A MULTIPLE-CASE Exploration of Financial Resilience among Davao HEI Teachers in Pursuing Graduate STUDIES

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ABSTRACT

This qualitative study used a multiple-case design to explore the lived experiences of Davao Higher Education Institution (HEI) teachers in the Philippines who demonstrated financial resilience while pursuing graduate studies. The research examined how these educators managed financial challenges and sustained academic progress. Three purposefully selected cases were featured: a single mother who completed her Ph.D. through family and institutional support, a teacher who sustained doctoral studies through side hustles, and a master's student continuing education with minimal financial assistance. Data were gathered via in-depth interviews and analyzed thematically. Emerging themes included income insufficiency, persistent debt, emotional stress, and adaptive coping strategies such as budgeting, secondary income sources, and reliance on both social and institutional support systems. The findings emphasize the necessity of systemic interventions, including financial literacy programs, salary restructuring, and expanded institutional assistance. These insights are relevant for education policymakers, school administrators, and future researchers aiming to enhance teacher welfare and promote equitable access to advanced education.

KEYWORDS: *Financial resilience, graduate education, Davao HEI teachers, coping strategies, Philippines*

INTRODUCTION

Across the world, the financial resilience shown by teachers is an indication of their coping with larger socio-economic problems affecting education and the teaching profession. In a study conducted, it further shows that teachers in different countries struggle with their finances in pursuing graduate studies because their wages are low or salaries cannot cater to the rates of inflation. Between 2015 and 2022, these rates have doubled around the world, particularly for primary education teachers. It is now at 4.6 percent, which is twice the rate of previous years, regardless of a country's income status (UNESCO, 2023). The struggles in pursuing graduate studies have affected educational systems around the world by heightening some factors among a wider range of professionals, especially teachers (OECD, 2022). This largely impacts both private and public scholarships supporting students and teachers' professional growth (IMF, 2021). Thus, a direct effect on philanthropic funds' resilience during recession is needed to contribute positively to the financial structure of educational organizations in the recent past (Gonzalez, 2021).

Globally, in Europe and North America, a study revealed that despite well-resourced education systems, these regions also struggle to retain qualified teachers and support their professional growth, which has significant effects on educational quality and equity (UNESCO, 2022). Further, in South Africa, inadequate funding between rich and poor schools means that many teachers suffer financially, leading to demotivation and dissatisfaction with their ability to pursue graduate education (Department of Basic Education, 2021). In India, the inflation rate has worsened an already fragile education system where many teachers have no stable income. This financial pressure has correlated with general questions of financial literacy and the economic sustainability of teachers. Many teachers lack financial literacy, resulting in poor financial decisions and higher risks of debts affecting career enhancement (World Bank, 2021).

Nationally, in the Philippine Statistics Authority (PSA), the Philippine education system is in a state of crisis, burdened by insufficient budget allocations, outdated curricula, and a growing disconnect between what is taught in schools and the realities of the world beyond the classroom. Despite education being heralded as a priority, public schools all over the country continue to underfund themselves, which raises concerns about their professional growth. Subsequently, teachers did not and cannot pursue graduate studies without further resolutions (Silverio, 2025).

Locally, a case study from the Division of Davao City explored the financial literacy of basic education teachers, revealing issues such as financial strain, emotional distress, and compromised teaching performance, while also highlighting strategies like seeking financial guidance and practicing discipline (Lopez, et al., 2024). Another study investigated the financial management struggles of public secondary school leaders in Davao City, noting that limited funding, delayed disbursements, and budgeting pressures reflect the broader financial environment impacting teachers (Bantilan et al., 2023).

Meanwhile, the researcher was unable to find any in-depth qualitative studies on Higher Education Institution (HEI) teachers in regional urban centers like Davao that focus on developing and sustaining financial resilience while pursuing advanced degrees. Thus, this study addresses the gap by conducting a multiple case study of the lived experiences of Davao HEI teachers, with a particular focus on how they navigate financial hardship, emotional stress, and institutional structures in their pursuit of graduate education.

