

Financial behavior and spending habits of senior high school students

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Abstract

The study aimed to determine the relationship between financial behavior, in terms of spending habits, among senior high school students and the influence of financial behavior on students' spending decisions. The researchers utilized a descriptive-correlational research design. The data were collected from 198 randomly selected senior high school students at Divine Word College of San Jose using both printed and researcher-made questions on a 5-point Likert scale. Weighted mean was used to determine the level of financial behavior and spending habits, and to determine if there is a significant relationship between the financial behavior and spending habits. Pearson's r was used to ascertain the relationship between financial behavior and spending habits. The data treatment and interpretation revealed a significant relationship between financial behavior and spending habits. Furthermore, it has also been found that financial behavior is the most significant variable that affects the spending habits of an individual, as it highly influences the spending decision. The findings also highlight the importance of understanding the different factors that influence their attitude towards money, peer influence, and the ability to manage money effectively. To sum up, the findings show that students, parents, and educators pay attention to the factors that influence financial behavior, helping students become more responsible and make informed decisions regarding allowances and purchases. It is therefore recommended that schools, parents, and educators strengthen financial literacy education and guidance to help students develop responsible financial behavior and make informed, wise spending decisions.

Keywords: financial behavior, spending habits, decision-making, spending decision, financial literacy

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1. Introduction

With the current shift in economic practices, understanding finances and managing one's money are important skills, particularly for senior high school students learning to budget. Moreover, students are an important part of the journey of personal development, as they begin to build habits that will influence their attitudes towards finances throughout their lives. Divine Word College of San Jose is among the schools in San Jose, Occidental Mindoro, where students and youth can hang out and spend their money whenever they want. Duska (2022) finds that people also exhibit poor financial behavior by spending more on wants rather than allocating their money across categories. As a result, it affects students' academic performance, stress, and financial difficulties, leading most students to work, take on debt, or overspend at a young age. On the other hand, students with higher financial literacy tend to make better decisions about spending and saving, often due to parental guidance. Students who understand the value of money, budgeting, and saving decisions can avoid falling into debt and overspending. According to Alcalde et al. (2022), good financial behavior is vital for students, as poor financial management can lead to severe consequences, especially since they must make various financial choices and may soon encounter financial hardships. Therefore, good financial behavior among senior high school students is essential, as it supports money management in life and helps them manage their finances effectively. Moreover, Khoirunnisaa and Johan (2020) found that financial knowledge and financial attitude knowledge were at a moderate level. High-grade school students tend to have better financial knowledge and attitudes than those from low-grade schools.

Furthermore, financial behavior, which consists of saving and spending, was categorized as poor. Senior high students spend a lot on necessities and other expenses. With that, students need to control and prevent spending on unimportant things and choose their priorities. As supported by Labong et al. (2024), the cost of living continues to rise. As time goes by, everything becomes digitally accessible, which directly shows how this new generation faces unique challenges. As we look into the deeper level, we can see how financial behavior highly influence gen z, and with that, we can understand that people can improve financial outcomes and have healthier spending and saving habits that would enable gen z to prioritize having a clear goal, planning, and avoiding terrible spending habits by providing enough knowledge about how to handle money properly as well as having a positive behavior that will lead to a better saving result—in line with Rodriguez et al. (2024), having a financial management plan for the senior high students that equips them with practicing financial skills that focus on budgeting, savings, and social media awareness that prepares them for financial independence. Several factors influence students' spending habits, including their environment, friends, and social media. At home, students often learn from their parents' budgeting and spending priorities. If they observe their parents buying anything they want without planning or prioritizing, they may adopt a similar attitude, spending more on wants than on needs. Personal costs such as beauty products, study needs, telecommunications, clothing, and health products reflect individual needs and also indicate higher expenditure among students.

