

Spending Habits Among Working Students at Eastern Samar State University-Guiuan Campus

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working students, spending habit, financial management, income allocation, financial decisions

Abstract. Balancing academics and part-time work is a common reality for many students, often leading to significant financial challenges. Understanding how these students manage their finances, especially their spending habits is critical for promoting their financial well-being. This study aims to provide insights into how students distribute their income across essential categories like personal needs, food, academics, and transportation. By examining their spending habits, this research seeks to better understand the financial decisions made by working students. The study used a structured questionnaire with a five-point Likert Scale, ranging from 5 (Strongly Agree) to 1 (Strongly Disagree), to gather data. The questionnaire consisted of two sections: the first section collected demographic information from respondents, including age, gender, year level, and monthly income. The second section used a five-point Likert Scale to assess spending habits across personal needs, food, academic purposes, and transportation. Statistical analysis revealed no significant link between demographic factors (age, gender, year level, and monthly income) and student spending habits. The minimal Eta correlation values (0.010 to 0.040) and high p-values (above 0.05) support this, indicating that these demographic factors do not significantly affect how students allocate their resources. Therefore, the study concludes that a student's demographic profile does not meaningfully influence their spending habits. The researchers recommend that future researchers explore additional variables, such as lifestyle or external economic pressures, to provide a more comprehensive understanding of the factors influencing the spending habits of this population.

Introduction

Being a college student today is already a struggle, particularly when it comes to finances. Prices of food, transportation, and other daily expenses continue to increase. Even though there are government programs that help reduce tuition fees, students still have many other expenses to deal with. Because of this, some students choose to work while studying in order to support themselves and help their families. Working students have a different experience compared to regular students. Aside from attending classes, doing school requirements, and studying for exams, they also need to go to work and earn money. It is not easy to balance time, energy, and finances all at once. Since they earn their own income, they also need to decide how to divide it for food, transportation, academic needs, and personal expenses. Every spending decision matters because their income is usually limited.

Spending habits are important because it shows how students manage the money they earn. Some students may spend more on daily food and transportation because these are immediate needs. Others may prioritize school supplies, printing,

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internet load, and other academic requirements. There are also personal needs that students cannot prevent, especially their hygiene products, clothing, and other basic necessities. If money is not managed properly, it may cause financial stress, which can also affect academic performance of the students.

Many studies have already explored student spending behavior and financial stress. In the other hand, most of them focus on students who mainly rely on allowances from their parents. There are fewer studies that focus specifically on working students who earn their own income and experience a different kind of financial responsibility. Also, there is minimal research that emphasize the spending habits of working students in provincial state universities like Eastern Samar State University –Guiuan Campus.

Since the situation and cost of living in provincial areas may be diverse from the vast cities, it is important to comprehend on how working students in ESSU-Guiuan deal with their income. Knowing where they will spend their money and whether factors such as age, gender, year level, and monthly income influence their spending habits can provide a transparent picture of their financial situation

Therefore, this study aims to determine the spending habits among working students at Eastern Samar State University –Guiuan Campus. Specifically, it seeks to identify their demographic profile in terms of age, gender, year level, and monthly income; determine their level of spending habits in terms of personal needs, food, academic purposes, and transportation; and examine whether there is a significant relationship between their demographic profile and their spending habits.

Methodology

Research Design

This research employs a descriptive approach with correlation method to analyze connections between working students' profiles and spending habits in terms of Personal Needs, Foods, Academic Purposes and Transportation. This approach identifies how variables relates rather than assuming one causes the other.

Locale of the Study

This study was conducted at Eastern Samar State University Guiuan Campus. This university comprises of 9 different colleges. However, out of these nine colleges only seven colleges were involved in this study, excluding the College of Engineering and College of Nursing as there were no identified working students in these colleges.

Sampling Procedures

The respondents of the study consisted of 106 identified working students across colleges during the pre-survey conducted by the researchers. The distribution of the respondents was as follows, 16 students from the College of Education, 23 from the College of Technology, 10 from the College of Arts and Science, 12 from the College of Computer Science, 20 from the College of Hospitality Management, 17 from the College of Business Management and Accountancy, and 8 from the College of Criminal Justice and Education. A complete enumeration was employed due to the number of respondents was too small to represent the entire population.