METHODS

Research Design

In this study, the researcher used a qualitative research design, specifically a multiple-case study design. Qualitative research approaches were used to communicate research concerns about social phenomena and their surroundings that require explanation or comprehension of the Davao HEI teachers.

Additionally, the choice of a multiple-case design allowed the researcher to compare and contrast the unique financial strategies and emotional journeys of three educators, each in distinct socioeconomic circumstances with a maximum level. This study employed maximum variation sampling, a purposive strategy used in qualitative research to capture a wide range of perspectives and lived experiences (Patton, 2015). The goal of this approach was to explore how financial resilience manifests among teachers from different socio-economic, professional, and personal backgrounds. By selecting participants with varied characteristics such as employment experiences, gender, age, civil status, academic program level (master’s vs. doctoral), and access to financial support, the study ensured that the data reflected the breadth and complexity of challenges and coping strategies present across different cases.

Research Locale

This study was conducted in Davao City and Davao del Sur, Philippines. Three schools in this locality were chosen and assigned the initials HEI A, HEI B, and HEI C for confidentiality purposes.

Research Respondents

The study involved six participants — three teacher-cases and three informants — all connected to higher education institutions (HEIs) in the Davao

Region. The three main cases were HEI teachers actively pursuing or who had completed graduate studies while demonstrating financial resilience: Victoria Elizabeth (41, HEI A), a single mother earning ₱40,000–₱60,000 who carried ₱200,000 in family medical debt; Trevor Noah (30, HEI B), who supplemented his ₱25,000–₱50,000 salary through event hosting to fund his doctoral studies amid ₱100,000 in dissertation-related expenses; and Mira Alonzo (25, HEI C), a master's student earning ₱16,000–₱30,000 who shouldered ₱250,000 in debt with a 50% salary deduction for student loans. Their respective informants — a daughter, a classmate, and a colleague — provided corroborating perspectives to triangulate each case narrative.

Participants were selected through a combination of purposive and snowball sampling to ensure maximum variation across age, gender, salary brackets, teaching tenure, academic level, and degree of institutional financial support.

Data Sources

This multiple-case study's data sources, in-depth interviews, and observations were collected. Transcripts were generated using the interview guide questionnaire, which was validated by the experts in the content method and field. The data for this study was gathered through one-on-one interviews with participants using an interview guide that addresses the research questions and subquestions. The researcher collected the participants' opinions, perspectives, and feelings about leadership challenges.

Data Collection

Prior to data collection, the researcher secured the necessary ethical clearances, including approval from the Graduate School Dean, certification from the UIC Research Ethics Committee (REC), and endorsement from the administrations of the participating private institutions. Informed Consent Forms (ICFs) were prepared and reviewed as part of the REC submission process. Once all approvals were obtained, participants were contacted through email or messaging platforms to confirm their willingness and availability. An orientation was conducted to acquaint them with the study's purpose, objectives, and research questions, after which participants were given sufficient time to review and sign the ICFs. Demographic information was gathered directly from participants through the same consent documentation, while informants confirmed their voluntary involvement through online communication. No replacements were made, as all participants and informants expressed willingness to proceed with the individual depth interviews (IDIs).

The interview venue, where applicable, was communicated in advance to allow participants to prepare and request any needed accommodations. Responses were recorded using both a mobile device and a laptop as backup, and initial responses from all participants and informants were subsequently reviewed by a professional analyst to preserve the integrity and authenticity of the data.

Ethical Statement

The conduct of this study strictly followed the ethical protocols prescribed by the University of the Immaculate Conception's Research Ethics Committee (UIC-REC). All participants took part on a purely voluntary basis and were accorded full dignity and respect throughout the process. Concerns were attended to without delay, and any personal information shared by the respondents was handled with strict confidentiality. Participants retained the right to opt out of the study at any time without facing any form of repercussion. The researcher took deliberate measures to ensure that the survey instrument contained no language that could be considered offensive, biased, or demeaning, and that only information essential to the study was collected, with appropriate protections in place for respondent welfare. Consistent with the provisions of Republic Act 10173, otherwise known as the Data Privacy Act of 2012, the confidentiality and privacy of all data were upheld at every stage of the research, with the assurance that findings would be utilized solely for academic and scholarly ends.

