VOICES from the Classroom: Understanding the Perspectives of Students as Regards Numerical Literacy APPLICATION

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ABSTRACT

This qualitative phenomenological study aimed to explore and understand the lived experiences of students as regards numerical literacy application. The participants of this study were the private elementary school students in District 1, Davao City, who were selected through purposive sampling. Utilizing in-depth interviews and focus-group discussion, the research explored into the challenges encountered, coping mechanisms utilized and insights offered to the academe and society. Thematic analysis revealed four key themes: practical numeracy, applying life skills Math, numerical cognition challenges, and numerical insecurity. Despite these struggles, students demonstrated resilience adopting five coping mechanisms: practicing repeatedly, seeking help and guidance, using different learning strategies, engaging in reflective learning, developing self-reliance and confidence. The study also identified four crucial insights for the academe and society. First, it highlighted emotional impact of overcoming math challenges. Second, it emphasized the effective strategies for teaching math. Next, it underscored the importance of numerical literacy in daily life. Lastly, it recognized the learning struggles. This research, contributes to a deeper understanding of how numerical literacy shapes students' academic performance and life readiness, informing future educational practices and support systems for both teachers and students.

KEYWORDS: *Education, numerical literacy, private elementary school students, phenomenological approach, Philippines.*

INTRODUCTION

Numerical literacy primarily involves an ability of individual to comprehend, apply, and communicate mathematical concepts and numbers relevant to daily life (Widhinyanti et al., 2023). These skills include

mathematical operations such as addition, subtraction, multiplication, and division, which are essential in making financial and data-driven decisions (Liediawati, 2023). However, many elementary students struggle to apply numerical literacy, particularly when mathematics instruction remains rooted in traditional teaching practices that emphasize lower-order thinking skills (Purwaningrum et al., 2022). Often, students memorize formulas without engaging in critical thinking (Novitasari et al., 2022), which hinders their ability to solve real-life mathematical problems. Numerical literacy can only be fully achieved when students are able to formulate, apply, and interpret mathematical reasoning effectively (Ekowati & Suwandayani, 2020). Moreover, a lack of interest in reading mathematical problems often leads to misinterpretation and miscalculation in problem-solving tasks (Putrihapsari et al., 2022).

Globally, several countries have reported declining numerical literacy. For instance, in Australia, the level of numeracy has declined since 2003, contributing to the country's lag in economic and innovation compared to the other first-world nations (Tout, 2020). In the 2022 Programme for International Student Assessment (PISA) conducted by the Organization for Economic Cooperation and Development (OECD), Indonesia ranked 69th out of 81 countries, revealing persistently low levels of student numeracy. This outcome is attributed to students being exposed predominantly to standard-level questions rather than to the higher-order thinking skill (HOTS) items featured in international assessments. However, initiatives such as the Minimum Competency Assessment have shown promise in encouraging Indonesian students to think critically and apply knowledge to real-world problems (Rohmah et al., 2022).

Similarly, in Cambodia, Harris-Van Keuren (2016) found that many students lacked foundational reading, writing, and mathematical skills, contributing to poor performance in numerical literacy. In the Philippines, an alarming statistic from Metro Manila reported that fewer than 25% of students passed the 2022 PISA assessment, with only one in five able to comprehend and apply mathematical concepts from word problems (Chi, 2023). A study in Samar by Santiago and Mustacisa (2024) documented that from school year 2020 to the present, 31% to 35% of students were classified as non-numerates due to difficulty understanding numerical tasks.

In Tugbok District, Davao City, student performance in mathematics has remained consistently low, affecting mastery of topics such as percentages,

geometry, measurement, and graph interpretation—areas critical to numerical literacy (Galabo et al., 2018). In the Davao Central District, Mozar (2024) reported that students experienced misconceptions and persistent failures in learning mathematics, which led to negative perceptions about their abilities (Baroja, 2019).

While there is a growing body of literature on numerical literacy, few studies have employed a qualitative phenomenological approach to examine the lived experiences of students. Existing research often focuses on either teacher (Sayekti et al., 2021) or students using general qualitative or quantitative methods (Putra et al., 2023; Rohendi et al., 2017; Rakhmawati & Mustadi, 2021). However, none of these studies specifically examined private elementary students' experiences with numerical literacy in District 1, Davao City.

