions*, and *Strengthening Financial Awareness in Leadership*. These findings reveal that financial responsibilities required leaders to be more reflective and inclusive in decision-making. Their leadership decisions were guided not only by compliance but by the evolving needs of the school, enabling them to respond swiftly while staying rooted in the realities of their educational context.

This evolution in leadership roles aligns with Almazan’s (2023) observation that financially competent school leaders can better align resource disbursement with institutional goals, particularly those articulated in the School Improvement Plan (SIP). The shift toward strategic budget handling reflects the leadership growth described by Gonzales and Baladjay (2023), who highlighted how daily exposure to financial tasks improves leaders’ contextual judgment. Prompt responsiveness, as reported in this study, echoes the findings of Bantilan, Nasol, and Lorono (2023), who noted that administrators often prioritize expenditures based on actual observations and school needs. Strengthening financial literacy as part of leadership practice also supports Villanueva and Dizon’s (2023) recommendation that training in finance should be part of school leadership development programs to enhance compliance and informed budgeting.

**Ways Financial Management Approach Evolved Over Time Based on Experiences.** The administrators shared that their financial management practices evolved gradually through experience and reflection. The clustered themes under this include: *Shifting from Rigidity to Flexibility*, *Embracing Collaborative Decision-Making*, *Strategic Budgeting through Experience*, *Practicing Inclusive and Transparent Leadership*, and *Prioritizing Shared Responsibility and Stakeholder Input*. Many school leaders began their roles with rigid interpretations of policy but learned to be flexible in the face of delays and shortages. Over time, they embraced collaboration and inclusiveness, involving more staff and stakeholders in financial decisions to strengthen accountability and practical outcomes.

These adaptive approaches are echoed by Ochada and Gempes (2018), who asserted that school financial practices evolve through experience, especially in the absence of formal training. The theme of shared responsibility aligns with Tendoy’s (2022) emphasis on participatory financial management, which fosters a sense of ownership among teachers and parents. Transparency and inclusiveness in decision-making reflect the principles advocated by Gabriel (2017), who argued that transparency boards, financial reporting, and stakeholder consultations help prevent mismanagement. Shifting toward flexible budgeting also supports Jacob-Dedumo et al.’s (2024) findings that rigid adherence to procurement rules often hinders school functionality, and administrators must adjust for practicality and local context.

**Specific Difficulties Encountered in Budgeting, Disbursing, or Liquidating School Funds.** Participants shared recurring challenges in financial implementation. The clustered themes include Difficulty in Budget Prioritization, Delayed Release and Approval of Funds, Insufficient Budget for School Needs, Lack of Clear Budget Allocation, Unforeseen Expenses and Compliance with Plans, and Lack of Non-Teaching Support Staff. Administrators described the pressure of choosing which needs to prioritize amid limited budgets. These difficulties were exacerbated by delayed fund releases, vague procurement policies, and a shortage of support personnel to assist with documentation and compliance.

These findings mirror the challenges described by Mañale and Trinidad (2024), who noted that unclear procurement guidelines and delayed disbursements are major barriers to timely fund utilization. The burden of compliance without sufficient personnel reflects Maglunsod and Labitad's (2024) study, which found that administrators often shoulder technical responsibilities due to the absence of trained procurement staff. Wadasen (2024) similarly observed that policy changes without proper orientation result in non-compliance and cautious spending. The presence of unforeseen expenses and lack of clarity in allocations supports the arguments of Reponte et al. (2024), who emphasized that without training and structural support, school heads face serious operational inefficiencies.

**Internal School Dynamics Impact on Financial Management.** The participants emphasized how internal relationships influenced financial processes. The clustered themes include Shared Responsibility and Collaborative Planning, Leadership Accountability and Informed Staff, Transparency through Personal Sacrifice, Trust-Building and Team Cooperation, and Reinforced Responsibility through Public Accountability. These themes reveal how administrators often lead by example, promote communication, and rely on staff cooperation to implement financial plans responsibly and ethically.

These insights are supported by Bantilan et al. (2023), who found that inclusive governance fosters stronger fiscal responsibility and reduces disputes over fund usage. The notion of transparency through personal sacrifice parallels Amado et al.'s (2025) argument that ethical leadership builds a culture of integrity and accountability. Almazan (2023) further emphasized the importance of consistent communication and financial openness in cultivating informed staff and engaged stakeholders. Gabriel (2017) also linked transparency to increased public trust, reinforcing the value of school heads modeling responsible behavior. These internal dynamics strengthen institutional trust and compliance, especially in resource-constrained schools.

**Strategies or Practices Developed or Adopted to Overcome Challenges in Managing School Finances.** Faced with persistent challenges, administrators employed several adaptive strategies. The clustered themes include Team-Based Decision-Making, Commitment to Transparency, Calming the Mind to Strategize, Delegation and Consultation, Inclusive Leadership, and Stakeholder Participation in Planning and Implementation. These responses reflect the administrators' growing emotional intelligence, strategic thinking, and collaborative management. They managed pressure through calm deliberation, shared responsibility, and proactive stakeholder engagement.