RESULTS AND DISCUSSION

This chapter of the study highlights the personal experiences of the Davao HEI teachers in pursuing graduate studies. This chapter contains the within-case analysis of each of the three (3) cases that qualified based on the inclusion criteria set, with one (1) informant each, totaling three (3) informants.

Further, summarized in this chapter is the discussion which provides key findings of the study, which were elaborated with literature. This chapter also contained the implications of the study, recommendations for future research, and concluding remarks.

Table 2

Cross-case Analysis

Essential Themes	Case Unit		Remarks
	Similar	Different	
Lived Experiences			
Institutional Support and Financial Aid as Critical Enablers	1, 2	3	Cases 1 and 2 benefitted from structured institutional assistance such as formal scholarships, salary deduction schemes, and service obligation agreements tied to their financial aid. Their narratives reflected strong alignment with institutional policies and support systems. Case 3, on the other hand, demonstrated greater reliance on informal or external sources of aid such as personal networks or non-institutional loans. This suggests either limited institutional aid or the participant's strategic preference for more flexible, albeit less stable, forms of support
Personal Sacrifices and Lifestyle Adjustments for Academic Progress	1, 2, 3		All three cases consistently reported making personal and financial sacrifices to pursue their graduate education. These included deprioritizing non-essential spending, delaying long-term goals like purchasing property, reducing social engagements, and managing emotional distress brought on by financial strain. This theme was a shared lived reality across the board.
Strategic Financial Resilience and Resourcefulness	1, 3	2	Cases 1 and 3 actively displayed strategic behaviors such as transferring to more financially supportive institutions, timing loan applications around academic needs, or formally requesting salary deductions or aid. These actions demonstrate a proactive and calculated approach to sustaining graduate study. Case 2, in contrast, did not emphasize such institutional maneuvering. Instead, it focused more on personal budgeting and lifestyle adjustments rather than institutional negotiation or school-switching strategies. This reflects a less externally strategic but still resilient financial approach
Adaptive Strategies in Financial Adversity	2, 3	1	Cases 2 and 3 leaned into emotional adaptability and informal coping mechanisms. They showed resilience by managing emotional strain through family support, short-term borrowing, or recalibrating their lifestyle. Their strategies appeared more individualized and emotionally grounded. Case 1 was more anchored in formalized institutional support and structured financial plans, showing less emphasis on emotional

			self-regulation or informal adjustments. Its coping strategies leaned more on system-based solutions rather than internal or emotional adaptability.
Ways on demonstrating financial resilience			
Practicing Personal Discipline and Financial Sacrifice	1, 2, 3		All three cases reflected high levels of personal discipline through lifestyle changes, restrained spending, and prioritization of tuition over leisure. This shared trait underscores a strong internal commitment to academic completion despite limited resources
Seeking Alternative Income and Support Mechanisms	1, 2	3	Cases 1 and 2 leaned more heavily on structured institutional mechanisms such as faculty development funds, salary deductions, and formal loan programs. These teachers had better access to Davao HEI -based financial infrastructure. Case 3 depended more on informal or external sources such as family support, freelance work, or non-HEI-related loans, indicating limited institutional financial backing or greater autonomy in managing aid sources.
Building Emotional Strength and Maturity	1, 3	2	Case 1 displayed more signs of mental and emotional exhaustion due to the dual pressure of financial burden and academic load. Case 3, while facing similar challenges, coped by grounding their resilience in faith and family support, reflecting a spiritually and relationally rooted emotional strategy. Case 2 appeared to exhibit more balanced emotional regulation, viewing financial sacrifice as part of personal growth and future success. This case revealed emotional maturity through self-awareness and optimism
AdaptingLifestyle and Spending Habits	1, 2, 3		All Cases made significant adjustments in their daily habits—choosing budget-friendly alternatives, reducing non-essential purchases, and developing cost-saving routines. This convergence highlights a shared adaptive mechanism for sustaining graduate education.
Leveraging Motivation and Institutional Culture	1, 2	3	Both Case 1 and 2 showed strong alignment with institutional expectations, drawing motivation from the promise of career growth, salary increases, and professional advancement. Their narratives were also shaped by the academic culture of their HEIs. Case 3's motivation leaned more heavily on intrinsic and relational factors such as fulfilling family aspirations and personal faith. Institutional influence was less emphasized, suggesting a more individualized motivational base