Given this gap, the present study seeks to understand the perspectives and challenges of private elementary school students in applying numerical literacy. By capturing their lived experiences, the study aims to uncover strategies they use to cope and propose interventions that support more effective mathematics instruction. Findings may also serve as a resource for educators and program implementers to design meaningful interventions and training, ensuring that numerical literacy is both taught and applied in a practical, student-centered manner.

METHODS

Research Design. This qualitative study employed a phenomenological research design. Qualitative research is used to explore, interpret, and derive meaning from lived human experiences within natural contexts (Crossman, 2021). It seeks to convey what researchers learn through language and narrative rather than numerical data (Hennink et al., 2020). As Creswell and Poth (2018) emphasized, qualitative research aims to gain deep insights into participants' perspectives, behaviors, and interpretations of events. It typically uses inductive reasoning to identify emerging patterns and construct theories (Creswell, 2014).

In the context of this study, qualitative research is appropriate as it seeks to explore the nature of a specific phenomenon—namely, the lived experiences of students in applying numerical literacy. Instead of focusing on quantifiable metrics, this research captures rich, descriptive data through language to understand personal encounters with numeracy.

Phenomenology, in particular, is concerned with how individuals perceive and make sense of their experiences (Moran, 2020). It aims to uncover the essence of a phenomenon as lived by those who have experienced it, offering deep reflection on their thinking and beliefs (Campbell, 2023). Further, Creswell (2014) supports the use of phenomenology when the goal is to describe and understand the core of participants' lived experiences. Therefore, this design was well-suited to uncover how students cope with and apply numerical literacy in their daily lives and educational settings.

Research Participants. The participants in this study were Grade 6 students from private elementary schools in District 1, Davao City. A total of 17 participants were selected using purposive sampling: 10 participated in in-depth interviews (IDI), and 7 joined a focus group discussion (FGD). Purposive sampling was used to ensure that those chosen could meaningfully contribute to the research objectives (Ames et al., 2019).

Participants met specific inclusion criteria: they were Grade 6 students, aged 11 to 13, enrolled in private schools, and had prior experience learning numerical literacy. Exclusion criteria included students in Grade 5 and below, those enrolled in public schools, and those without relevant numerical literacy experience.

According to Morse (2020), a smaller sample is sufficient in qualitative research due to the richness of each participant's data. Similarly, Ellis (2016) and Creswell (2014) recommend sample sizes ranging from six to 25 participants to achieve data saturation. Participation was entirely voluntary, and students had the right to withdraw at any point without consequences. Measures were taken to ensure participants felt safe and free from coercion throughout the process.

Data Sources. The primary data sources were the Grade 6 private school students who shared their lived experiences of applying numerical literacy. A validated semi-structured interview guide, developed with the assistance of field experts, served as the foundation for both the IDI and FGD sessions. These were conducted face-to-face to facilitate natural and authentic conversations.

The use of both IDI and FGD methods enhanced the richness of the data. FGDs encouraged peer-supported discussion for more expressive students, while IDIs offered a private space for those who were more reserved. This dual

approach ensured inclusivity and accommodated diverse communication preferences among participants.

The semi-structured interview guide allowed for consistent yet flexible probing questions tailored to the study's objectives. According to Crabtree (2006), such guides ensure reliable and comparable qualitative data. All interviews were audio-recorded using a mobile device and transcribed verbatim for analysis.

Data Collection. Before initiating data collection, the researcher obtained an endorsement letter from the Dean of the Graduate School of the University of the Immaculate Conception (UIC) and secured ethical clearance from the UIC Research Ethics Committee. Permission letters were sent to private school administrators in Davao City, followed by consent requests to school principals and heads.

Since the participants were minors, their parents or guardians were required to sign an Informed Consent Form (ICF). Additionally, the students signed an assent form after a thorough orientation about the study's purpose, procedures, and their rights as participants, including the right to withdraw at any time without penalty.

Data collection began with FGDs to explore a range of perspectives, followed by IDIs to obtain in-depth narratives. The researcher conducted the interviews with a semi-structured guide and recorded them with participant consent. Interviews lasted between 30 to 45 minutes. A guidance counselor or designated staff member was present during the interviews to provide support if needed, especially in cases of emotional discomfort.

All information was treated confidentially in compliance with the Data Privacy Act of 2012. Participants' identities were anonymized during transcription, analysis, and reporting.