Research Instruments

The survey questionnaire that was used in this study was adapted from the conducted study, Spending Behavior by Abawag et al. 2019. The research questionnaire that was used in this study was a structured questionnaire that was designed with the answers using a five-point Likert Scale ranging from 5 (Strongly Agree) to 1 (Strongly Disagree). This consisted of two parts: the first part contained the respondents' profile in terms of age, gender, year level and monthly income. And the second part used a five-point Likert Scale to measure spending habits across personal needs, food, academic purposes, and transportation.

Data Gathering Procedure

Before gathering the data, the team sent an official note to every college dean separately. That letter explained the researchers' goals, with a clear commitment to following ethical rules along with privacy laws. Once we got the approval from the deans, the team sent out the survey questionnaires to the participants who were previously identified during a pre-survey phase. After the working students answered the forms, the researchers gathered them and reviewed each one

of those questionnaires to ensure everything got properly filled out. Then, the information was organized, listed down, then prepared so it could be studied for statistical analysis and made an interpretation.

Analysis of Data

The collected data was analyzed using descriptive statistics and correlation methods, such as Eta correlation, to summarize the relationship between the profiles and spending habits of working students at ESSU-Guiuan. To interpret the result the researchers will use a rating scale of 4.21-5.00 which indicates strong agreement, 3.41-4.20 agree, 2.61-3.40 which indicates a neutral response, 1.81-2.60 which indicates disagreement and 1.00-1.80 which indicates strong disagreement.

Results and Discussion

This chapter presents the profile of the respondents and provides a comprehensive discussion of the results of the data collection and analysis conducted by the researchers, thereby addressing the problem and hypothesis of the study.

Respondent's Profile in terms of Age, gender, year level, and average monthly income

Profile	Frequency	Percentage
Age		
19-20 years old	25	23.6%
21-22 years old	56	52.8%
23-24 years old	21	19.8%
25 years old and above	4	3.8%
Total	106	100%
Gender		
Female	55	51.9%
Male	41	38.7%
Others	10	9.4%
Total	106	100%
Year Level		
Second Year	9	8.6%
Third Year	43	40.6%
Fourth Year	54	50.9%
Total	106	100%
Monthly Income		
Php 1-1,000	43	40.6%
Php 1001-2,000	26	24.5%
Php 2,001-3,000	29	27.4%
Php 3,001-above	8	7.5%
Total	106	100%

Table 1: Frequency and Percentage Distribution of Respondents as to their Profile

Age

The profile of the respondents in terms of age was 56 or 52.8 percent were within the range of 21-22 years old, 25 or 23.6 percent were 19-20 years old, 21 or 19.8 percent were 23-24 years old, and only 4 or 3.8 percent were 25 years old and above. The majority of college working students (52.8%) were aged 21-22 years old, indicating that the respondents were predominantly in their adulthood. According to Chang et al. (2019), most university students aged 18 to 25 who live far away from their families tend to study full-time. Therefore, working students often face greater financial constraints and may prioritize basic needs over discretionary spending.

Gender

Based on the profile in terms of gender the results of 106 total respondents, 55 or 51.9% were female, 41 or 38.7% were male, and 10 or 9.4% identified as others. This indicates that most of the working students who answered the survey are female. Which show that female respondents are more engaged in working while pursuing their education. Agarwal and Pandey (2019) noticed that females tend to stick with tasks longer than males when juggling classes and part-time job. That explained why more females hold down jobs alongside their education. Tan and Lasco (2021) discovered that these females are not just earning money for tuition but being independent and responsible matters too.

Year Level

The profile of respondents in terms of year level, 54 with a percentage of 50.9 were fourth year students, while 43 with a percentage of 40.6 were third year students, and lastly with a frequency of 9 and a percentage of 8.5 were second year students. This indicates that the majority of the working students, based on their year level, were fourth year. According to a study by Ablay et al. (2023), it was observed that elderly or senior year college students usually assume more of the financial burden at home, which in turn makes them more likely to look for a job to support themselves while studying.

Average Monthly Income

The profile of respondents in terms of average monthly income, it shows the majority of working students with the highest frequency were 43, with a percentage of 40.6, with a monthly income of Php 1-1,000. The next, with a frequency of 29, with a percentage of 27.4, with a monthly income of Php 2,001-3,000, followed closely by the frequency of 26 with a percentage of 24.5, with a monthly income of Php 1,001-2,000. Lastly, the frequency of 8 with a percentage of 7.5 with the monthly income of Php 3,001-above. It indicates that the working students are financially at risk and operating with extremely limited personal income. According to Tus et al. (2022), revealed that students were typically "only earning a minimal amount every month" to cover basic operational expenses. This finding confirms that extremely low monthly earnings are a widespread reality and a key indicator of the severe financial pressure facing this student profile.