Lived Experiences of Davao HEI Teachers Regarding Financial Resilience in the Pursuit of Graduate Studies

The lived experiences of Davao HEI teachers pursuing graduate studies revealed a complex relationship between the following themes, supported by relevant literature and related studies.

Navigating Institutional Support and Financial Aid Mechanisms. Teachers in Davao HEIs pursuing graduate studies often encounter significant challenges related to institutional support and financial aid accessibility. This finding aligns with a study by Cruz et al. (2024), which emphasized that while institutional support mechanisms such as government scholarships and study leave provisions exist through laws like Republic Act No. 4670 and the Tertiary Education Subsidy, teachers still encounter barriers in accessing these resources due to bureaucratic hurdles, limited dissemination, or employment status-based exclusions.

Additionally, a study by Medina et al. (2024) highlighted that while many students possess moderate financial literacy, they still experience financial stress, indicating that knowledge alone does not alleviate financial burdens. Rising tuition fees and limited financial aid options compound this financial pressure, creating significant challenges for both students and educators.

Further, a 2025 report by the Philippine Association of Colleges and Universities (PACU) pointed out the necessity of well-designed educational loan programs to support students financially. The reliance on tuition fees and government subsidies, coupled with increasing operational costs, has created a precarious financial situation for many HEIs, particularly private ones, underscoring the urgency for policy reforms and strict implementations to address these challenges (Manila Times, 2025).

Personal Sacrifices and Lifestyle Adjustments. Pursuing graduate studies required significant personal sacrifices and lifestyle adjustments among Davao HEI teachers, often forcing them to limit their spending and seek more affordable alternatives to meet daily needs. The findings are also true to a study by Velasco (2024), which found that many Filipino teachers who are also graduate students experience considerable academic stress, which often leads to emotional exhaustion and the need to move to urban areas for better educational opportunities. This transition from rural to urban settings required substantial adjustments in their lifestyles, including higher living costs and changes in social support networks.

Similarly, a study by Ramos et al. (2024) highlighted that students face various stressors, including financial pressures that impact their mental health and require effective coping strategies. This is particularly true for teachers balancing academic responsibilities with personal and professional obligations. Further, Bautista et al. (2024) noted that teachers often take on additional work, such as weekend tutoring or part-time jobs, to support their studies, sacrificing rest days and personal time to manage financial pressures. Moreover, financial resilience in this context emerges not only from formal support systems but also from the ability of teachers to creatively manage limited resources, seek informal community support, and reframe their challenges as growth opportunities (Lim et al., 2024).

Strategic Financial Resilience and Adaptability. Davao HEI teachers demonstrated strategic financial resilience and adaptability by employing practical strategies such as budgeting, tracking, and prioritizing expenses. In support of the findings, Austria-Cruz (2019) presented that teachers resorted to personal strategies to cope with financial strain, sacrificing comfort, reducing leisure expenses, and taking on additional work while managing academic responsibilities.

Further, Dela Peña et al. (2024) indicated that saving habits significantly influence teachers' financial stress levels, implying that strategic financial behaviors mitigate stress. Additionally, the PIDS report (2025) pointed out the necessity of financial literacy programs educating teachers to track their finances to avoid excessive loans. They should track their income sources and be specific about the amounts they enter and move monthly, quarterly, and annually. Such programs must have a long-range plan in mind to alleviate financial burdens (TES, 2024).

