

Education Management Practices and Financial Literacy Readiness

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This study assessed education management practices and financial literacy readiness among 74 students in Pili, Camarines Sur, Philippines. Using a descriptive quantitative design, the study gathered data through a structured Likert-type questionnaire measuring students' perceptions of education management practices and their readiness in applying basic financial literacy concepts. Education management practices were examined in terms of support services, institutional communication, learning resources, fairness of procedures, accessibility of services, and institutional responsiveness. Financial literacy readiness was assessed in terms of budgeting, saving, spending control, resource management, financial planning, and financial decision-making. Data were analyzed using frequency, percentage, mean, and standard deviation. The findings revealed that students generally perceived education management practices as supportive and favorable, particularly in relation to support services, communication, and learning resources. The respondents also demonstrated a high level of financial literacy readiness, especially in budgeting, saving, and spending control. However, institutional responsiveness and financial decision-making emerged as areas requiring further improvement. The study concludes that learner-centered education management practices and practical financial literacy initiatives are essential in strengthening student support, responsible resource management, and inclusive learner development. A proposed plan was developed to enhance institutional responsiveness and financial literacy application and promote sustainable student-centered institutional improvement initiatives.

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1. Introduction

Education management plays an important role in shaping the quality of learning experiences, student support, resource access, communication, and institutional responsiveness. In learner-centered institutions, management practices are not limited to administrative procedures but also include the way schools provide guidance, learning resources, academic support, fair processes, and responsive services to diverse learners. Effective education management supports an environment where learners are able to participate, access services, receive timely information, and develop competencies needed for academic and personal growth. In inclusive and accessible education contexts, management practices become more significant because institutional systems must respond to the varied needs, backgrounds, and capacities of learners (Marquis et al., 2016; Nguyen, 2020).

Education management practices may be reflected in the accessibility of student services, clarity of institutional communication, availability of learning resources, responsiveness of offices, fairness of procedures, and quality of academic support. These practices influence how learners experience the institution and how they perceive the support available to them. Studies on inclusive education emphasize that learners need systems that are not only academically supportive but also accessible, fair, and responsive to diverse needs (Ainscow, 2020; Marquis et al., 2016). When education management practices are well-organized, students are more likely to understand institutional procedures, access needed services, and participate meaningfully in academic activities. In contrast, unclear communication, limited support, and inaccessible services may create barriers that affect learner confidence, participation, and readiness.

Financial literacy readiness is another important area of learner development. It refers to the preparedness of learners to understand and apply basic financial knowledge, including budgeting, saving, spending control, financial planning, resource management, and responsible decision-

making. Financial literacy has been widely associated with better financial behavior, including the ability to plan, evaluate financial choices, manage risks, and avoid poor financial decisions (Asaad, 2015; Stolper & Walter, 2017). For students, financial literacy readiness is important because they often manage limited resources for transportation, school requirements, communication, food, projects, and personal needs. As learners become more exposed to digital payments, online transactions, and consumer choices, financial readiness becomes part of their broader preparation for independent and responsible participation in society.

Recent financial literacy studies show that financial behavior is influenced not only by knowledge but also by confidence, attitudes, self-control, and decision-making skills (Arofah et al., 2018; Goyal & Kumar, 2021). Financially ready learners are more capable of preparing a budget, controlling unnecessary expenses, setting priorities, saving for important needs, and evaluating financial risks. In addition, the increasing use of digital financial services has expanded the meaning of financial readiness. Learners now need to understand not only basic money management but also responsible use of digital payment platforms and awareness of financial risks connected with online transactions (Clarence & Pertiwi, 2023; Rahayu et al., 2022). This makes financial literacy readiness an essential component of education that supports both academic survival and future employability.

The connection between education management practices and financial literacy readiness is important because schools can influence how learners develop practical life competencies. Education management can support financial literacy through accessible student services, financial guidance, student development programs, entrepreneurship-related activities, career support, and learning opportunities that promote responsible decision-making. Education institutions are expected not only to deliver academic instruction but also to provide support systems that help learners develop personal, social, and economic readiness. This is consistent

with the broader direction of inclusive education, where learning environments should remove barriers, provide support, and prepare learners for meaningful participation in community life (Ainscow, 2020; Nguyen, 2020).

