

# Navigating Spending Priorities and Allowance Management among Grade 12 Boarding House Students of Surigao del Norte National High School: A Phenomenological Inquiry

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## ABSTRACT

This study employed a qualitative phenomenological approach to explore how Grade 12 boarding house students of Surigao del Norte National High School manage their allowances and prioritize daily spending while living away from their families. Boarding students encounter early financial independence that requires them to allocate limited resources for food, transportation, school requirements, communication, and personal needs. Understanding how students navigate these responsibilities is essential in promoting financial discipline and academic well-being. Purposive sampling was used to select 15 Grade 12 boarding house residents who independently managed their allowances. Data were gathered through focus group discussions and in-depth interviews using a validated semi-structured guide. All interviews were audio-recorded, transcribed verbatim, and analyzed using Colaizzi's phenomenological method, with member checking and triangulation ensuring trustworthiness. The analysis generated three major themes: (1) Prioritizing Basic Needs over Wants, highlighting students' preference for food, transportation, and school requirements over luxuries; (2) Struggles in Budgeting and Financial Pressure, describing stress, hunger, borrowing, and reduced academic focus due to limited funds and unexpected expenses; and (3) Coping Strategies and Financial Discipline, revealing how students develop saving habits, self-control, and responsible decision-making to survive within their allowances. Findings indicate that allowance management significantly influences students' emotional stability, independence, and academic engagement. While financial limitations pose challenges, they also foster maturity and responsibility among boarding students. The study recommends integrating financial literacy programs, parental guidance, and school-based support systems to strengthen students' budgeting skills and overall well-being.

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**Keywords:** Navigating, Spending Priorities, Allowance Management, Boarding House, Budgeting Skills

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## **INTRODUCTION**

Senior High School students who reside in boarding houses experience a unique form of independence, particularly in managing their daily finances. Unlike students who live with their families, boarding students are responsible for allocating their allowances for food, transportation, school materials, communication, and personal needs. This financial responsibility exposes them to real-life economic decision-making at an early age, shaping their values, discipline, and behavior toward money.

In the Philippine educational context, allowance management plays a significant role in students' academic and personal development. Limited financial resources, rising living expenses, and peer influence can affect how students prioritize spending. Poor budgeting may lead to food insecurity, absenteeism, stress, and unhealthy coping behaviors, while proper financial management may foster responsibility, self-control, and independence. Thus, understanding how boarding students experience and interpret their spending priorities is vital in supporting their well-being and academic success.

Despite its relevance, limited qualitative research explores how Senior High School boarding students personally experience allowance management and spending decisions. Most studies focus on quantitative financial literacy outcomes rather than students' lived realities. Hence, this study seeks to explore the lived experiences of Grade 12 boarding house residents of Surigao del Norte National High School regarding their spending priorities and allowance management.

### **Purpose of the Review**

This review seeks to systematically review studies (2020–2025) regarding the decline in appreciation of English local literature among senior high school students. It aims to pinpoint influencing factors, evaluate teaching strategies and curriculum methodologies, and analyze the effects of technology and globalization. The goal is to put together what we know and do not know so that teachers and policymakers can help students get more interested in reading books by people from their area.

### **Research Questions**

#### **General Research Question**

What are the lived experiences of Grade 12 boarding house students of Surigao del Norte National High School regarding their spending priorities and allowance management?

#### **Specific Research Question**

1. How do students describe their daily allowance allocation while living in boarding houses?
2. What factors influence their spending priorities?



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3. What challenges do students encounter in managing their allowances?
4. How do students cope with financial limitations while studying away from home?
5. How does allowance management affect their academic and personal life?

## METHODS

### Research Design

This study employed a qualitative research design using a phenomenological approach to explore the lived experiences of Grade 12 boarding house residents regarding their spending priorities and allowance management. Qualitative research is appropriate when the purpose of the inquiry is to understand meanings, perceptions, and experiences from the participants' own perspectives rather than to measure variables numerically. In this study, the phenomenon under investigation is how students independently manage their allowances while living away from their families in boarding houses.