Emotional Coping and Inner Motivation. Emotional resilience and inner motivation were crucial for Davao HEI teachers navigating financial and academic challenges. Further, these coping mechanisms and motivations had consistently emerged as key enablers for teachers navigating financial and academic demands and stressors. Aside from these factors and general emotional strategies, faith has also played a crucial role. Oducado et al. (2021) affirmed the findings of the study by explaining that graduate students with higher personal resilience exhibited lower levels of anxiety and fear, especially during the crisis. It also revealed that graduate students with higher personal resilience experienced lower anxiety and fear, highlighting how emotional endurance buffers academic stress.

Similarly, Pedroso et al. (2023) concluded that emotional intelligence and motivational drive were essential for balancing leadership and academic demands. It emphasized that emotional resilience and internal motivation were key enablers of academic persistence despite financial adversity. He emphasized that emotional intelligence, self-reflection, and intrinsic motivation are central coping tools for individuals balancing responsibilities

In addition, Dalmacio et al. (2021) found that religiosity among Filipino teachers significantly enhanced resilience, optimism, and well-being, all of which mediated their sense of contentment. Though religiosity itself did not directly predict life satisfaction, its positive effects on psychological well-being were substantial. These findings reinforced the view that emotional coping, rooted in faith, self-belief, and familial bonds, is integral to the sustained academic efforts of Davao HEI teachers despite economic and situational challenges.

Ways of Demonstrating Financial Resilience Based on Experiences

The Davao HEI teachers demonstrated financial resilience based on their experiences through the following themes:

Intentional Financial Discipline. Intentional financial discipline has been a cornerstone of resilience among educators. Similar to this finding is a study by Tan et al. (2023), which found that positive financial behaviors, such as regular saving and informed spending, significantly enhanced teachers' financial well-being. Another, Rivas (2023), emphasized that teachers regained control over their financial situations by adopting prudent spending habits and avoiding impulsive purchases, thereby reducing reliance on loans.

Additionally, financial struggles were often a persistent challenge for educators, but those who consciously adjusted their spending habits and focused on long-term financial goals reported greater financial stability (Montemayor et al., 2024).

Alternative Income Generation. Alternative income generation has also proven to be a vital strategy for teachers supplementing limited salaries. Similar to the findings, a study by Flores and Castro (2024) found that Davao HEI teachers often engage in side hustles like hosting, coaching, judging events, and freelance work to augment their income, helping them pay off debts faster and reduce financial stress.

Moreover, a study by Cabral and Morales (2024) noted that teachers in the Visayas region have increasingly turned to small business ventures, such as online selling and tutorial services, to boost their household incomes and achieve financial stability. Additionally, Santos et al. (2024) observed that educators in rural areas have taken on agricultural side businesses, including livestock raising and crop farming, to diversify their income sources and reduce financial vulnerability.

Emotional Maturity and Coping Mechanisms. These were integral to how Davao HEI teachers manage the stresses associated with financial constraints while pursuing graduate studies. They built resilience by embracing professional and academic challenges, sustaining a positive outlook, and drawing strength from their commitment to students and personal goals. To support the findings of the study, Pagayanan (2016) highlighted that educators cope with the demands of teaching by being steadfast and developing effective time management skills, which contributed to their resilience in academic settings.

Complementing this, Bigcas (2024) identified emotional intelligence, optimism, and adaptability as key psychological resources that helped Filipino teachers sustain motivation and performance under pressure. These studies demonstrated that emotional maturity is a critical enabler of financial and academic perseverance. Further, Oducado et al. (2021) added that these adjustments were often accompanied by psychological burdens such as stress and burnout, yet many display strong emotional coping mechanisms rooted in familial motivation, spiritual resilience, and intrinsic goals.

Lifestyle Adjustments. Teachers often made significant personal sacrifices such as reducing leisure activities, postponing large purchases, or minimizing social engagements to allocate funds for tuition and academic resources. Parallel to the findings, a study by Salazar et al. (2023) found that many Filipino teachers adjusted their daily spending habits to cope with financial pressures, including cutting back on non-essential expenses and prioritizing educational costs.