In the context of Pili, Camarines Sur, Philippines, students may experience different levels of exposure to school management support and financial literacy-related learning. Some students may already have basic knowledge of budgeting, saving, and spending control, while others may still need guidance in financial planning, responsible use of resources, and decision-making. Similarly, students may have varying experiences with institutional services, communication systems, academic support, learning resources, and administrative responsiveness. These experiences are important because student perceptions can provide useful information on whether education management practices are helping learners become more prepared for academic and practical financial responsibilities. Although financial literacy has been widely studied in relation to financial behavior, saving, spending, and decision-making, fewer studies connect it with education management practices as experienced by students. Existing literature commonly examines financial literacy as an individual competency or education management as an institutional function, but there is still a need to examine how these areas may be understood together in learner-supportive and accessible education contexts (Asaad, 2015; Goyal & Kumar, 2021; Stolper & Walter, 2017). By focusing on students' perceptions, the present study provides evidence on how education management practices and financial literacy readiness may serve as complementary areas for strengthening student support and inclusive learner development.

This study examines the level of education management practices and financial literacy readiness among 74 students in Pili, Camarines Sur. Specifically, the study seeks to determine how students assess education management practices in terms of support services, communication, accessibility, fairness, learning resources, and responsiveness. It also aims to

assess students' financial literacy readiness in terms of budgeting, saving, spending control, financial planning, resource management, and financial decision-making. The findings may provide a basis for improving student support programs, learner development activities, financial literacy initiatives, and management practices that promote accessible and inclusive academic experiences.

2. Methodology

This study employed a descriptive quantitative research design to assess education management practices and financial literacy readiness among students. The design was appropriate because the study described the respondents' assessments using measurable survey data. It focused on determining the level of education management practices as experienced by the respondents and their level of readiness in applying basic financial literacy concepts. Through this approach, the study generated numerical findings that may serve as basis for improving student support services, learner development activities, and financial literacy initiatives. The respondents of the study were 74 students from Pili, Camarines Sur, Philippines. They were included because they represented the learner group relevant to the study's focus on education management practices and financial literacy readiness. The respondents had already participated in the study and completed the survey questionnaire. Only valid and complete responses were included in the final analysis. A structured survey questionnaire was used as the main data-gathering instrument. The questionnaire consisted of items measuring two major areas: education management practices and financial literacy readiness. The education management practices items focused on students' assessment of support services, communication, accessibility of services, fairness of procedures, availability of learning resources, and institutional responsiveness. The financial literacy readiness items focused on budgeting, saving, spending control, financial planning, resource management, and financial decision-making. The items were presented using a Likert-type scale to allow the respondents to indicate the extent of their agreement or perceived readiness. The data-

gathering process was conducted in Pili, Camarines Sur. The purpose of the study was explained to the respondents before the administration of the questionnaire. Participation was voluntary, and the respondents were assured that their answers would be treated with confidentiality. After the questionnaires were retrieved, the responses were checked for completeness, encoded, and prepared for statistical analysis. The data were analyzed using descriptive statistics. Frequency and percentage were used when applicable to describe the distribution of responses. Mean and standard deviation were used to determine the level of education management practices and financial literacy readiness. The mean scores were interpreted using a descriptive scale to classify the respondents' assessment of each indicator. The results were organized according to the objectives of the study and used as basis for discussing how education management practices and financial literacy readiness may support inclusive learner development.

3. Results

3.1. Level of Education Management Practices

The respondents assessed education management practices as high, with an overall mean of 3.34 and a standard deviation of 0.43. This indicates that the institution generally provided favorable management practices in terms of support services, communication, service accessibility, fairness of procedures, learning resources, and response to student concerns. Among the indicators, support services obtained the highest mean of 3.45 and a standard deviation of 0.40. This shows that students gave the strongest rating to the availability and usefulness of institutional assistance, academic guidance, and student support mechanisms. The low standard deviation also indicates consistent responses among the respondents. Institutional communication ranked second, with a mean of 3.39 and a standard deviation of 0.42. This indicates that announcements, reminders, instructions, and school-related information were generally clear and useful. However,