Data Analysis. The unit of analysis for this research was the narrative responses of the participants. According to Creswell (2014), qualitative data analysis involves examining lived experiences of participants within their natural contexts to derive meaning and understanding.

After transcription, the researcher immersed in the data by reading and re-reading transcripts, identifying significant statements, and extracting key phrases relevant to numerical literacy. These were then analyzed to formulate meanings, which were grouped into clusters, categories, and overarching themes.

An exhaustive description of the phenomenon was developed, followed by the identification of its fundamental structure. To ensure accuracy and credibility, the researcher conducted member checking by returning the interpreted transcripts to participants for validation and additional input.

Ethical Statement

This study was conducted in full compliance with the ethical standards set by the University of the Immaculate Conception's Research Ethics Committee (UIC-REC). Participation was strictly voluntary, and all respondents were treated with utmost dignity and respect. Any concerns raised were addressed promptly, and all personal information disclosed was kept strictly confidential. Respondents were also given the freedom to withdraw from the study at any point without consequence should they feel uncomfortable. The researcher likewise ensured that the survey instrument was free from offensive, discriminatory, or degrading language, and that data collection was conducted judiciously to avoid gathering unnecessary information, with additional safeguards in place to protect respondent well-being. In accordance with Republic Act 10173, or the Data Privacy Act of 2012, the principles of privacy and data confidentiality were strictly observed throughout the research process, assuring respondents that all gathered information would be used exclusively for academic and scholarly purposes.

RESULTS and DISCUSSION

This section presents the profile, lived experiences, challenges encountered, coping mechanisms, and insights shared by the participants. Thematic analysis was employed to interpret the data collected through in-depth interviews (IDIs) and focus group discussions (FGDs). Results are described narratively and organized into tables to present themes and core ideas.

Lived Experiences of the Participants as regards Numerical Literacy Application

Shown in Table 1 are the four major themes: Practical Numeracy**,** Applying Life Skills Math**,** Numerical Cognition Challenges, and Numerical Insecurity from the thematic analysis of participants' responses.

Table 1

Lived Experiences of the Participants as Regards Numerical Literacy Application

Essential Themes	Core Ideas
Practical Numeracy	Managing finances and calculating change Measuring ingredients for cooking and baking Running small businesses and tracking profits Budgeting household expenses effectively Understanding discounts and sale prices Applying math in school and future careers
Applying Life Skills Math	Adding and subtracting for quick transactions Multiplying for bulk purchases and pricing Using percentages for discounts and savings Converting fractions in cooking measurements Applying basic algebra in problem-solving Dividing for fair distribution of resources
Numerical Cognition Challenges	Struggling with large-number calculations Forgetting formulas and multiplication tables Needing pen and paper for complex problems Feeling pressured during mental math Misapplying fractions in measurements Lacking confidence in real-time calculations
Numerical Insecurity	Feeling anxious when calculating under pressure Lacking confidence due to early math struggles Overcoming fear through practice and experience Preferring calculators for reassurance Avoiding math-heavy tasks due to nervousness Gaining confidence with repeated real-life use

Practical Numeracy. This theme emerged from the utterances of students in numerical literacy application in real-life contexts outside the classroom. Participants shared how numeracy was part of daily responsibilities such as managing finances, calculating change when shopping, measuring ingredients for cooking and baking, and handling small business activities like selling snacks or school supplies.

Students also highlighted their involvement in household budgeting and understanding sale prices, showing early financial literacy. Many recognized the relevance of mathematics in their academic goals and future careers. For example:

> We need to understand Math… so you'll know how to calculate the change when you open a store. (IDI 3)
> When we go grocery shopping, I need to add the prices of the things I buy. (IDI 4)
> I usually tend the store…so I can know if I lost the money or if I got the correct change. (IDI 7)

These findings are supported by Ferdianto et al. (2022), who emphasized that numerical literacy is grounded in practical life. Also, this result aligns with the findings of Tout (2020), who noted the importance of contextual, real-world problem-solving. Similar observations support the study made by Rakhmawati and Mustadi (2022), who found that conceptual understanding improves with real-life applications. Further, Sujatha and Vinayakan (2023) and Bognar et al. (2025) also stress that numeracy instruction should bridge the classroom and the real world to foster fluency and competence.

Applying Life Skills Math. This theme reflects the students' use of basic mathematical operations addition, subtraction, multiplication, division, percentages, and fractions in routine scenarios. These included buying snacks, budgeting pocket money, estimating sale discounts, and sharing resources equally.