These strategies are aligned with the findings of Calimpong et al. (2023), who underscored the benefits of collaborative budgeting and participatory planning. Emotional regulation, a unique insight in this study, reflects Longaquit's (2024) observations on the psychological demands of administrative roles. Oliva et al. (2024) also reported that involving stakeholders in implementation improves transparency and funding legitimacy. Meanwhile, Amado et al. (2025) and Tendoy (2022) highlighted the importance of consultative leadership and transparency in shaping ethical and sustainable financial practices. These themes suggest that effective financial management extends beyond technical competence to include interpersonal, ethical, and reflective dimensions.

**Ways to Involve Team, Staff, or Stakeholders in Addressing Financial Management Issues in School Operations.** Participants highlighted various ways they engaged internal and external stakeholders in addressing financial management issues. The clustered themes include Participatory Planning and Evaluation, Shared Decision-Making in Budget Allocation, Practicing Transparency, Inclusive Planning Across Roles, and Regular Conferences and Communication. These practices reflect a school culture that values openness, accountability, and collective responsibility in financial decisions. Administrators believed that involving teachers, staff, and community members helped ensure that fund allocation aligns with actual needs and generated trust and ownership among stakeholders.

These practices support the recommendations of Rico (2021), who emphasized that school governing councils, PTA officers, and local leaders should be part of financial planning and evaluation to ensure transparency and relevance. The importance of inclusive planning echoes the insights of Oliva, Reyes, and Serrano (2024), who found that when stakeholders actively participate in financial discussions, school expenditures are better aligned with developmental goals. Tendoy (2022) also stressed that shared governance enhances financial accountability and promotes fairness in resource allocation. These inclusive practices reinforce the institutionalization of community-centered and participatory financial governance.

**Valuable Lessons Learned from Managing School Finances Over Time.** The participants reflected on critical realizations gained through years of financial management. The clustered themes include No One Can Do It Alone, The Power of Transparency and Honesty, Learning to Say No, Practicing Consultative Leadership, Building Trust Through Transparency, and Planning as a Preventive Measure. These lessons underscored the importance of collaboration, ethical conduct, boundary-setting, and forward planning. Participants realized that effective financial leadership is rooted in consultation, transparency, and strategic foresight.

These reflections validate Amado et al.'s (2025) emphasis on ethical financial leadership as a means to promote institutional integrity and stakeholder trust. The lesson "No One Can Do It Alone" echoes Bantilan et al.'s (2023) findings that involving community members and school staff in decision-making leads to better outcomes. Almazan (2023) stressed the power of open communication and timely planning in reducing financial risks and enhancing cooperation. Meanwhile, the value of saying no and setting priorities is aligned with Mañale and Trinidad's (2024) findings that budgetary constraints require administrators to make difficult, yet strategic, decisions to ensure essential needs are prioritized.

**Suggested Changes and Recommendations to Improve Financial Management at the School Level.** Participants proposed several institutional reforms to address existing gaps in financial management. The clustered themes included: *Establishing a Dedicated Support Team, Advocating for Independent Financial Authority, Launching Income-Generating Projects, Prioritizing Instructional Resources, Avoiding Delays and Increasing Budget Allocation, and Embracing Digital Monitoring and Capacity Building.* These suggestions reflect the need for structural improvements, empowerment of school heads, and modernization of financial tracking and reporting systems.

These recommendations are aligned with De Vera and Gascon's (2023) advocacy for simplified and streamlined financial procedures to minimize delays and errors. The call for income-generating projects reflects Rosales and Tanguilan's (2023) findings that schools need alternative sources of funding to sustain programs. The emphasis on digital monitoring supports Gonzales and Baladjay's (2023) recommendation to invest in capacity building and technology-based financial tools to improve accuracy and compliance. Moreover, advocating for independent financial authority aligns with Reponte et al. (2024), who suggested that empowering schools at the local level promotes faster decision-making and contextualized financial solutions.

**Influence of Financial Management Experiences on Leadership Values and Priorities.** Finally, participants revealed how their experiences in managing finances shaped their leadership philosophies. The clustered themes included: *Upholding Honesty and Transparency, Taking Financial Accountability Seriously, Strengthening Stakeholder Communication, Practicing Learner-Centered Leadership, Promoting Collective Responsibility, and Prioritizing Impact Over Compliance.* These themes signify a shift toward ethical, inclusive, and impact-driven leadership, where the focus extends beyond regulatory requirements to long-term educational outcomes and community trust.

This transformation in leadership values reflects the findings of Amado et al. (2025), who emphasized that financial leadership is both a technical and moral undertaking. The prioritization of impact over compliance supports Soriano et al.'s (2020) argument that aligning expenditures with institutional goals produces more meaningful results. Almazan (2023) and Gabriel (2017) also highlighted the importance of transparency and honesty in building community trust and improving school performance. Finally, Tendoy (2022) emphasized that shared responsibility and collaborative leadership are essential traits in navigating the financial demands of public education.