communication may still be improved by making information more timely, accessible, and consistent. Availability of learning resources ranked third, with a mean of 3.36 and a standard deviation of 0.44. This suggests that students perceived instructional materials, learning modules, references, digital resources, facilities, and other academic tools as adequate and helpful. Continuous updating of resources is still necessary to ensure that they remain responsive to learner needs. Fairness of procedures obtained a mean of 3.33 and a standard deviation of 0.45. This indicates that students generally viewed academic and administrative procedures as fair, reasonable, and consistently implemented. However, clearer guidelines and simplified processes may further improve transparency and understanding. Accessibility of services obtained a mean of 3.30 and a standard deviation of 0.47. This shows that students generally had access to institutional services, although some barriers may still exist in terms of time, location, office procedures, information access, or ease of requesting assistance. Strengthening service accessibility may help students obtain support more conveniently. Institutional responsiveness obtained the lowest mean of 3.21 and a standard deviation of 0.50. Although still interpreted as high, it was the weakest area among the indicators. This suggests possible delays, inconsistent responses, or limited follow-up in addressing student concerns. A more systematic and timely response mechanism may help improve this area. In terms of distribution, 12 respondents or 16.22% rated education management practices as very high, 53 respondents or 71.62% rated them as high, and 9 respondents or 12.16% rated them as moderate. No respondent rated them as low or very low. This shows that most respondents had a favorable assessment of education management practices, although responsiveness, accessibility, and consistency of services may still require attention.

3.2. Level of Financial Literacy Readiness

The respondents had a high level of financial literacy readiness, with an overall mean of 3.26 and a standard deviation of 0.47. This indicates

that students generally perceived themselves as ready to apply basic financial literacy concepts in managing personal resources, particularly in budgeting, saving, spending control, resource management, financial planning, and financial decision-making. Among the indicators, budgeting obtained the highest mean of 3.41 and a standard deviation of 0.43. This shows that students were most ready in planning and allocating their money. The result suggests that they understood the importance of setting priorities, identifying needs, and managing financial resources for daily and academic expenses. Saving readiness ranked second, with a mean of 3.32 and a standard deviation of 0.46. This indicates that students were generally aware of the importance of setting aside money for school requirements, personal needs, emergencies, and other financial responsibilities. However, stronger saving habits and strategies may still be developed. Spending control ranked third, with a mean of 3.28 and a standard deviation of 0.48. This suggests that students generally had the ability to manage expenses and avoid impulsive purchases. However, some variation in responses indicates that some students may still need support in balancing needs and wants. Resource management obtained a mean of 3.25 and a standard deviation of 0.49. This indicates that students were generally ready to use available resources responsibly, including money, materials, time, and other academic-related resources. Practical activities may further help them monitor and manage these resources effectively. Financial planning obtained a mean of 3.21 and a standard deviation of 0.51. This shows that students had readiness in planning for future financial needs, although this area was among the lower-rated indicators. The result suggests the need for support in setting financial goals, identifying future expenses, and organizing financial priorities. Financial decision-making obtained the lowest mean of 3.11 and a standard deviation of 0.55. Although still interpreted as high, it was the weakest area of financial literacy readiness. This suggests that students may need stronger preparation in applying financial knowledge to

real-life situations, such as comparing options, identifying risks, deciding when to save or spend, and making responsible money-related decisions. In terms of distribution, 10 respondents or 13.51% rated their financial literacy readiness as very high, 50 respondents or 67.57% rated it as high, and 14 respondents or 18.92% rated it as moderate. No respondent obtained a low or very low rating. This shows that most students had favorable financial literacy readiness, although additional support may still be needed in decision-making, planning, and resource management.

3.3. Comparative Summary of the Two Major Variables

Education management practices obtained an overall mean of 3.34 and a standard deviation of 0.43, while financial literacy readiness obtained an overall mean of 3.26 and a standard deviation of 0.47. Both variables were interpreted as high, indicating that the respondents had a favorable assessment of institutional management practices and their own financial literacy readiness. Education management practices had a slightly higher mean than financial literacy readiness, with a difference of 0.08. This shows that both areas were generally strong, although financial literacy readiness may need slightly more attention, particularly in terms of practical application. For education management practices, support services received the highest mean of 3.45, while institutional responsiveness received the lowest mean of 3.21. This suggests that students positively recognized institutional support, but the speed and consistency of responses to student concerns may still be improved. For financial literacy readiness, budgeting received the highest mean of 3.41, while financial decision-making received the lowest mean of 3.11. This indicates that students were most ready in planning and allocating money but may still need practical support in making responsible financial choices. Overall, the strongest areas were support services and budgeting, while the weaker areas were institutional responsiveness and financial decision-making. These findings suggest that improvement efforts should focus on faster student response systems and more applied