Phenomenology focuses on describing and interpreting individuals' everyday experiences to uncover the essence of a phenomenon. Through this approach, the researcher was able to capture students' thoughts, emotions, struggles, and coping strategies related to financial responsibility. Rather than examining financial behavior through statistics alone, the phenomenological design allowed a deeper exploration of how students make sense of money, prioritize needs over wants, and adjust to financial limitations while pursuing their studies.

The researcher practiced bracketing by setting aside personal assumptions about spending behavior in order to focus on the authentic narratives of the participants. This strengthened the credibility of the interpretations and ensured that findings were grounded in the students' lived realities.

### Research Participants

The participants of the study were Grade 12 students of Surigao del Norte National High School who were residing in boarding houses during the conduct of the research. These students were selected because they experience financial independence daily and personally manage their allowances for food, transportation, school requirements, communication, and other necessities.

A purposive sampling technique was utilized to ensure that participants had direct and relevant experience with the phenomenon. Inclusion criteria required that participants: (1) be officially enrolled as Grade 12 students, (2) be living in a boarding house or rented accommodation away from their parents, (3) receive a regular allowance from family or guardians, and (4) be willing to participate voluntarily. Students who were not boarding or who did not manage their own allowances were excluded.

There were 15 participants who were involved in the study through focus group discussions (FGDs) and in-depth interviews (IDIs). This number was sufficient to achieve data saturation, where no new significant insights emerged from additional interviews.

### Research Locale

The study was conducted at Surigao del Norte National High School and selected boarding houses within Surigao City, Philippines. The locale was chosen because many senior high school students from distant municipalities reside in boarding houses near the school. This environment provides a natural setting where students independently manage their finances while balancing academic responsibilities.



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Conducting the study in this context allowed the researcher to capture realistic, everyday financial experiences of boarding students.

### **Research Instruments**

The primary instrument used in this study was a researcher-developed semi-structured interview guide designed to elicit detailed narratives about students' spending priorities and allowance management. The guide contained open-ended questions that explored areas such as: (1) daily allocation of allowance, (2) prioritization of needs and wants, (3) challenges in budgeting, (4) emotional experiences related to money, and (5) coping strategies and discipline.

Separate guides were prepared for focus group discussions (FGDs) and in-depth interviews (IDIs) to allow both collective sharing and personal reflection. Probing questions were included to clarify responses and deepen understanding. The instruments were content-validated by experts in qualitative research and senior high school education to ensure clarity, relevance, and appropriateness of the questions.

Audio recorders and field notes were also used to capture verbal and non-verbal cues, enhancing the richness of the data.

### **Data Gathering Procedure**

Prior to data collection, permission was secured from the school administration and informed consent was obtained from all participants. The researcher oriented the participants regarding the purpose of the study, the voluntary nature of participation, and the confidentiality of their responses.

Data were gathered through focus group discussions and in-depth interviews conducted in quiet, safe, and comfortable locations within the school or nearby boarding areas. FGDs encouraged shared experiences and interaction among participants, while IDIs allowed deeper exploration of personal financial struggles and strategies.

All sessions were audio-recorded with permission and later transcribed verbatim. Interviews conducted in Bisaya were carefully translated into English to preserve meaning and context. The researcher maintained reflexive notes throughout the process to document impressions and emerging patterns.

### **Data Analysis**

Data analysis followed Colaizzi's phenomenological method, which involves systematic steps to ensure rigor and depth. First, the researcher repeatedly read the transcripts to become familiar with the data. Second, significant statements related to spending priorities and allowance management were extracted. Third, meanings were formulated from these statements. Fourth, the meanings were clustered into themes that represented common patterns of experience. Fifth, an exhaustive description of the phenomenon was developed. Finally, findings were validated through member checking, where participants reviewed interpretations to ensure accuracy and credibility.