Moreover, Lalmuanpuia (2021) argues that students' budgeting and financial expense management significantly influence their behaviors, making them more dynamic and distinct from one another. As students become more knowledgeable about their financial responsibilities and status, they tend to reduce their expenditures. Budgeting and purchasing are two key aspects that work in parallel, becoming simpler and more efficient as financial literacy improves. To develop effective financial resource management, students must build confidence, apply real-world skills, and demonstrate functional money-handling behaviors. This includes making sound financial decisions, recognizing opportunities to earn, caring for their belongings, and adapting effectively to various life events.

This study seeks to determine the financial behavior and spending habits of senior high school students at Divine Word College of San Jose. Since these students are starting to access financial resources through allowances,

part-time work, or other means, it is important to understand how they manage their finances and the factors that guide their spending decisions. The aim of this study is to determine the student's financial behavior and determine their spending habits, along with their understanding and practical use of financial concepts like budgeting, saving, and the prioritization of needs and wants.

Statement of the Problem - This study aimed to determine the effect of financial behavior on the spending habits of senior high school students in Divine Word College of San Jose. Specifically, it sought to answer the following questions: (1) What is the level of financial behavior of senior high school students in Divine Word College of San Jose in terms of spending decisions and saving habits? (2) What is the level of spending habits of senior high school students in Divine Word College of San Jose in terms of personal needs and personal wants? (3) Is there a significant relationship between the financial behavior and spending habits of senior high school students in Divine Word College of San Jose?

Significance of the Study - This research aims to provide crucial information and knowledge regarding the chosen topic to help identify what they spend on and improve their spending behavior. Students will directly benefit from this study, as it will reflect current behavior in handling their own money. It will enable students to take control of their financial lives, prioritize their spending habits, avoid unnecessary debt, and be more responsible in their financial habits, including saving and budgeting. Additionally, Parents and Guardians can benefit from reduced expenses by guiding their children to manage money properly, especially by sorting needs from wants and understanding the importance of responsible, wise spending. They help provide better guidance and support for healthy practices at home. Moreover, Teachers can identify the financial issues affecting senior high school students' academic performance. They provide support and guidance to help students be aware of their spending decisions. Through teachers, students can reach out to school administrators to determine what to remove and improve in school fees. The results of this study could be used as feedback or assessment for school administrators to promote healthy financial behavior and spending habits among students, assess the effectiveness of current financial literacy programs, and identify areas for improvement. The study findings can help the school to evaluate results that also contribute to the school's reputation and credibility in promoting financial literacy and responsibility among the students of Divine Word College of San Jose, particularly senior high school students. Also, the Local Government can allocate resources more effectively to support education and help youth become financially responsible, contributing to the community's economic stability and growth. With this, they can also provide financial support to senior high school students enrolled in the K to 12 Program. This study will allow future researchers to gain a deeper understanding of the financial behavior and spending habits of senior high school students at Divine Word College of San Jose, enabling them to contribute to their field and identify gaps. This study can also contribute to the existing body of research on financial behavior and spending habits, which provides valuable data for future studies.

Scope and Delimitation of the Study - This research focused on determining the relationship between financial behavior and spending habits among senior high school students at Divine Word College of San Jose. Specifically, financial behavior was measured using their spending decisions and saving habits, while spending habits were measured using their personal wants and demands. The study was limited to Grades 11 and 12 students in Divine Word College of San Jose. This study was conducted from July 2025 to February 2026.

2. Methodology

Research Design - This study utilized a descriptive-correlational research design. This design focuses on determining existing conditions and the relationships among two or more variables without manipulating them, allowing researchers to identify patterns and measure the degree of association between them, as discussed in Creswell's quantitative research framework (Creswell, 2014). Therefore, a descriptive design was used to determine the levels of financial behavior and spending habits of senior high school students at Divine Word College of San Jose. In contrast, a correlational research design was used to determine the significant relationship between financial behavior and spending habits among senior high school students.