financial literacy activities. In terms of distribution, education management practices had 12 respondents or 16.22% at the very high level, 53 respondents or 71.62% at the high level, and 9 respondents or 12.16% at the moderate level. Financial literacy readiness had 10 respondents or 13.51% at the very high level, 50 respondents or 67.57% at the high level, and 14 respondents or 18.92% at the moderate level. These results show that both variables were generally rated positively, although financial literacy readiness had more moderate responses.

3.4. Proposed Plan Based on the Findings

Based on the findings, a proposed plan may be developed to strengthen education management practices and financial literacy readiness among students. Since both variables were rated high, the plan should focus on enhancing existing strengths while addressing the lower-rated indicators. For education management practices, the plan should prioritize institutional responsiveness, which obtained the lowest mean of 3.21. The institution may establish a clearer and faster response mechanism for student concerns through a concern tracking system, assigned response personnel, clear response timelines, and regular monitoring of unresolved requests. The plan should also strengthen service accessibility, which obtained a mean of 3.30. This may be done by simplifying procedures, preparing clear service guides, using both online and offline communication channels, and making office processes easier for students to understand and access. Fairness of procedures, with a mean of 3.33, may be improved through orientation activities on academic and administrative policies. Clear explanations of procedures related to requests, requirements, consultations, complaints, and other school services may reduce confusion and improve transparency. For financial literacy readiness, the plan should prioritize financial decision-making, which obtained the lowest mean of 3.11. Students may be given practical activities involving real-life financial situations, such as identifying needs and wants, comparing prices, setting spending priorities, recognizing financial risks, and evaluating financial choices. Financial planning,

with a mean of 3.21, should also be strengthened through weekly allowance planning, savings goal worksheets, emergency fund planning, and prioritization of academic expenses. These activities may help students prepare for both expected and unexpected financial needs. Resource management, with a mean of 3.25, may be addressed by guiding students in managing money, time, school materials, digital resources, and academic requirements. These activities may help them maximize limited resources, avoid unnecessary expenses, and improve academic participation. The proposed plan may be organized into three components: learner-centered management support, practical financial literacy development, and monitoring and feedback. Learner-centered management support may focus on responsiveness, accessibility, fairness, and communication. Practical financial literacy development may focus on budgeting, saving, financial planning, resource management, and decision-making. Monitoring and feedback may focus on student feedback, program assessment, and continuous improvement. The plan may be implemented through seminars, short workshops, classroom-based activities, student orientation sessions, guidance programs, and simple financial literacy modules. It may also include service guides, budgeting templates, savings worksheets, decision-making checklists, and student concern forms. The implementation may involve school administrators, guidance personnel, student affairs staff, teachers, and student leaders. Administrators may improve response systems and service procedures, guidance personnel may assist in financial literacy activities, teachers may integrate practical financial examples in class discussions, and student leaders may help disseminate information. The expected output of the proposed plan is improved student experience in education management practices and stronger financial literacy readiness. Specifically, it aims to improve institutional responsiveness, service accessibility, financial planning, resource management, and financial decision-making.

4. Discussion

Education management practices support learner participation, institutional access, and inclusive academic development. Organized and responsive systems help students understand services, resources, communication, and procedures. This shows that education management is both administrative and learner-centered because it reduces barriers and promotes meaningful participation (Ainscow, 2020; Fu, 2022; Marquis et al., 2016). In inclusive contexts, management should ensure clear communication, accessible services, fair procedures, appropriate resources, and responsive support mechanisms (Fajarwati, 2017; Khamidah & Sanoto, 2025; Yusuf & Fajari, 2025). Support services provide students with guidance, assistance, and access to institutional resources such as academic advising, student affairs support, guidance services, learning resources, and administrative help. These services improve learner confidence and participation because students engage more when assistance is available (Maguvhe, 2024; Sithole, 2022). They are also important in inclusive contexts where learners differ in background, capacity, financial condition, resource access, and ability to navigate institutional procedures (Khokhar, 2017; Marquis et al., 2016). Institutional communication helps students understand requirements, schedules, procedures, announcements, services, and expectations. Clear and timely communication reduces confusion and supports better student decisions. Inclusive institutions must communicate services in ways students can understand and use (Ainscow, 2020; Nguyen, 2020). Communication gaps may become barriers when information is delayed, unclear, or difficult to access (Marquis et al., 2016).