Level of Spending Habits

Statements	Mean	SD	Description	Interpretation
I compare prices when I buy clothes, shoes, and cosmetics.	3.75	0.947	Agree	High
I spend my money on the latest fashion design for clothes, shoes, and bags.	2.61	1.047	Neutral	Moderate
I prefer higher and personal items that are more expensive than the regular ones.	2.42	1.059	Disagree	Low
I spend a portion of my allowance for the rent of my apartment/boarding house.	3.05	1.502	Neutral	Moderate
Overall mean	2.96	1.139	Neutral	Moderate

Spending Habits of the respondents in terms of Personal needs, Food, Academic Purposes, and Transportation.

Table 2.0: Spending Habits in terms of Personal Needs

It shows that the highest mean comes from the statement "I compare prices when I buy clothes, shoes, and cosmetics," with a mean of 3.75 with a standard deviation of 0.947. That suggests many participants lean toward being careful with money during shopping for everyday goods. Since it shows that the standard deviation is low, it means that it doesn't differ much across individuals. Meanwhile, the lowest mean appears for the statement "I prefer higher and more expensive personal items than the regular ones," with a mean of 2.42 and a standard deviation of 1.059. That suggests most people tend to say no, meaning they don't lean toward splurging on pricey personal stuff.

Looking at the overall mean of 2.96 and with a standard deviation of 1.139, the result fall under the neutral to moderate level. This suggests that, in general, the respondents practice balanced spending on their personal needs. The overall standard deviation shows that while most responses cluster around the average, there are still differences in individual

Statements	Mean	SD	Description	Interpretation
I compare prices when I spend money for food.	4.03	0.899	Agree	High
I don't hesitate to spend my money when it comes to food.	3.75	0.906	Agree	High
I usually eat at restaurants, carenderia, or fast-food chains for my breakfast.	2.43	1.331	Disagree	Low
I usually eat at restaurants, carenderia or fast-food chains for my lunch.	2.82	1.399	Neutral	Moderate
I usually eat at restaurants, carenderia or fast-food chains for my dinner.	2.34	1.294	Disagree	Low
I prefer eating meals in our house, boarding house or apartment	4.08	1.114	Agree	High
Overall Mean	3.24	1.157	Neutral	Moderate

spending behaviors. Students tend to allocate a portion of their income toward personal expenses, which often include clothing and leisure activities (Mabula et.al, 2021).

Table 2.1: Spending Habits in terms of Food

It reveals that the amount spent on food, the statement, "I prefer eating meals in our house, boarding house, or apartment," has the highest mean of 4.08 with the standard deviation of 1.114 and falls under the description of agree, which was interpreted as a high level of spending. Given the result, this shows that most of the respondent's value home-cooked meals and practicality. However, the statement "I usually eat at restaurants, carenderia, or fast food chains for my dinner" got the lowest mean of 2.04 with the standard deviation of 1.294, which falls under the description of disagree and is interpreted as low-level spending. This clearly shows that the respondents rarely choose to dine out in having a meal and prefer a more affordable way to prepare their food.

Looking at the overall mean. 5.24 with a description of neutral, interpreted as moderate, it can be said that the spending behavior of a working student on food is balanced. This entails that working student seldom eat outside for convenience, yet still prefer to eat at home or in their boarding house to handle their expenses better. Indeed, most of the students' monthly allowance is consumed on food. The expense makes up a large portion of a college student's total spending. This expense is raised for many students due to the increased frequency of take-out and dining out. (Abawag et al. 2019).