Respondents of the Study - The respondents of this study were the Grade 11 and 12 students of Divine Word College of San Jose, with a total of 412 participants representing three academic tracks, including Business, Accountancy, and Entrepreneurship (BAE), with a total sample size of 20; Arts, Social Sciences, and Humanities (ASSH), with a total sample size of 30; and Science, Technology, Engineering, and Mathematics (STEM), with a total sample size of 47. In addition, there are three strands from grade 12: Accountancy, Business, and Management (ABM), with a total sample size of 18. At the same time, Humanities and Social Sciences (HUMMS) had a total sample size of 27, and Science, Technology, Engineering, and Mathematics (STEM) had a total sample size of 56. Respondents were selected using stratified random sampling, which was deemed appropriate because it could provide relevant data to describe the variables under investigation and determine possible relationships between them. Participation was anonymous, encouraging honest and unbiased responses. This method ensured a diverse and representative sample, providing valuable insights into the students' financial behavior and spending habits of the senior high students. For a population of 404, the computed sample size was 198 using the Raosoft Calculator with a 5% margin of error and 95% confidence level.

Research Instrument - This study used two sets of instruments: adapted questionnaires and a researcher-made questionnaire. To determine the level of financial behavior and spending habits of senior high school students in Divine Word College of San Jose, adapted questionnaires from Abawag et al. (2019) were used. However, the researcher-made questionnaire was used to measure students' spending decisions and personal wants. The survey questionnaire consists of 4 parts with 28 items. Wherein the respondents were selected based on their preferred level, using the following 5-point Likert scale: 5-Always, 4-Often, 3-Sometimes, 2-Seldom, and 1-Never. To ensure the validity of the research instrument, the researchers used an expert validation. The three experts came from the senior high school department. They checked whether the questions were aligned, ensured that the instrument measured what it was intended to measure, and determined their spending habits, including how much they spent. The comments and suggestions were incorporated into the final set of instruments, ensuring that each item was refined for accuracy and relevance, thereby strengthening validity. To ensure the instrument's reliability, the researchers used the split-half method. The reliability testing was conducted with 30 respondents, following the study by Abawag et al. (2019).

Table 1
Reliability Results of the Adapted Questionnaires

Variables	Number of Items	Cronbach's Alpha	Interpretation
1. Financial Behavior			
Saving Habits	7	0.80	Good
2. Spending Habits			
Personal Needs	7	0.70	Acceptable

*Cronbach's Alpha based on standardized items

Based on the Cronbach's alpha results, the instrument was valid and reliable and ready for administration to the final set of respondents.

Data Gathering Procedure - The researchers first prepared a request letter addressed to the senior high school academic coordinator of Divine Word College of San Jose, asking permission to survey all senior high school students, signed by the research adviser. It was permitted; therefore, the researchers personally distributed the adapted and research-made questionnaires to all senior high school students at Divine Word College of San Jose from December 11-12, 2025, to December 15-17, 2025. Therefore, the data-gathering procedure lasted 5 days. This process was designed to ensure there were no biases and that the study had a clear basis and relevant data.

Statistical Treatment of the Data - This study employed descriptive statistics, such as weighted mean, to determine the level of financial behavior and spending habits of senior high school students at Divine Word College of San Jose. Moreover, to determine if there is a significant relationship between the financial behavior and spending habits of senior high school students, Pearson's r moment correlation coefficient was used. It is a statistical measure that assesses the strength and direction of the linear relationship between two continuous variables.

Ethical Considerations - For ethical considerations, before the study was conducted, the researchers sent a consent form. They informed the senior high school academic coordinator of Divine Word College of San Jose that the participation of senior high students is needed in this study. The letter of consent provides brief information regarding the researchers' study. Proceeding to ask permission to borrow for a short time from the advisers of each section. Moreover, respondents' personal information, such as their names, is not required to be included in the survey questionnaires. Therefore, the respondents' answers shall be kept confidential to protect them. Only the researchers can see the answers in the survey questionnaires. Lastly, the researchers used and followed the APA 7th edition citation style.