Learning resources support academic participation, independent study, and competency development. These include modules, references, digital materials, library resources, instructional tools, laboratory access, and other academic materials. Access to resources is an institutional responsibility because limited or inaccessible materials can weaken learning participation (Ainscow, 2020; Fajarwati,

2017). Thus, resources should be available, updated, understandable, and responsive to diverse learner needs.

Fairness of procedures reflects consistency, transparency, and reasonableness in institutional processes. Fair procedures build trust because students view the institution as more supportive when rules, requirements, assessments, services, and policies are clearly implemented. Equity requires not only access but also fair processes that reduce exclusion and institutional barriers (Ainscow, 2020; Marquis et al., 2016). Therefore, education management should promote transparent procedures, simplified processes, and clear policy explanations. Accessibility of services allows students to obtain academic, administrative, and support services without unnecessary difficulty. This includes office availability, clear procedures, online and face-to-face channels, understandable requirements, and support for different learner needs. Services become meaningful only when users can access and use them effectively (Nguyen, 2020). Accessible education also requires institutions to reduce both physical and institutional barriers (Marquis et al., 2016). Institutional responsiveness is important because services are more effective when concerns are addressed promptly and consistently. Responsiveness includes replying to inquiries, addressing concerns, handling feedback, and following through on student needs. Inclusive education management requires institutions to design services and monitor how they respond to learners (Khamidah & Sanoto, 2025; Yusuf & Fajari, 2025). This can be improved through feedback systems, response timelines, concern-tracking mechanisms, and student-friendly procedures.

Financial literacy readiness is essential because students need financial skills to manage allowances, academic expenses, transportation, food, communication, projects, and personal responsibilities. Financial literacy supports better behavior by helping individuals understand money management, evaluate choices, plan expenses, and avoid irresponsible decisions (Asaad, 2015; Goyal & Kumar, 2021; Stolper &

Walter, 2017). For college students, this is important because they begin making independent financial decisions while facing limited resources and academic demands (Aydın & Akben-Selcuk, 2019; Dahiya et al., 2023; Dewi et al., 2019). Budgeting helps students organize money, set priorities, allocate resources, and avoid unnecessary spending. It also supports academic participation because students must plan for requirements, transportation, learning materials, and daily expenses. Budgeting is linked to responsible money management and improved financial behavior (Asaad, 2015; Goyal & Kumar, 2021). Students who understand budgeting can better distinguish needs from wants and make practical decisions with limited resources (Arofah et al., 2018; Rahayu et al., 2022).

Saving readiness helps students prepare for future needs and unexpected expenses, including school costs, emergencies, and personal responsibilities. Saving behavior is influenced by financial knowledge, self-control, confidence, and attitudes toward money (Arofah et al., 2018; Asaad, 2015; Stolper & Walter, 2017). In academic settings, saving readiness may reduce financial pressure and dependence on unplanned borrowing or spending. Spending control is important because students regularly decide on food, transportation, online purchases, school materials, and personal wants. Without spending control, they may struggle to prioritize needs and manage limited resources. Financial literacy relates to responsible spending, but behavior may also be shaped by lifestyle, materialism, time preference, and self-control (Arofah et al., 2018; Aydın & Akben-Selcuk, 2019; Febrianty et al., 2024). Thus, financial literacy should develop knowledge, discipline, reflection, and responsible decision-making.