Thematic analysis with constant comparison was applied to ensure consistency across participants' narratives. Both Bisaya and English versions were reviewed to maintain authenticity of expression.

To ensure the quality of the study, the criteria of credibility, transferability, dependability, and confirmability were observed. Credibility was enhanced through prolonged engagement, triangulation of FGDs and IDIs, and member checking. Transferability was addressed by providing thick descriptions



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of participants and context. Dependability was ensured through an audit trail of procedures, and confirmability was achieved through reflexive journaling and peer review of emerging themes.

### Ethical considerations

Ethical standards were strictly observed throughout the research process. Participants were informed of the objectives, procedures, possible risks, and benefits of the study. Written informed consent was obtained prior to participation. Confidentiality and anonymity were ensured by assigning pseudonyms and codes to participants. All audio recordings and transcripts were securely stored and used solely for academic purposes.

Participants were informed that they could withdraw from the study at any time without any consequences. Respect, sensitivity, and fairness guided all interactions with the students during the conduct of the research.

## RESULTS

### Theme 1: Prioritizing Basic Needs Over Wants

Students emphasized that food, transportation, and school supplies come before personal wants.

#### Verbatim Responses

FGD1: "Sa allowance nako, una gyud nako ginabutang ang pagkaon kay kung wala koy kaon, lisod kaayo mo-eskwela. Usahay bisan ganahan ko mopalit ug lain, pugnan nako akong kaugalingon."

*(With my allowance, I always prioritize food because without eating, studying is hard. Sometimes even if I want to buy other things, I restrain myself.)*

IDI4: "Mas importante nako ang plete ug projects kaysa luho. Kay kung mahutdan ko kwarta, di ko kasulod klase."

*(I consider transportation and projects more important than luxuries. If I run out of money, I cannot attend class.)*

FGD8: "Sa boarding house, kinahanglan mag-budget gyud. Dili pwede puro wants kay magutom ka sa sunod adlaw."

*(In a boarding house, you really need to budget. You can't focus on wants because you will be hungry the next day.)*

FGD11: "Una gyud nako bayran ang pangkaon ug tubig. Ang uban nga gasto, hulaton pa kung naa pay sobra."

*(I pay first for food and water. Other expenses wait until I see if something is left.)*

IDI1: "Kung gamay ra ang allowance, mas mahibalo ka unsa gyud ang importante. Dili na kaayo ko impulsive."

*(When allowance is small, you learn what is really important. I'm no longer impulsive.)*



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FGD7: "Sa una hilig ko palit ug snacks, pero karon ginaprioritize nako ang sud-an ug pamasaha."

*(I used to buy snacks, but now I prioritize meals and transportation.)*

KII2: "Kung naa silay project, didto gyud ndaw nila ibutang ang kwarta bisan di na sila makapalit para sa ila kaugalingon."

*(If they have a project, they put their money there even if I can't buy things for their own self.)*

KII3: "Mas sayon ang life kung kabalo ka mo-una sa needs kaysa wants."

*(Life is easier if you know how to prioritize needs over wants.)*

IDI2: "Nakat-on ko nga maghunahuna una bago mogasto kay dili ko permi mangayo sa ginikanan."

*(I learned to think first before spending because I cannot always ask my parents.)*

FGD3: "Kung mahutdan ko kwarta, ako ra gyud ang maglisod. Mao na nga magmatngon ko sa gasto."

*(If I run out of money, I suffer. That's why I'm careful with spending.)*

## **Theme 2: Struggles in Budgeting and Financial Pressure**

This theme presents the financial difficulties and emotional strain experienced by Grade 12 boarding students as they attempt to manage limited allowances while meeting daily academic and personal needs. Students describe constant worry, sacrifice, and stress caused by insufficient funds, unexpected expenses, and peer influence, which affect both their well-being and academic performance.

### **Verbatim Responses**

KII3: "Usahay dili gyud mosapat ang ilang allowance hangtod sa sunod nga padala. Maglibog intawon sila unsa ilang undangan nga gasto. Maka-pressure kay permi sila naghunahuna unsaon pag-survive."