3. Results and Discussions

Table 2

Mean Level of Financial Behavior in terms of Spending Decisions and Saving Habits

Indicators (Spending Decisions)	Weighted Mean	Verbal Description
1. I think carefully before making a purchase.	4.11	High Level
2. I consider the worthiness and quality of the product before buying it.	4.40	Very High Level
3. I plan how to spend my allowance in advance.	3.92	High Level
4. I ask for advice from family or friends before buying expensive things.	3.53	High Level
5. I avoid borrowing money just to buy something I really want.	4.02	High Level
6. I think about how buying something will affect my savings.	4.17	High Level
7. I look for cheaper alternative products when I am shopping.	3.86	High Level
Composite Mean	4.00	High Level
Indicators (Saving Habits)		
1. I am able to allocate my budget to match my spending.	3.95	High Level
2. I see to it that I will always have weekly or monthly savings.	3.85	High Level
3. I am able to determine what should be prioritized before and during buying an item.	4.07	High Level
4. I list down my budget planning every day or every week.	3.11	Moderate Level
5. I use my personal money (savings) for my wants and needs.	4.04	High Level
6. I avoid spending and limit myself from spending too much money.	3.76	High Level
7. I keep down receipts and bills to be conscious of my spending.	2.99	Moderate Level
Composite Mean	3.68	High Level
OVERALL MEAN	3.84	High Level

Legend: 3.26 – 4.00 Very Likely, 2.51 – 3.25 Likely, 1.76 – 2.50 Unlikely, 1.00 – 1.75 Very Unlikely

Table 2 shows the mean level of financial behavior in terms of spending decisions and saving habits, with an overall mean of 3.84, interpreted as High Level. Regarding the spending decisions, the composite mean of 4.00 indicates a high level of financial behavior. This result suggests that they are generally learning to adopt responsible spending practices, such as prioritizing needs over wants and making thoughtful decisions. The high composite mean supports the idea that students are becoming financially aware and capable of making smart financial choices, which is essential for developing financial skills as early as senior high school, preparing for long-term responsibilities, and avoiding future financial stress. This finding is consistent with the view of Hung Kee et al. (2025), who emphasized the importance of wise spending and understanding the proper allocation of money towards the needs and wants.

The highest mean score is 4.40, corresponding to the statement “I consider the worthiness and quality of the product before buying it,” which is interpreted as very high, suggesting that students strongly evaluate product quality before making purchases. The findings indicate that senior high school students consistently and strongly assess the quality and value of the product or service before making a purchase. The behavior shows a high degree of financial awareness and spending practices among students. The study by Rifani et al. (2024) suggests that students become impulsive buyers; however, the findings show they do not engage in impulsive buying; instead, they exercise careful judgment when choosing products or services. However, the lowest mean score is 3.53, corresponding to “I ask advice from family or friends before buying expensive things,” which is interpreted as a high level, indicating that although students practice independent decision-making, consultation with others is

slightly less common than with other spending behaviors. In connection with this, the findings show that students would like to have independence in making their own decisions, leading them to make personal spending decisions while also consulting others. It includes income, allowances, and financial assistance that influence how students manage their spending and saving. As mentioned by Rosal et al. (2025), the financial support from parents and family plays an important role in senior high school students' everyday expenses and financial decision-making.

