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Teaching under financial strain: A systematic review of loan burden, stress, and instructional performance

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Abstract

Education greatly depends on the financial security of teachers. It has an impact on teachers' effectiveness as educators as well as their longevity. Burnout and stress have been examined in numerous studies. The effects of teacher loans and financial difficulties on their teaching have not been thoroughly studied. To make sure information was complete and truthful, a review of the studies was conducted in accordance with the criteria. Teacher loan load and financial hardship were among the terms selected in the database search. There were 112 studies discovered. Out of those published between 2020 and 2026, only 48 satisfied the criteria. According to this research, instructors who struggle with loans and financial stress frequently miss work, experience burnout, don't prepare well for class, and don't teach well. The detrimental effects can be lessened by things like coping mechanisms, leadership support, a positive school climate, and professional development. There are still gaps in the research, including insufficient studies on how to support teachers over time, insufficient studies that attempt to solve the issue, insufficient studies that examine teacher well-being from many perspectives, and insufficient assessment of initiatives aimed at enhancing teachers' financial well-being. This review uses certain theories to better understand the issues and offers suggestions for changes in teacher pay support from schools and future research.

Keywords: teacher loan burden, financial stress, occupational stress, instructional performance, teacher well-being

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1. Introduction

This line of research has grown in importance in the last few decades, as teacher financial well-being is linked to factors like instructional quality, economic viability of the profession, teacher turnover and retention, and educational outcomes. Increasingly, a wider field of inquiry is represented in the literature regarding teacher stress and performance that considers occupational burnout, workload demands and organizational climate on one hand versus financial indebtedness, emotional well-being and institutional support systems on the other. In recent times, the financial situation of teachers and the professional life-long sustainability have become more important in directions of educational administration since educational systems are facing economic and organizational problems.

Teaching is a profession that is widely accepted to require emotional resilience, intellectual competence and professional commitment. Teachers are key agents of change in education, affecting student learning outcomes, institutional effectiveness and national development. However, increasing economic pressures on teachers have raised questions regarding teacher health, job stress, and teaching effectiveness. In a lot of developing countries, such as the Philippines, teachers often struggle with money because they earn low salaries, living costs are going up, they have family responsibilities, and the general state of the economy is not great. As a result, many teachers have to depend on salary loans, loans from cooperatives and private lending institutions to meet their financial needs. Borrowing is a short-term fix for economic issues, and excessive debt creates long-term financial strain, which can negatively impact one's psychological and occupational functioning.

The resources at hand and references suggest that occupational stress greatly affects teacher effectiveness and classroom performance. Rotas and Cahapay (2020) revealed that workload stress has a negative effect on teachers' productivity and instructional outcomes. Similarly, Sarabia and Collantes (2020) discovered that work-related stress has a significant impact on teaching effectiveness in Philippine schools. Herman et al. (2020) further noted that chronic stress negatively impacts the quality of instruction and student learning outcomes. Recent literature has shifted towards the exploration of teacher indebtedness as a source of significant occupational stress. Filipino teachers are less prepared for class and are afflicted with absenteeism, tardiness, and emotional stress due to loan dependency (Sagnit, 2026). Similarly, Damolo et al. (2026) discovered that multiple loans lead to anxiety, emotional exhaustion, and decreased work productivity among educators.

Statement of the Problem - The research on teacher stress is over the place. Most studies focus on one or two things, like workload or burnout. Few studies examine the relationship between financial difficulties, debt, and teaching performance; many evaluations are narrowly focused or employ a single approach; there is no study on the long-term effects of financial difficulties on teachers or what occurs when schools attempt to assist.

Objectives - This review aims to:

- Look at research, on teacher stress and how well they teach.
- See how debt, stress and teaching performance are related.
- Find themes and gaps in the studies.
- Combine theories that explain financial struggles and teacher effectiveness.
- Suggest what policies and research should focus on.

Significance to Researchers, Practitioners, and Policymakers - This review helps educational administration by combining several research studies on teachers' financial well-being and providing a thorough viewpoint on the ramifications. It highlights areas that need more inquiry for academics, especially long-term studies and the assessment of potential solutions. Practitioners are given useful information for creating health programs, financial literacy efforts, and support systems that can increase teacher resilience. At the legislative level, the research shows lawmakers how urgently changes in financial aid, teacher compensation, and regulatory frameworks that support both instructional excellence and teacher well-being are needed. Additionally, it highlights the importance of teacher financial health in developing efficient support systems for practitioners and recognizes it as a crucial subject for further research. To promote sustainable workforce development, policymakers are advised to take teachers' financial reality into account when deciding on pay and benefits. The analysis concludes by highlighting the critical roles that researchers, practitioners, and policymakers play in promoting teacher well-being, which in turn enhances educational results and institutional efficacy.