*(Sometimes their allowances do not last until the next remittance. They get confused about which expenses to cut. It is stressful because they always think about how to survive.)*

FGD2: "Kung naay kalit nga project, maguba akong budget. Ang kwarta nga para sa pagkaon, didto na mapunta. Mao na nga usahay magtiis ko gutom."

*(When there is a sudden school project, my budget gets ruined. The money meant for food goes there. That is why I sometimes endure hunger.)*

IDI5: "Lisod kaayo kung gamay ra ang allowance unya daghan kaayog bayranan. Boarding, pamasaha, ug load tanan kinahanglan kwarta. Murag permi kulang."

*(It is very hard when the allowance is small and there are many expenses. Boarding, transportation, and load all need money. It always feels insufficient.)*

IDI6: "Na-pressure ko kung makakita ko sa uban nga sige palit. Ako magpugong ra ko kay limitado ra akong kwarta. Usahay makabati ko ug kasubo."

*(I feel pressured when I see others buying things. I just restrain myself because my money is limited. Sometimes I feel sad about it.)*



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FGD9: "Kung mahutdan ko kwarta, maapektuhan akong focus sa klase. Maghunahuna ko unsaon nako pagkaon ugma. Dili na kaayo ko maka-concentrate."  
*(When I run out of money, my focus in class is affected. I think about how to eat tomorrow. I cannot concentrate well.)*

IDI1: "Naay times nga mangutang ko sa kauban kay wala na koy ikapalit sud-an. Makaulaw pero kinahanglan gyud. Mao na nga stressful kaayo."  
*(There are times I borrow from classmates because I have nothing left for meals. It is embarrassing but necessary. That is why it is very stressful.)*

KII2: "Ang stress sa kwarta mosabay sa stress sa eskwela. Dili lang exams ilang hunahunaon, apil pud unsaon pag-budget."  
*(Money stress goes along with school stress. They do not only think about exams but also about how to budget.)*

FGD4: "Kung masayop kog gasto sa sugod sa semana, maglisod ko hangtod weekend. Mao na nga permi ko magbasol kung impulsive ko."  
*(If I spend wrongly at the start of the week, I struggle until the weekend. That is why I regret being impulsive.)*

IDI3: "Usahay maluya ko kay nagtipid ko sa pagkaon. Makaapekto gyud siya sa akong performance sa klase ug activities."  
*(Sometimes I feel weak because I save too much on food. It really affects my performance in class and activities.)*

FGD15: "Ang kwarta gamay ra tan-awon, pero dako kaayo'g epekto sa among kinabuhi isip boarding student. Dili gyud siya sayon i-manage."  
*(Money looks small, but it has a big effect on our life as boarding students. It is really not easy to manage.)*

### **Theme 3: Coping Strategies and Financial Discipline**

This theme reflects how students respond positively to financial challenges by developing discipline, saving habits, self-control, and responsible decision-making. Through experience, students learn practical ways to survive within limited resources while strengthening independence and maturity.

#### **Verbatim Responses**

IDI2: "Nakat-on ko maglista sa akong gasto kada adlaw. Kung makita nako asa napasingod ang kwarta, mas sayon nako i-control sunod."  
*(I learned to list my daily expenses. When I see where the money goes, it is easier to control next time.)*

FGD8: "Kung naa koy sobra, ginatabi nako para emergency. Dili nako tanan gastohon kay kabalo ko naay kalit nga panginahanglan."  
*(If I have extra, I save it for emergencies. I do not spend everything because I know unexpected needs happen.)*

KII1: "Imbis magpalit sa gawas, magluto na rakan sila sa boarding. Mas tipid ug mas ma-



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control nila ang ilang gasto.”

*(Instead of buying outside, they cook in the boarding house. It is cheaper and helps them control their expenses.)*

IDI6: “Nakat-on ko dili mosabay sa barkada kung makagasto ko ug dako. Mas pilion nako ang praktikal kaysa luho.”