In addition, the composite mean of 3.68 indicates a high level of financial behavior, particularly in saving habits. With this, the high composite mean observed in this study indicates that students can effectively manage various challenges related to handling finances and expenses. It reflects a commendable level of financial discipline as early as being a senior high school student. This was also comparable to the study by Fenta et al. (2017), which emphasized that saving is essential but often difficult because it requires individuals to limit current consumption in favor of future benefits. Moreover, the highest mean score is 4.07, corresponding to the statement "I am able to determine what should be prioritized before and during buying an item," which is interpreted as a high level, indicating that students are capable of prioritizing their needs when managing their finances. The findings imply that the students were mature enough to differentiate between needs and wants, which is a great help, especially for the future, as they know how to manage both saving and spending properly. In line with Gonzales et al. (2024), effective saving among students depends on their ability to prioritize spending and allocate savings to different life purposes. Furthermore, the lowest mean score is 2.99, corresponding to "I keep down receipts and bills to be conscious of my spending," which is interpreted as a moderate level, indicating that expense record-keeping is the least-practiced saving behavior among the students. The present study found that the students demonstrate moderate financial behavior and that early exposure to independent living may contribute to the development of responsible money management skills. This aligns with Hartono & Isbanah (2022), who note that many students are still young and in the process of becoming adults, which means they are engaged in continuous learning.

Table 3 presents the mean levels of spending habits for personal needs and wants, with an overall mean of 3.49, interpreted as High Level. The composite mean of 3.68 indicates a high level of spending on personal needs, suggesting that students are mindful and deliberate in their spending. Also, most indicators showed high mean values, indicating that students have become more conscious of how they allocate their resources for daily consumption. As the respondents demonstrated a high level of awareness and managed their own spending, this confirms findings from a senior high school context showing that budgeting contributes to disciplined spending and improves decision-making. As shown by Styles (2018), financial management provides a structured way to allocate both income and expenses.

The highest mean score is 4.02, which corresponds to the statement "I usually eat at restaurants, carinderia, or fast-food chains," interpreted as a high level, suggesting that students frequently allocate money for food consumption outside the home. This explains why, despite having a high level of budgeting awareness, they still allocate part of their allowance to eating at food establishments, reflecting a balance between financial discipline and their daily practical needs. As emphasized by Valerio (2023), responsible financial literacy is a key factor in building a strong financial foundation, along with setting financial goals and seeking assistance when necessary. However, practical needs such as limited access to food and time constraints lead most students to eat outside. Similarly, the study shows that socialization and exposure to restaurants or food establishments outside or near schools encourage students to spend more of their money.

Table 3
Mean Level of Spending Habits in terms of Personal Needs and Personal Wants

Indicators (Personal Needs)	Weighted Mean	Verbal Description
1. I compare prices when I buy clothes, shoes, and cosmetics with other brands.	3.98	High Level
2. I prefer higher-end personal items that are more expensive than the regular ones.	3.45	High Level
3. I spend a portion of my allowance on purchasing products from online stores.	3.76	High Level

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4. I don't hesitate to spend my money when it comes to food.	3.85	High Level
5. I usually eat at restaurants, carinderias, or fast-food chains.	3.54	High Level
6. I prefer eating a meal in our house, a boarding house, or an apartment.	4.02	High Level
7. I spend a large percentage of my money on review materials such as photocopies/printed handouts.	3.15	Moderate Level
Composite Mean	3.68	High Level
Indicators (Personal Wants)		
1. I sometimes regret buying things I wanted but did not need.	3.96	High Level
2. I sometimes borrow money to buy things I want.	2.63	Moderate Level
3. I feel upset if I cannot buy something I really want.	3.29	Moderate Level
4. I often buy snacks, clothes, or gadgets because I want them.	3.47	High Level
5. I like to keep up with my friends by buying similar things they have.	2.72	Moderate Level
6. I keep track of how much money I spend on personal wants.	3.48	High Level
7. I sometimes buy things because of the influence of advertisements and social media.	3.55	High Level
Composite Mean	3.30	Moderate Level
OVERALL MEAN	3.49	High Level

Legend: 4.20-5.00 Very High Level; 3.40 -4.19 High Level; 2.60-3.39 Moderate Level; 1.80-2.59 Low Level; 1.00-1.79 Very Low Level