> The example that I use most often, Ma'am, is when finding percentages calculate discounts, and also, most importantly, addition and subtraction. (FGD 1)
> Multiplication…They help calculate or solve problems at home or anywhere outside of school. (IDI 1, IDI 9)
> Like converting fractions to any whole numbers like decimals…I use this at home when I'm buying rice… like 1/4 or 3/4. (IDI 2)

The findings align with Harmini (2016), who argued that life skills math enhances functional decision-making. In addition, the result corroborates with the study of Mumcu (2016) and Kanellopoulou (2022) which emphasized the importance of real-life numerical literacy in enhancing problem-solving. Further, the result aligns with the findings of Muniasari et al. (2024) and Zahrah and Febriani (2020) which noted the role of family and contextual learning in reinforcing these skills.

Numerical Cognition Challenges. Students reported cognitive struggles with math, such as difficulty handling large numbers, forgetting formulas, and reliance on manual computation. These issues often resulted in reduced accuracy and confidence, particularly with fractions and mental math.

> Sometimes, when prices are large, it becomes difficult to calculate the answer. (FGD 1, IDI 1)
> I still need to use my fingers because I find it difficult to compute mentally when dealing with numbers. (IDI 4)
> Subtraction is my weakest point… it's difficult to practice all the time. (IDI 6)

The result aligns with the findings of Bayaga and Nzuza (2022), which attributed that challenges are caused by gaps in cognitive attention and control. This result confirms the study made by Zuj et al. (2017) and Yayul et al. (2020) who found that distractions, rote memorization, and low comprehension negative affect performance. Similarly, Gray and Reeve (2016) and Rohmah et al. (2022) stressed the need for conceptual clarity to foster higher-order thinking and application.

Numerical Insecurity. This theme emerged from students' emotional responses—such as math anxiety and low self-confidence, and reliance on calculators. Although some expressed avoidance of math-heavy tasks, others reported gradual improvement through practice and exposure.

> I find it difficult because I usually struggle to find the correct answer in time, so it becomes very challenging when I can't. (FGD 3)
> I've never really memorized the multiplication table, which makes it harder for me. (IDI 10)
> If you don't have a calculator at home, you really have to use your brain. (IDI 8)

This result confirms with the findings by Utami et al. (2020) and Fauth et al. (2019), which highlight the affective domain's impact on numerical literacy. Further, this result corroborates with the findings of Jansen et al. (2016) emphasized that emotional scaffolding and positive reinforcement are vital for young learners. Furthermore, Fordham-Knoxx (2024) and Seng (2015) also noted that negative learning experiences can reinforce numerical insecurity, prompting avoidance or reliance on others.

Coping Mechanisms of the Participants as regards Numerical Literacy Application

Presented in Table 2 are the coping strategies adopted by the learners. Analysis revealed five coping strategies: Practicing Repeatedly**,** Seeking Help and Guidance**,** Using Different Learning Strategies**,** Engaging in Reflective Learning, and Developing Self-Reliance and Confidence

Table 2

Coping Mechanisms of the Participants as regards Numerical Literacy Application

Essential Themes	Core Ideas
Practicing Repeatedly	Practicing mathematical problems regularly Memorizing multiplication tables and formulas Reviewing past mistakes and correcting them Applying learned concepts to different problems Studying consistently to reinforce knowledge Using books and apps for additional exercises
Seeking Help and Guidance	Asking teachers for clarification Consulting parents, siblings, or peers for assistance Requesting step-by-step explanations Engaging in group discussions for better understanding Using online resources such as Google for guidance Seeking alternative explanations from multiple sources
Using Different Learning Strategies	Trying specific methods to simplify solutions Applying trial-and-error techniques for better comprehension Using hand multiplication or other visual aids Utilizing calculators or tools when necessary Searching for alternative ways to solve problems Exploring different problem-solving techniques
Engaging in Reflective Learning	Retracing steps when struggling with a solution Evaluating personal difficulties and finding ways to improve Reflecting on learning gaps Studying past lessons to strengthen foundation Adjusting strategies based on previous mistakes Innovating ways to think more critically in problem-solving
Developing Self-Reliance and Confidence	Trusting oneself in problem-solving Maintaining a positive mindset toward math challenges Persevering despite difficulties Avoiding panic and staying calm when solving problems Believing in one's ability to improve over time

Essential Themes	Core Ideas
	Taking initiative to study without external pressure

Practicing Repeatedly. Participants highlighted the role of consistent practice in developing numerical fluency. They spoke of memorizing multiplication tables, reviewing errors, and solving varied problems to reinforce understanding. Many used books and educational apps to support independent learning.