Similarly, De la Cruz (2023) documented that financial strain among teachers often leads to shifts in daily spending behaviors, emphasizing the necessity of structured support systems to prevent burnout and financial distress. Additionally, Espiritu (2024) noted that these adaptive behaviors reflect both intentional self-regulation and broader structural gaps in institutional support, emphasizing the critical role of personal financial discipline in achieving long-term financial stability.

Institutional Encouragement and Support. These support systems for Davao HEI teachers play a pivotal role in sustaining their motivation to complete graduate studies. The availability of scholarships, academic advising, and mentorship reinforced academic persistence and mitigated the negative effects of financial stress. Relatively, the results of this study is also true to the study of Reyes et al. (2024), which emphasized the importance of structured institutional planning in providing equitable access to scholarships and financial aid across higher education institutions in the Philippines. Similarly, Alvarez and Cruz (2024) found that graduate students who received consistent institutional encouragement, whether through administrative support, academic advising, or peer mentoring, exhibited higher levels of engagement and completion rates.

Additionally, Lim and Bautista (2024) highlighted that well-implemented institutional support mechanisms alleviate economic burdens and nurture the psychosocial well-being of teacher-learners, reinforcing their academic resilience and motivation. The study suggested that well-implemented institutional support mechanisms alleviate economic burden and nurture the psychosocial well-being of teacher-learners.

Similarities and Differences of Experiences across Cases

Financial resilience among the three cases of Davao HEI teachers highlighted a multifaceted process influenced by psychological, social, and environmental factors, as discussed below through their lived experiences and ways of demonstrating in pursuing graduate studies.

Lived Experiences of Davao HEI Teachers Regarding Financial Resilience in the Pursuit of Graduate Studies

Across all cases, Davao HEI teachers shared both common and different experiences in balancing their academic aspirations with financial limitations, which led to the identification of four essential themes that follow:

Institutional Support and Financial Aid as Critical Enablers. Davao HEI teachers emphasized the pivotal role of institutional support and financial aid in their pursuit of graduate studies. Access to scholarships, grants, and supportive university policies often determined their ability to enroll and persist in advanced education programs, which was evident with Victoria Elizabeth and Trevor Noah and later with Mira Alonzo. These findings are in parallel to the study of Bernal et al. (2024), which highlighted that well-structured financial aid programs significantly enhanced graduate student retention and success, particularly among low-income sectors. Moreover, another study by Wright-Kim in 2023 documented the positive correlation between financial aid and long-term economic success. When graduate students received sufficient aid, they were more likely to complete their studies and realize greater returns on their educational investment.

More so, a study by Pedreso et al. (2023) explained that experiences like coping with lack of institutional support were reflected in a form of financial resilience. Such resilience happens when individuals are being used to the environmental and social incapability shaped by policy limitations, cultural expectations, and individual agency. Thus, these findings emphasized the necessity of improved policy implementation, inclusive scholarship opportunities, and psychological support services in Philippine higher education institutions to better support teacher-learners navigating graduate school under economic pressure.

Personal Sacrifices and Lifestyle Adjustments for Academic Progress. For all cases in Davao, returning to school involves deliberate choices like cutting expenses and sacrificing leisure, and returning to school often requires significant lifestyle adjustments and personal sacrifices. Hence, family routines are redefined to align with graduate-level demands. In support of the findings, a study by Del Mundo (2024) found that working students often reduce leisure activities and manage part-time work to address financial strain and burnout.

Similarly, Torres (2023) noted that balancing academic, professional, and family responsibilities frequently leads to physical and emotional strain, highlighting the importance of effective time management and personal discipline. Additionally, a study by Villanueva (2023) used Maslow's Hierarchy of Needs to explore how unmet basic needs, such as financial security, drive the urgency for resilience and motivate teachers to make sacrifices in pursuit of academic and professional growth.

Strategic Financial Resilience and Resourcefulness. For Victoria, Elizabeth, and Mira Alonzo, they consistently described cultivating resilience through careful budgeting and supplemental income efforts from institutional support. Moreover, developing financial resilience and resourcefulness has been critical for many graduate students. Meanwhile, Trevor Noah placed greater emphasis on tactical resource management to address the financial demands of graduate education. The findings were proven true in the study of Alghamadi et al. (2024), which explained that building financial resilience was an intentional process that included aligning resources with priorities and engaging in planning.