Moreover, the lowest mean score is 3.15, corresponding to "I prefer eating meals in our house, boarding house, or an apartment," interpreted as a moderate level, indicating that eating at home is comparatively less practiced among the respondents. The point is that students tend to spend more on accessible, convenient food options rather than prioritizing home-prepared meals. The students show how their decision-making influences their choice between the two; students should practice it more, since eating at home will not cost much, unlike eating outside, but choosing convenience also shows controlled spending by not spending all and keeping some extra. Assoah (2019) points out that practicing decision-making is a vital skill that influences most students' financial behavior, as those who make decisions are likely to prioritize essential needs over wants. It summarizes the respondents' preference for eating out, even if it will cost them more. Furthermore, regarding personal wants, the composite mean of 3.30 indicates a moderate level. This implies that consumers know their wants and the factors influencing their choices, which also allows businesses to offer and advertise products that match consumers' preferences. It directly shows that respondents are moderately influenced by their personal wants when making purchases. They still maintain control and make good decisions before making a purchase. In accordance with Nouraie et al. (2017), consumer behavior among students influences how they think and act when buying products or availing services, based on their wants and satisfaction, as this behavior is shaped by personal wants and influencing factors, though not entirely driven by impulse.

Then the highest mean score is 3.96, corresponding to the statement "I sometimes regret buying things I wanted but did not need," which is interpreted as a high level, indicating that students are aware of and experience regret after making unnecessary purchases. It highlights how spending on wants makes an individual happy, but over time, it may lead to regret if the purchases do not add long-term value. Wants are optional expenses, while poor decision-making in spending on extras might affect the student's satisfaction and financial awareness. The finding supports Mulka's (2025) claim, as it shows that expenses are not necessary for survival and can also make students' lives more enjoyable, such as items bought for comfort and fun. It shows that, after making themselves happy with the item, they recognize that spending on wants can lead to dissatisfaction, since it does not lead to long-term happiness. They feel they are wasting money because it is not carefully considered, since students get thrilled by one thing when they see an item they know will make them happy.

Additionally, the lowest mean score is 2.63, which corresponds to "I sometimes borrow money to buy things I want," interpreted as a moderate level, indicating that borrowing money for personal wants is not highly practiced among the respondents. Most students do not frequently borrow money just to satisfy their wants, which indicates their financial control and shows that students are also cautious about borrowing for non-essential purchases. Students directly benefit from it, as they are less likely to borrow money from others, and it clearly shows that senior high school students at Divine Word College of San Jose are capable of managing their spending. This suggests that while students occasionally engage in impulse buying, they are avoiding debt. In the same light,

Peprah et al. (2019) demonstrate that with proper financial behavior, such as saving, budgeting, and controlling finances and expenses, it helps an individual to manage the money wisely, especially when students practice good behavior; they will always be able to handle both needs and wants while also being prepared for unexpected expenses or emergencies.

Table 4
Correlation Coefficients and p-values for Hypothesis Testing (H0)

Variables	Correlation Coefficient	Effect Size	Critical value	T-value	P-value	Interpretation
Financial Behavior (Spending Decision) → Spending Habits (Personal Needs)	0.534	0.286	1.976	8.863	<0.001	Highly Significant
Financial Behavior (Saving Habits) → Spending Habits (Personal Needs)	0.591	0.350	1.976	10.262	<0.001	Highly Significant
Financial Behavior (Spending Decision) → Spending Habits (Personal Wants)	0.223	0.050	1.976	3.205	0.002	Significant
Financial Behavior (Saving Habits) → Spending Habits (Personal Wants)	0.318	0.101	1.976	4.700	<0.001	Highly Significant
Financial Behavior → Spending Habits	0.500	0.250	1.976	8.082	<0.001	Highly Significant

Legend: p-value < 0.001 Highly Significant

p-value < 0.05 Significant

Table 4 summarizes the correlation coefficients, effect sizes, computed t-values, and p-values to determine the significant relationship between financial behavior and spending habits of senior high school students at Divine Word College of San Jose. The overall correlation coefficient of 0.5000 indicates a moderate positive relationship, with an effect size (r^2) of 0.250, and a p-value of <0.001, which is interpreted as highly significant, meaning that there is a strong statistical relationship between financial behavior and spending habits, it means that students who show better financial behavior are also the ones who tend to have better spending habits. The findings revealed that the null hypothesis is rejected; thus, the alternative hypothesis is accepted.