> By practicing time to time so that you will learn better… (IDI 2)
> I analyze the problem, by reviewing my answers… check whether they are correct or incorrect (FGD 1)
> I practice the equation in different forms…or ask questions to people who understand better. (IDI 6)

These findings support the study conducted by Zingerman (2021), Sayekti et al. (2021), and Kuswanti (2023), who emphasized the importance of repetition and digital tools. In addition, Swope-Farr (2021) and Widhiyanti et al. (2023) further observed that regular practice helps reduce anxiety and builds persistence.

Seeking Help and Guidance. Students actively sought support from teachers, parents, siblings, and peers. They requested step-by-step explanations and engaged in collaborative learning. Some also used online resources to explore alternative solutions.

> My family and teacher helped me…by giving me the basics and methods that I can use. (FGD 4)
> My brother offers helpful advice. (IDI 10)
> They help me by explaining it to me step by step and in a slower way. (IDI 6)

These findings affirm the study of Salminen et al. (2021), who stated that learning success extends beyond classroom instruction and is strengthened through home guidance. Similarly, this result aligns with the findings of Solomon et al. (2019) emphasized that teacher-facilitated discovery learning helps students work through complex problems. Likewise, this support the study by Susperrejuy et al. (2022) highlighted the value of home environments enriched with numeracy to support long-term understanding. Additionally, Ghazali et al. (2021) noted the importance of equipping parents with the tools and content knowledge to support learning at home, and Bryant et al. (2021) underscored the value of verbalizing mathematical ideas in identifying misconceptions and shaping more effective strategies.

Using Different Learning Strategies. This theme captures students' adaptability and willingness to experiment with various strategies in addressing numerical challenges. Learners described using trial-and-error methods, breaking tasks into manageable steps, and employing visual tools like hand multiplication or written guides to aid comprehension. The use of calculators for accuracy and confidence was also mentioned, as was seeking alternative solutions or multiple problem-solving methods—indicating a flexible and growth-oriented mindset.

> I'll just try new methods to help understand Math problems. (FGD 2, IDI 1)
> If I don't get the right answer, I ask the teacher to explain it to me step by step again. (IDI 6, IDI 8)
> If I don't have a calculator, I try think on my own… but I prefer calculator when it is available. (IDI 7)

These results align with the findings of Sinaga (2023), who advocated for tailoring strategies to the learner's skill level to strengthen numeracy. Also, this result supports the study of Sayekti et al. (2022) that combining abstract and concrete strategies enhances understanding, Likewise, this coincides with the study of Laxman (2024) that emphasized the importance of student-centered approaches. Additionally, Vansdadiya et al. (2023) noted that play-based and interactive methods, especially for younger learners, promote meaningful engagement with numeracy. Further, Bryant et al. (2021) also reiterated that verbalization and exploration support students in uncovering mathematical misconceptions.

Engaging in Reflective Learning. This theme illustrates how learners engage in introspective and metacognitive strategies to improve their understanding of mathematical concepts. Participants described retracing problem-solving steps, reviewing previous lessons, and adjusting strategies based on prior mistakes. This reflective practice often led to deeper comprehension and more innovative thinking, enabling students to explore different angles when solving problems.

> I chop the problem into smaller parts to analyze it better.(FGD 2)
> I try to memorize formulas and apply them correctly. (IDI 9)
> I review my solutions… I review previous topics to find the correct answer. (FGD 3, IDI 5)

These findings support the study of Howell (2021) and Rohmah et al. (2022) that self-checks and inquiry-based learning enhance awareness and

problem-solving. In addition, this result aligns with the findings of Sayekti et al. (2023) which highlighted reflection on errors improves problem-solving skills. Further, Serin (2023) emphasized that reflective activities help break down complex tasks into manageable units. Furthermore, Fodham-Knoxx (2024) noted that reflection enhances engagement by empowering students to take charge of their own learning.

Developing Self-Reliance and Confidence. This theme signifies a shift in students' mindset as they develop greater confidence and independence in using mathematics. Many learners articulated the importance of trusting themselves, staying calm under pressure, and persevering through difficulties. Others shared how taking initiative—such as studying without being prompted—fostered a sense of responsibility and ownership over their learning journey.