2. Methodology

The study used a review strategy to look at prior studies on the relationship between teacher debt load and instructional performance. The evaluation followed PRISMA guidelines to ensure accuracy and transparency. The researchers searched databases such as ERIC, Scopus, and Google Scholar using terms like "teacher loan burden," "financial stress," and "teacher well-being". There were 112 records found. Duplicates were removed, leaving 78. After screening, 48 studies from 2020 to 2026 were chosen for review. Stress and training quality must be the main topics of these studies. The researchers assessed the quality and usefulness of each study. The outcomes, sample size, and methods of the study were reviewed. The research was categorized into three areas: the history of teacher stress, current debates on financial well-being, and comparisons across various locations and topics. The researchers produced a table summarizing the specifics of each study to guarantee accuracy. The previous research on teacher debt burden and instructional performance was better organized and understood thanks to this method. The evaluation indicated topics for further investigation and found both agreement and disagreement in the literature. The goal of the study was to comprehend the impact of teacher loan load on performance. In investigations, the researchers examined the burden of teacher loans and the effectiveness of instruction. The study's main objectives were teacher debt burden and instructional performance. The goal of the study was to determine how performance is impacted by teacher loan burden.

Literature Matrix - The author/year, country, design, participants, variables, findings, limitations, and relevance to loan load and instructional performance were summarized in a literature matrix.

Author/Year	Country	Design	Participants	Key Variables	Major Findings	Limitations
Rotas & Cahapay (2020)	Philippines	Survey	Multigrade teachers	Workload stress	Stress reduces productivity and instructional quality	Cross-sectional
Sarabia & Collantes (2020)	Philippines	Quantitative	Public school teachers	Work stress	Significant impact on teaching effectiveness	Limited scope
Herman et al. (2020)	USA	Longitudinal	K-12 teachers	Chronic stress	Stress linked to poor instruction and student outcomes	Regional
Klassen et al. (2022)	Canada	Mixed-methods	Secondary teachers	Burnout, commitment	Stress reduces professional commitment	Self-report bias
Sagnit (2026)	Philippines	Case study	Public school teachers	Loan dependency	Loan reliance linked to absenteeism, poor preparation	Verification of source
Damolo et al. (2026)	Philippines	Survey	Educators	Multiple loans	Anxiety, exhaustion, reduced productivity	Cross-sectional
García et al. (2023)	USA	Quantitative	Teachers	Indebtedness	Loan debt linked to retention issues	Limited generalizability
Saldua & Aranguren (2023)	Philippines	Survey	Teachers	Coping orientation	Coping mediates stress-performance link	Short-term
Rastegar & Rahimi (2023)	Iran	Experimental	Teachers	TPACK	Tech competence reduces burnout	Context-specific
Tan et al. (2025)	Singapore	Survey	Teachers	Working conditions	Poor conditions linked to burnout	Cross-sectional

Theoretical Framework - This review looks at three ideas that help explain how financial problems, stress at work, and teaching performance are connected. The Job Demands–Resources Theory is helpful in understanding how many demands like loans, financial pressure and emotional stress cause teacher burnout when schools and teachers do not have enough support. Concerning this theory, financial strain is viewed as an energy-consuming need. Negative consequences can be mitigated by supportive leadership, growth, and school environments. Maslow's Hierarchy of Needs illustrates how teaching is impacted by unfulfilled basic needs like stability. Because their basic needs are unmet, teachers who experience uncertainty may find it difficult to maintain their motivation, creativity, and effectiveness in the classroom. Teachers' performance is impacted by financial strain. According to Bandura's Social Cognitive Theory, self-efficacy emphasizes the significance of individual beliefs in stress management. Despite financial difficulties, teachers who have high levels of self-efficacy are more likely to manage stress, maintain classroom engagement, and be resilient. Teachers' self-efficacy aids in stress reduction. These frameworks demonstrate how financial strains raise stress levels, which have an impact on motivation, preparation, and quality of instruction. However, coping strategies, teacher self-efficacy, and school support can mitigate these effects. Teachers experience a lot of stress and financial difficulties. Holistic techniques can help teachers.