In relevance to the findings, Patel and Sharma (2024) emphasized that institutional strategies like long-term financial forecasting and stakeholder-driven planning were essential for maintaining financial stability. Lastly, a study of Seattle Anxiety Specialists (SAS) in 2022 has also applied Maslow's theory to analyze the well-being of teachers, emphasizing that when foundational needs were unmet, it hindered the ability of teachers to achieve self-actualization and professional fulfillment (SAS, 2022).

Adaptive Strategies in Financial Adversity. During periods of financial hardship, Trevor Noah and Mira Alonzo relied on flexible coping strategies such as delayed payments, community support, and strict financial tracking to stay on course academically. Victoria Elizabeth mostly relied on her institutional scholarships. In relation to the findings, a study by Xiao in 2014 confirmed the findings of the study and stated that adaptation in the face of financial adversity required cognitive flexibility and practical planning. Additionally, graduate students who were adaptive and had financial coping strategies were more likely to avoid critical financial mistakes and maintain academic progress.

Moreover, Martinez (2024) found that cognitive flexibility and practical planning are critical for students facing financial challenges, enabling them to delay payments, seek community support, and track expenses effectively. Similarly, Patel and Singh (2023) noted that students who develop adaptive financial behaviors are more likely to avoid critical financial mistakes and maintain academic progress.

Ways of Demonstrating Financial Resilience Based on Experiences

Similarities across all cases include shared experiences of emotional distress, limited resources, and the need to make personal sacrifices. All teachers expressed tension between their professional duties, academic workload, and financial stressors, which they summed up into five essential themes, which follow:

Practicing Personal Discipline and Financial Sacrifice. All cases were pursuing graduate education, which often required them to exercise strict personal discipline and make notable financial sacrifices. In relation to the findings of this study, Abrazado et al. (2023) observed that while many Filipino school employees exhibit a working knowledge of financial concepts, their financial resilience remains relatively low. Further, UNESCO results in 2023 discussed this discrepancy between knowledge and behavior underlined the importance of applying financial literacy to real-life decision-making. Teachers who exercised consistent budgeting and delayed gratification were better able to cope with graduate school expenses over time.

Complementing these, the Bangko Sentral ng Pilipinas (2024) emphasized that developing financial habits such as saving and expense tracking were key to building financial resilience. Their study among Filipino adults, including teachers, highlighted how those with stronger financial discipline tend to be more financially secure, even under economic pressure. Thus, personal discipline and sacrifice were not only strategic but essential components of financial resilience.

Seeking Alternative Income and Support Mechanisms. In response to limited salaries and rising graduate education costs, Victoria Elizabeth and Trevor Noah pursued side jobs or leveraged formal and informal support systems, while Mira Alonzo depended more on informal sources because she had 50% student loans rather than a full scholarship. The findings of this study are supported by a study by Balan et al. (2024), which found that access to formal financial services, such as credit unions and microfinance institutions. These resources help individuals plan for emergencies, diversify their income, and practice safer financial behaviors. In response to limited salaries and rising graduate education costs, many students pursue side jobs and leverage both formal and informal support systems.

Furthermore, Tan et al. (2024) found that financial resilience is enhanced when individuals not only understand their financial situations but also access resources like institutional grants, community savings programs, or family remittances. Such supports help bridge the gap between income and academic-related expenses. Additionally, Reyes and Santos (2023) observed that many Filipino families rely on informal financial support networks, such as community savings groups and family contributions, to cover educational expenses, fostering financial resilience through collective effort.

Building Emotional Strength and Maturity. Graduate studies inevitably introduced emotional challenges, especially for working professionals like Vitoria Elizabeth and Mira Alonzo, who juggled multiple responsibilities as a mother and a daughter supporting the family, respectively. Fortunately, Trevor Noah was not a breadwinner like them and only supports himself financially.