### Implications for Practice

Based on the findings, the following implications for practice are offered.

*On Overall Experience in Handling Financial Matters.* It can be deduced that school administrators often face unpredictable and overwhelming situations in managing school finances. Their experiences are filled with constant adjustments, emotional burdens, and the need for multitasking, comparable to parental care. These findings imply that school heads should be equipped with stress management training and support systems that recognize the emotional and ethical dimensions of financial responsibilities.

*On Financial Management's Influence on Leadership Decisions.* As the study revealed, handling financial matters influences administrators to become more reflective, strategic, and responsive. The implication is that financial literacy should be embedded in school leadership training programs. Empowering school heads with decision-making frameworks that integrate actual school conditions will improve leadership alignment with institutional goals and responsiveness to emerging needs.

*On Evolving Financial Management Approaches Over Time.* It was noted that school administrators gradually shift from rigid practices to flexible, inclusive, and transparent approaches as they gain experience. This highlights the need for continuous professional development. Capacity-building activities should be designed to help administrators transition from compliance-focused to values-driven financial leadership, encouraging adaptability and participatory governance.

*On Challenges in Budgeting, Disbursing, and Liquidating Funds.* The findings revealed persistent difficulties, such as insufficient budgets, delayed fund releases, and the absence of support staff. These issues suggest a pressing need to allocate trained non-teaching personnel for financial tasks. Moreover, simplifying procurement policies and providing real-time financial updates can help prevent backlogs and ensure timely program delivery.

*On Internal School Dynamics Affecting Financial Management.* It was emphasized that school culture, leadership style, and team collaboration significantly impact financial processes. School heads modeling transparency and accountability encourage shared responsibility. To institutionalize this, regular team-based financial planning and open communication channels should be mandated to foster a climate of mutual trust and ethical governance.

*On Strategies Used to Address Financial Management Issues.* The study revealed how administrators relied on delegation, team decision-making, and emotional regulation to overcome financial challenges. This suggests that financial leadership should go beyond technical expertise—it should include soft skills development such as mindfulness, emotional intelligence, and collaborative leadership to ensure holistic school governance.

*On Stakeholder Involvement in Financial Operations.* Participants underscored the importance of engaging staff, parents, and community members in financial planning and monitoring. Therefore, schools should implement structured mechanisms such as School Governing Council sessions and participatory budget hearings to institutionalize shared accountability. This ensures that financial decisions are reflective of the community's needs and are less prone to disputes.

*On Lessons Learned from Financial Management.* Administrators emphasized the value of transparency, teamwork, strategic planning, and learning to say no. These insights affirm that ethical awareness and preventive thinking are essential in financial leadership. Schools and the Department of Education must prioritize training that includes reflective leadership and decision-making grounded in integrity and foresight.

*On Recommendations to Improve School Financial Management.* Suggestions such as forming financial support teams, utilizing digital tools, and initiating income-generating projects point to the need for systemic reform. School heads should be provided with both authority and support to implement these improvements. DepEd should consider policies that institutionalize financial autonomy at the school level with clear accountability structures.

*On the Influence of Financial Management Experiences on Leadership Values.* The study showed that financial experiences reshaped leadership values toward honesty, accountability, and learner-centered governance. These findings imply that financial leadership is deeply tied to ethical and value-based decision-making. Leadership development programs must therefore include modules that promote transparency, shared responsibility, and the primacy of student outcomes in financial decisions.

## 5. CONCLUSION

With financial management as the central focus of this inquiry, the lived experiences of school administrators in handling MOOE funds provided a deeper understanding of the operational, ethical, and emotional dimensions of school leadership. The narratives shared by administrators highlighted the unpredictability of fund allocation, the burden of balancing instructional and financial responsibilities, and the value of transparency and collaboration in decision-making. These lived experiences contribute to a more grounded and practical understanding of how financial processes unfold within the real context of public basic education, particularly in resource-constrained and geographically isolated schools.

School administrators are not only fiscal managers but also instructional leaders, role models, and ethical stewards of public trust. Their experiences offer critical insights that can guide improvements in financial governance, stakeholder engagement, and policy support. As noted by Amado et al. (2025), effective financial leadership

involves integrity, transparency, and responsiveness to institutional goals and learner needs. In light of these findings, it is imperative that future financial management initiatives include regular capacity-building programs, the institutionalization of inclusive planning processes, and the provision of support systems, such as finance clerks and digital monitoring tools. Moreover, a deeper understanding of administrators' financial realities may serve as a basis for developing context-specific financial management frameworks, guiding school-based training programs, and strengthening collaboration among the Department of Education, local government units, and community stakeholders. Ultimately, improving school financial management is not just about compliance, it is about empowering leaders to ensure that public resources meaningfully contribute to quality education for all.



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