Resource management extends financial literacy beyond money because students also manage time, supplies, digital resources, academic materials, and support systems. Effective resource management helps learners maximize limited resources and avoid waste. It is connected with planning, prioritization, responsible behavior, and informed decision-making (Goyal & Kumar, 2021; OECD, 2023; Stolper & Walter,

2017). This may be strengthened through allowance monitoring, expense tracking, time budgeting, and academic resource planning. Financial planning helps students prepare beyond immediate expenses by setting goals, anticipating needs, preparing for academic costs, and organizing priorities. Planning behavior depends on knowledge, confidence, attitudes, and exposure to financial education (Asaad, 2015; Goyal & Kumar, 2021; OECD, 2023). Therefore, financial literacy programs should include savings goal worksheets, weekly expense planning, and preparation for academic-related costs. Financial decision-making is a practical application of financial literacy. It requires students to compare options, assess consequences, evaluate risks, control impulses, and choose responsible actions. This skill requires repeated practice and real-life application. Financial behavior is shaped by knowledge, confidence, self-control, experience, and the ability to apply financial concepts to actual situations (Asaad, 2015; Aydın & Akben-Selcuk, 2019; Stolper & Walter, 2017). Thus, financial literacy activities should include practical scenarios on budgeting, saving, spending, borrowing, and prioritizing expenses.

Education management practices and financial literacy readiness are connected because institutions can help students develop life skills beyond academic learning. Education management can support financial literacy through guidance programs, student development activities, entrepreneurship-related learning, career preparation, and practical financial education. Inclusive education emphasizes institutional responsibility in preparing learners for meaningful participation in society (Ainscow, 2020; Nguyen, 2020). Financial literacy readiness supports this by helping students become responsible, self-reliant, and prepared to manage personal and academic financial demands (OECD, 2023; Rahayu et al., 2022). A proposed learner development plan should integrate education management improvement and financial literacy support. The education management component may include clearer communication channels, simplified procedures, accessible service guides, student

feedback mechanisms, and stronger response systems. These align with inclusive education principles on barrier reduction, support services, fairness, and participation (Ainscow, 2020; Marquis et al., 2016; Nguyen, 2020). The financial literacy component may include budgeting workshops, saving challenges, spending control activities, planning worksheets, resource management exercises, and decision-making simulations to support practical financial literacy instruction (Asaad, 2015; Goyal & Kumar, 2021; OECD, 2023).

Education management practices and financial literacy readiness are complementary areas of learner development. Education management provides institutional support, while financial literacy readiness develops students' competencies in responsible resource use and decision-making. When schools provide clear services, accessible support, fair procedures, and practical financial literacy activities, learners become more prepared to manage academic and personal responsibilities. This supports inclusive education's broader goal of developing learners prepared for participation, independence, and responsible decision-making (Ainscow, 2020; Fu, 2022; Goyal & Kumar, 2021).

5. Conclusion

This study concluded that the respondents had a favorable assessment of education management practices and a high level of financial literacy readiness. The findings indicate that support services, institutional communication, learning resources, fairness of procedures, and service accessibility contribute to a supportive academic environment. The results also show that students demonstrated readiness in budgeting, saving, spending control, resource management, and financial planning. However, institutional

responsiveness and financial decision-making appeared as areas that may still be strengthened. Overall, the study highlights the importance of connecting education management practices with financial literacy development to support inclusive learner growth.

Based on the findings, it is recommended that educational institutions strengthen learner-centered management practices and financial literacy programs. Schools may improve institutional responsiveness by establishing clearer response systems, student concern tracking mechanisms, simplified procedures, and accessible service guides. Financial literacy readiness may also be enhanced through practical activities such as budgeting workshops, saving plans, expense tracking, financial planning exercises, and decision-making scenarios. These initiatives may help students become more confident, responsible, and prepared in managing both academic-related concerns and personal financial responsibilities.

This study was limited to 74 students from Pili, Camarines Sur; therefore, the findings may not fully represent students from other locations, institutions, or academic programs. The study also used a descriptive quantitative design, which means that it described the respondents' assessment of education management practices and financial literacy readiness but did not determine causal relationships. Since the data were based on self-reported responses, possible response bias or overestimation of actual readiness may have occurred. Future researchers may conduct similar studies with larger samples, include other institutions, and use mixed-methods approaches to gather deeper explanations of students' experiences with education management and financial literacy readiness.

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8. Author Declaration

The authors confirm that this manuscript is an original work, has not been previously published, and is not currently submitted or being reviewed by any other journal. All authors took part in the preparation and completion of the manuscript and accept full responsibility for its content. The authors further declare that they have no conflict of interest. No financial, institutional, personal, or professional interest influenced the conduct, analysis, interpretation, or presentation of the study.