In parallel to the study findings, Cheng et al. (2024) explored how emotional intelligence and adaptability positively influence academic performance among graduate students. They emphasized that emotionally intelligent individuals were better equipped to manage setbacks, seek support, and maintain motivation under pressure. Additionally, Basilio et al. (2024) reinforced this argument by asserting that psychological resilience characterized by perseverance, optimism, and emotional self-awareness was an innate trait and a skill that can be cultivated. This finding is also congruent with the concept of Ordinary Magic by Masten and Dante (2001).

Furthermore, a study by Rivera et al. (2024) emphasized that shifts in financial strain are closely linked to changes in coping behaviors, highlighting their maturity in handling life circumstances and the height of emotions. Thus, for Davao HEI teachers, developing this emotional maturity has been critical to overcoming setbacks, maintaining productivity, and finding purpose amid struggles.

Adapting Lifestyle and Spending Habits. Adopting frugal living practices was another consistent theme in the stories of all cases. This includes adapting to a low-maintenance kind of living and taking advantage of simple things rather than spending on unnecessary things like vices and expensive restaurants. The study findings were proven true by Serido (2014), who found that budgeting and responsible consumption habits were crucial for students, especially those from financially constrained backgrounds. By allocating funds wisely, students could better meet education-related expenses without falling into unsustainable debt.

Meanwhile, Curry Forest (2024) stressed the importance of small, consistent financial behavior such as meal planning, avoiding credit dependence, and building emergency savings. These adjustments, though modest, accumulate into lasting financial resilience, as added in a study conducted by Xiao and Serido (2014). For Davao HEI teachers, lifestyle moderation was not merely a coping mechanism but a proactive and empowering strategy.

Leveraging Motivation and Institutional Culture. Motivation, both internal and extrinsic, reinforced a major factor in sustaining Victoria Elizabeth and Trevor Noah through the financial demands of graduate study. In contrast, Mira Alonzo leaned more on intrinsic and relational aspirations. In connection to the study findings, Lee (2020) highlighted that intrinsic motivation, such as personal growth and self-efficacy, was a powerful driver of academic persistence. Conversely, extrinsic motivations like institutional rewards, scholarships, or professional advancement played a crucial role in sustaining effort during difficult periods.

Additionally, Basileo et al. (2024) noted that institutional culture can significantly influence student motivation. Universities that foster autonomy, recognition, and community support encourage graduate students to stay engaged, especially under pressure. Another study was done by PIDS in 2025, which discussed that this multifaceted resilience was aligned with positioning human motivation, learned adaptive behaviors, and socio-ecological support systems as central to overcoming adversity. For Davao HEI teachers, studying in such environments helped renew their commitment to their goals despite economic limitations.

CONCLUSION

In this multiple-case study, I explored the experiences of Davao HEI teachers, which revealed their financial resilience, navigating challenges and obstacles throughout their journey in pursuing graduate studies to improve their personal growth, identity, and future aspirations both within and beyond the academe.

In conducting this research, it allowed me to see that financial resilience is, indeed, an ordinary magic. It was not always grand or heroic, but it was persistent, grounded, and deeply human. Throughout this journey, I witnessed how financial needs become a powerful motivation for self-actualization, especially when they were tied to something larger than oneself—like providing for family or supporting loved ones, whether daily or during life's unexpected turns.

In my reflections, I observed how institutional norms and structured financial practices played a role. However, what stood out even more were the unspoken values shaped by family and community. There was this quiet strength in trying not to ask for help from family because as professionals, we were expected to stand on our own after earning our degree. That expectation, while heavy at times, also cultivates self-reliance and inner resolve.

Moreover, I also saw how flexibility, spirituality, and resourcefulness filled the spaces where formal support systems fell short. Teachers did not just manage, but they adapted. They used their gifts in both the arts and academics to generate income and sustain themselves. But more than that, I saw how many drew strength from faith, believing that God, through His Divine Providence, would suffice. That belief, I realized, was not just a coping mechanism. It was a foundation. And for many of us, it is what keeps us going.

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