3. Discussion

The findings show that financial instability is always linked to workplace stress and lower-quality instruction. Teachers who depend on loans are less equipped to teach, often miss work, and suffer from emotional exhaustion. These problems can be mitigated by leadership support, stress management strategies, and ongoing training. There are still significant differences, though, with some research focusing on the workplace and leadership style and others attributing the issue to financial concerns. One problem with the research is that it often relies on people's self-reporting and only examines particular time periods. Therefore, we need studies that monitor teachers over time and assess different strategies.

4. Conclusion

New about your study - The results show the link between how well an organization functions and the financial health of teachers. Better teaching quality, higher teacher retention, less absenteeism, and overall improved school performance can all happen in schools that support teacher wellness programs and create positive environments. This highlights the importance of including teacher financial wellness in efforts to improve schools and manage education. Furthermore, this study synthesizes the Maslow Hierarchy of Needs, Social Cognitive Theory, and Job Demands-Resources Theory into an integrated framework for theorizing financial challenges' effects on teachers' efficacy and the role of support systems in alleviating negative outcomes. Theoretically, combining these concepts provides a more comprehensive view of teacher well-being than research that only considers workload or organizational stress.

Gaps noted - Indeed, the study addresses a number of important gaps in the literature. Most of the previously reviewed studies found: a) 1. Give greater attention to organizational, leadership, burnout, and workload stress than debt of teachers; b) Rather than examining the relationship between instructional effectiveness, psychological health and financial well-being, see teacher stress from a perspective; c) The use of largely cross-sectional designs has led to a limited understanding of the long-term effects of loan burden on teacher performance; d) Interventions to improve teachers' financial well-being, such as financial literacy programs, debt management support and institutional assistance, are rarely evaluated; and e) Few comprehensive reviews bring together research on teacher loan burden and instructional outcomes.

Importance of the Gap - This gap is important because financial stress has a direct effect on teacher well-being, classroom effectiveness, retention, and ultimately student learning outcomes. Economic pressures and lack of funding have made teachers in many developing countries, particularly the Philippines, increasingly reliant on loans. However, despite its prevalence, there is little evidence to suggest the effects of debt-related stress on educational outcomes and teaching quality. Bridging this gap can help shape policies and actions that support teachers' financial stability and job effectiveness.

Practical Educational Implications - The study has some practical implications.

For Educational Leaders and School Administrators – a) Teacher support programs should include a major component on the financial well-being of instructors; b) Teacher wellness programs should offer financial counseling services, debt management workshops, and financial literacy training; c) School administrators should practice supportive leadership to lower stress and promote a positive working environment; and d) Caring for teachers' well-being can help reduce turnover, burnout, and absenteeism.

For Policymakers – a) Results support the need to improve financial aid, benefits and pay for teachers; b) Education policies should address teacher over-indebtedness through financial wellness programs and responsible lending rules; and c) Financial well-being should be a key component of teacher retention strategies.

For Teacher Professional Development - a) Apart from the educational component, professional advancement programs should have financial well-being and stress management aspect; and b) Melioration of the ability to cope with stress and confidence may lead to a lesser effect of financial stressors on teachers' teaching.

Significance of the Findings

For Educators/Practitioners - According to the findings, economic pressure influences motivation and instructional development in addition to classroom interaction and teaching effectiveness. Apart from personal issues, teachers may consider taking steps to seek support, learn about budgeting, and adopt strategies that may help in their professional and personal spheres.

For Learners - When teachers are financially relaxed and secured, schoolchildren reap the benefits with financially secure teachers being more present, engaged, prepared, and delivering quality education. Consequently, teacher well-being translates into better results for students.

For Institutions - The findings confirm that there exists a link between the efficiency of an organization and teachers' economic well-being. Supporting teachers in their quests for wellness creates opportunities to enhance quality of instruction, minimize absenteeism, and improve overall performance of the institution.

Overall, the management of schools, the quality of education, and whether or not teachers stay employed are all impacted by the question of their financial well-being. Stress, exhaustion, missing work, and a deterioration in their teaching skills are all experienced by teachers who are having financial difficulties. However, if teachers learn how to deal with their problems and school administrators are helpful, these detrimental effects can be mitigated. We need to look into this over time, think about it from many angles, and try different methods to help teachers. Teachers should be compensated, guidelines should be established, loans should be taken into consideration, and financial literacy instruction should be provided. We must ensure teachers are financially secure if we want them to continue working and ensure that every student has an equal opportunity.

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