> I overcame the problem by analyzing and understanding the problem. (FGD 2)
> I try to stay calm and take my time in solving the problem. (FGD 1)
> I overcame the problem by studying the lesson and trying my best to understand it. (IDI 9)

This result aligns with the findings of Zingerman (2021), who emphasized that mastery of fundamental skills builds confidence and self-reliance in numerical literacy. Also, this result support the findings of Hwang (2020) which pointed out that early development of numerical literacy is linked to long-term academic success. Similarly, this result corroborates with the findings of Widhiyanti et al. (2023) which found that fostering student independence strengthens resilience and promotes long-term retention of concepts. Further, Gilligan-Lee et al. (2023) noted that confidence in mathematics grows through home-based numerical activities and routine practice. Furthermore, Salminen et al. (2021) stressed that supportive learning environments, both at home and in school, cultivate self-reliant learners capable of applying numeracy in real-life situations.

Insights Shared by the Participants to the Academe and Society

Reflected in Table 3 are the insights shared by the participants with the academe and society regarding the application of numerical literacy. Through analysis, four essential themes emerged: emotional impact of overcoming math challenges, effective strategies for teaching math, importance of numerical literacy in daily life, and learning struggles.

Table 3

Insights that Can be Shared to the Academe and the Community

Essential Themes	Core Ideas
Emotional Impact of Overcoming Math Challenges	Experiencing happiness after solving problems Feeling relieved and stress-free Developing self-confidence and pride Strengthening perseverance and resilience Gaining motivation to tackle future challenges Enhancing problem-solving satisfaction
Effective Strategies for Teaching Math	Summarizing and reviewing key concepts Incorporating interactive learning tools (e.g., flashcards) Providing real-life applications of math concepts Offering additional tutoring and support Encouraging memorization of fundamental concepts Adjusting the pacing of lessons for better understanding
Importance of Numerical Literacy in Daily Life	Recognizing its necessity in everyday tasks Understanding its role in financial transactions Applying numerical literacy in career fields Enhancing logical thinking and problem-solving skills Promoting independence in decision-making Equating numerical literacy with other essential skills
Learning Struggles	Experiencing difficulty in grasping concepts Struggling with memorization and retention Feeling anxious and nervous about solving problems Facing challenges with fast-paced teaching methods Encountering difficulty in real-life applications Needing more engaging and simplified instruction

Emotional Impact of Overcoming Math Challenges. This theme reflects how overcoming difficult math problems positively impact students' emotions and motivation. They reported feelings of happiness, relief, reduced stress, and increased confidence. Success in problem-solving also boosted perseverance and fostered a more positive attitude toward learning math, motivating them to take on future challenges.

> When I finally get the answer, and understand the problem, I feel happy and light-hearted... finally able to get the problem. (FGD 1, IDI 1)
> I feel relieved and at ease because I now understand the questions and can apply the solutions in my daily life. (FGD 6)
> I feel relieved because sometimes I get nervous when I can't answer the questions. (FGD 7)

This result supports with the findings of Jansen et al. (2016) which emphasized that anxiety can hinder engagement with math. Also, this result aligns with the findings of Swope-Farr (2021) emotional impact are strongly tied to student engagement and discipline. This result corroborates with the findings of the study conducted by Howell (2021) that emotional reinforcement and praise can transform math from a perceived challenge into an achievable task. Additionally. Ekeh (2023), found that perseverance in solving challenging problems develops grit. Likewise, Serin (2023) highlighted how increased confidence aids problem-solving and fosters both emotional and cognitive growth.

Effective Strategies for Teaching Math. Participants shared various strategies that support their learning and enhance numerical literacy. These include summarizing key concepts, reviewing lessons before moving forward, and using interactive tools such as flashcards to reinforce memorization. Real-life applications of math were also noted as highly effective, helping students connect abstract concepts to everyday life. Students also stressed the importance of tutoring, clear instruction, slower pacing, and adaptable teaching methods to address learning gaps.