*(I learned not to follow friends when it costs much. I choose practicality over luxury.)*

FGD7: “Ginahanglan gyud ug disiplina sa kwarta. Kung walay control, dali ra kaayo mahutdan ug allowance.”

*(Money really needs discipline. Without control, allowance runs out easily.)*

KII3: “Ang problema sa kwarta nahimong lesson para mahimong responsable. Dili sila ganahan maglisod pirmi.”

*(Money problems became a lesson to be responsible. They do not want to always struggle.)*

FGD14: “Nakat-on ko mangayo ug advice sa ginikanan unsaon pag-budget. Dili na ko basta-basta mogasto.”

*(I learned to ask my parents for advice on budgeting. I no longer spend carelessly.)*

IDI5: “Kung gamay ra akong kwarta, ginapangitaan nako paagi nga molungtad. Magtipid ko sa dili kaayo importante.”

*(When my money is small, I find ways to make it last. I save on less important things.)*

FGD10: “Mas proud ko sa akong kaugalingon kung makaya nako ang semana nga dili mangutang. Murag achievement nako.”

*(I feel proud when I survive the week without borrowing. It feels like an achievement.)*

FGD7: “Ang allowance management nagtudlo nako unsaon pagkahimong independent ug responsable isip estudyante.”

*(Allowance management taught me how to be independent and responsible as a student.)*

## DISCUSSION

The findings reveal that spending priorities and allowance management among Grade 12 boarding house residents are deeply connected to students’ independence, emotional stability, and academic engagement. Theme 2 shows that limited financial resources produce continuous pressure, forcing students to make difficult choices between food, transportation, school requirements, and personal needs. Financial strain affects not only physical well-being but also concentration, motivation, and classroom participation. Students’ narratives demonstrate that budgeting errors and unexpected expenses often lead to hunger, borrowing, anxiety, and reduced academic focus.

Theme 3 highlights how students transform financial hardship into growth opportunities. Through lived experience, boarding students develop discipline, self-control, and practical coping strategies such as tracking expenses, cooking meals, saving for emergencies, and resisting peer pressure. These adaptive behaviors promote independence and maturity, supporting theories of financial socialization and self-regulation. Allowance management becomes a training ground where students learn responsibility beyond academic content.



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Overall, the study confirms that financial behavior among boarding students is not merely economic but psychological and developmental. When students learn to prioritize needs, manage stress, and apply discipline, they improve both personal well-being and academic functioning.

### **SUMMARY OF FINDINGS**

The study revealed three major insights. First, students experience serious financial pressure due to limited allowances and increasing school-related expenses. Budgeting mistakes often result in stress, hunger, borrowing, and reduced academic performance. Second, money problems directly affect emotional health and classroom focus, showing that financial concerns extend beyond material needs. Third, students cope by developing discipline, saving habits, and practical decision-making skills. Through allowance management, boarding students become more independent, responsible, and mature in handling both academic and personal challenges.

## **CONCLUSION**

Grade 12 boarding house residents experience allowance management as both a struggle and a learning process. Limited financial resources challenge students to prioritize needs, endure pressure, and adjust daily behaviors. However, these difficulties also serve as a foundation for growth, teaching students' discipline, independence, and responsibility. Spending priorities significantly influence students' well-being and academic engagement. With proper guidance and support, allowance management can become a powerful tool for preparing students for real-life financial responsibility.

### **RECOMMENDATIONS**

1. For Schools: Integrate basic financial literacy programs focusing on budgeting, saving, and responsible spending for boarding students.
2. For Teachers: Provide guidance and mentoring related to students' financial struggles and connect allowance management with life-skills education.
3. For Parents: Maintain communication with students regarding budgeting and provide realistic allowance planning based on needs.
4. For Students: Practice daily expense tracking, prioritize necessities, and avoid impulsive spending.
5. For Future Researchers: Conduct quantitative validation studies on allowance management and academic performance among senior high school students.



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