Moreover, among the variables, the highest correlation coefficient is 0.5912, representing the relationship between financial behavior (saving habits) and spending habits (personal needs), with an effect size of 0.350, a computed t-value of 10.262, and a p-value of <0.001, interpreted as highly significant. This indicates a strong, statistically significant relationship between saving habits and spending decisions for personal needs. On the other hand, the lowest correlation coefficient is 0.2331, corresponding to the relationship between financial behavior (spending decisions) and spending habits (personal wants), with an effect size of 0.50, a computed t-value of 3.205, and a p-value of 0.002, which is considered significant. Although statistically significant, this relationship is weaker than the others. Overall, the findings suggest that financial behavior is significantly related to students' spending habits, leading to the rejection of the null hypothesis. Results from Fenta et al. (2017) support this study's findings regarding future benefits. Saving is essential, but some find it more difficult because of limits on current consumption. However, it highlights the importance of financial behavior in shaping how individuals manage their spending.

Moreover, to verify the study's findings, Emmanuel et al. (2024) found that students tend to spend money influenced by personal needs and those of others. With that, they should learn to reduce their expenses and choose what is more necessary in everyday life. Furthermore, in connection with Ducalan (2025), tracking expenses and enhancing financial knowledge are effective ways to ease students' financial burdens. This explains that with these practices, students can monitor their budgeting habits, leading to better financial management and reduced stress, especially since financial behavior strongly influences spending. In summary, the data reveal a highly significant relationship between financial behavior and spending habits.

4. Conclusions

Based on the findings collected, the researchers have arrived at the following conclusions. The results show that most of the time, students make careful decisions by prioritizing important expenses, especially school-related needs, before spending on non-essential items. The study shows that students find it difficult to save regularly because most of their money goes toward daily necessities, leaving little to set aside. Expenses on personal needs are at the top of the list because students have to use their money for essential expenses like food, transportation, and academic requirements, which are their daily school needs. Students do buy things for their personal wants, but they are more controlled as they limit non-essential purchases and focus on main expenses. Significant relationship between financial behavior and spending habits of senior high school students in Divine Word College of San Jose. The findings reveal that financial behavior significantly influences spending habits, meaning students who are more mindful in managing their money tend to spend more responsibly.

Recommendations - After collecting data and determining the relationship between financial behavior and spending habits among senior high school students at Divine Word College of San Jose, the following recommendation is made: Students may seek more frequent guidance from family members or peers before committing to high-cost purchases. This collaborative approach can refine their independent decision-making skills and ensure more suitable financial choices for expensive items. Students may utilize digital expense-tracking applications or physical ledgers to maintain a consistent record of daily expenses. Developing the habit of keeping receipts and bills can increase financial consciousness and help them identify unnecessary expenses more effectively. School administrators and student organizations may investigate ways to provide more affordable or subsidized access to academic review materials, such as photocopies and printed handouts. This can help to reduce the financial burden on students who currently find these academic requirements a significant daily expense. Students may continue to practice self-restraint and avoid borrowing money for non-essential purchases. By relying on their own savings rather than debt to satisfy their wants, students can avoid future financial stress and maintain their current level of financial control.

Regarding the relationship between financial behavior and spending habits, educational institutions may integrate comprehensive financial literacy workshops into the curriculum. Since mindful money management significantly influences responsible spending, focused training on both saving discipline and deliberate spending can foster a more balanced financial lifestyle for students. Future researchers may conduct a longitudinal study to determine if these financial behaviors and spending habits persist as students transition into higher education or independent living and may explore additional variables, such as the specific impact of social media trends and digital payment platforms on the impulse control and record-keeping habits of youth.

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