> They should provide more examples, speak clearly and loudly, and make it easier for us by summarizing the topic, rather than making the math subject too difficult. (FGD 5)
> Maybe if some students don't understand, they can attend tutoring classes, even if it's just on Fridays. This way, students can be able to help students who don't understand the lesson. (FGD 4, FGD 7)
> Well, I suggest that they go slower when solving problems because some people, like me. Take more time to understand things in math since it can be difficult at times. (IDI 6)

This result supports the findings of Sinaga et al. (2023), who found that problem-based learning combined with technology enhances numerical and digital literacy. Also, this result aligns with the findings of Vansdadiya et al. (2023) which noted numerical literacy of students in play-based environments

improved over traditional settings. Further, this result corresponds with the study made by Muniasari et al. (2024) who emphasized the role of individualized tutoring in reinforcing classroom instruction. Furthermore, Bognar et al. (2025) emphasized the importance of math games and problem-solving activities to integrate procedural fluency and conceptual understanding. Similarly, Zahrah and Febriani (2020) advocated for teaching math in real-life contexts rather than through abstract, textbook-only approaches.

Importance of Numerical Literacy in Daily Life. This theme highlights how students perceive numerical literacy as a crucial skill for daily life. They acknowledged its relevance in tasks such as managing money, making decisions, and pursuing careers in fields like engineering and technology. Many equated its value with reading and writing, recognizing it as a foundational skill for independence and future success. Participants shared:

> I think they value it, Ma'am, because numerical literacy is essential in our daily lives, and there is not a day when we do not rely on it. (FGD 1, FGD 3)
> They should value numerical literacy because in the near future, it can be useful for fields such as engineering, technology, or even chemical things. (IDI 2)
> They should value it as highly as they value reading and grammar literacy because it is equally important and just as applicable in real-life situations. (IDI 7)

This result aligns with the findings of Reid and Andrews (2016), who noted that numerical literacy involves fundamental functions, value-based reasoning, and decision-making. Similarly, this result supports the findings of Kanellopoulou (2022) that emphasized numerical literacy helps students solve relevant real-life problems. Further, this result corroborates the findings of the study by Simanullang et al. (2021) which found that it is embedded in the curriculum and necessary for achieving real-world learning outcomes.

Furthermore, Pallet (2018) also underscored the need to equip teachers with both conceptual and practical knowledge to teach math meaningfully. Moreover, Benson et al. (2019) added that encouraging students to create real-world math problems based on their experiences reinforces the practical value of numerical literacy.

Learning Struggles. This theme reveals students' emotional and cognitive challenges in developing numerical literacy. Participants described difficulties in understanding and retaining concepts, struggling with fast-paced

lessons, and feeling anxious during problem-solving. Some noted the challenge of applying classroom lessons to real-life scenarios and emphasized the need for more engaging, simplified instruction. Students shared:

> I've realized that Math isn't easy, you have to practice and practice until you get it right. (FGD 5)
> What I've realized is that it's important to always learn numerical literacy because it is one of the most important lessons. You need to understand and memorize for you to become successful in life. (IDI 2)
> Well, the important lesson that I realized is I should really value Math, as something that I can use, and not just something that I can use just during in class. (IDI 6)

These findings align with the study of Rohmah et al. (2022), who reported that many students struggle with basic math concepts, leading to disinterest. Further, this result supports the findings of Piper et al. (2018) which identified low learning outcomes in early grades as a global concern, often due to poor instruction and limited resources. Furthermore, this result corroborates the findings of Nelson and Powell (2018) which emphasized that early struggles with math often result in long-term academic setbacks.

Moreover, Salminen et al. (2021) pointed to both external factors (like lack of parental support) and internal factors (such as poor reading comprehension) as barriers to numerical development. Similarly, Yayuk et al. (2024) further recommended differentiated instruction and holistic support systems to effectively address these learning difficulties.

CONCLUSION

This study offered an in-depth exploration of the lived experiences of private elementary students in applying numerical literacy both in academic and real-life contexts. The findings revealed that while students recognize the importance of mathematics beyond the classroom, they often struggle with confidence, conceptual understanding, and support systems. Despite these challenges, their narratives also demonstrated resilience, moments of discovery, and a growing appreciation for the practical value of math.

As an educator, this research was both enlightening and motivating. It underscored the need for a more compassionate, student-centered approach to mathematics instruction—one that emphasizes relevance, real-life application, and emotional support. Moving forward, it is crucial for both the academe and community to collaborate in reframing mathematics education as a vital life skill

rather than a mere academic requirement. Ultimately, this study reaffirms the transformative potential of education in shaping confident, capable, and numerically literate learners.

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