Statements	Mean	SD	Description	Interpretation
I compare prices when I spend on school supplies.	3.89	0.876	Agree	High
I don't hesitate to spend my money when it comes to academic purposes.	3.77	0.988	Agree	High
I prefer to buy school supplies from known/popular bookstores rather than ordinary stores.	2.74	1.213	Neutral	Moderate
I don't hesitate to spend a large amount of money when it comes to load, prepaid Wi-Fi load, and etc.	3.08	1.196	Neutral	Moderate
I spend my money on computer shops when doing my requirements.	2.57	1.187	Disagree	Low
Overall Mean	3.21	1.092	Neutral	Moderate

Table 2.2: Spending Habits in terms of Academic Purposes

As to the level of spending in terms of academic purposes, the statement "I compare prices when I spend on school supplies" got the highest mean of 3.89 with a standard deviation of 0.876, which falls under the 'Agree' category and is interpreted as a high level of spending. This suggests that even if it were interpreted as a high level of spending, the majority of the working students are still practical and budget conscious when purchasing school supplies. Conversely, the statement "I

spend my money on computer shops when doing my assignments" got a lowest mean of 2.57 with a standard deviation of 1.187 that falls under 'Disagree' category and interpreted as low level of spending reveals a general disagreement among working students with this practice, meaning they seldom rely on computer shops possibly because they have personal gadgets or free access to school resources.

The overall mean of 3.21 with a standard deviation of 1.092, which falls under the description of the neutral category and is interpreted as a moderate level of spending, implies a balanced spending on academic purposes among the working students. This suggests working students do put money into school materials or academic purposes, but still but still trying to be budget-conscious. This aligns with the understanding that working students spend a portion of their income on academic-related expenses, which are essential in order to maintain their academic performance (Anderson et al. 2019).

Statements	Mean	SD	Description	Interpretation
I spend a portion of my money for gas consumption because I have my own service vehicle.	2.82	1.340	Neutral	Moderate
I prefer walking rather than taking a tricycle when I go to nearby place.	3.42	1.190	Agree	High
I usually pay twice the regular fare or full capacity for my transportation.	2.85	1.060	Neutral	Moderate
I do not spend a portion of my money/allowance for transportation because we have our own means of transportation.	2.77	1.270	Neutral	Moderate
Overall Mean	2.97	1.215	Neutral	Moderate

Table 2.3: Spending Habits in terms of Transportation

It reveal that the statement with the highest mean is "I prefer walking rather than taking a tricycle when I go to a nearby place" with a mean of 3.42 and with a standard deviation of 1.190, and a description of Agree. This suggests that most students are practical and health-conscious, choosing to walk instead of spending money on short-distance transportation. On the other hand, the lowest mean appears in the statement "I spend a portion of my money for gas consumption because I have my own service vehicle" with a mean of 2.82 and with a standard deviation of 1.340 and interpreted as Neutral. This suggests that only some student's own vehicles and spend on fuel, but most don't count it among their big costs.

Looking at the average of 2.97 and paired with a 1.215 spread, along with a "Neutral" label and "Moderate" read, points to transport spending being low on the list for many learners. This indicates that the transport costs aren't too heavy for most people, just somewhere in the middle, not ignored, but not breaking the bank either. Research by Kamis et al. (2023) found that city students with solid transit networks around them pay less to get to class than kids outside cities, where rides aren't easy to find.

Discussion

The study also examined whether the respondents' profile variables (age, gender, year level, and monthly income) significantly influence their spending habits. The results of the correlation analysis showed very low Eta values for all profile variables. In addition, the p-values were higher than the significance level of 0.05, indicating that there is no significant relationship between the respondents' profile and their spending habits. This means that factors such as age, gender, year level, and monthly income did not significantly affect how working students manage their expenses. Regardless of these characteristics, the respondents generally showed similar spending behaviors. This finding suggests that the spending habits of working students may be influenced more by their financial awareness, personal priorities, and daily needs rather than demographic characteristics alone. Even with limited income, students appear to practice careful budgeting and prioritize essential expenses such as food, academic materials, and transportation. Overall, the results indicate that working students demonstrate moderate and practical spending habits, reflecting their effort to manage limited financial resources while continuing their education.

Conclusion and Recommendations

This study concludes that most working students at Eastern Samar State University-Guiuan Campus are female, aged 21–22, most of all are fourth-year students, and earning between Php 1–1,000 monthly. The findings show that working students practice a practical and needs-based spending. They tend to prioritize essential expenses, prefer home-prepared meals over dining out, and choose affordable transportation options. While they carefully manage daily and personal expenses, they remain willing to allocate necessary funds for academic needs, avoiding unnecessary costs such as frequent computer shop use.

Correlation analysis revealed a weak to negligible relationship between profile variables age, gender, year level, and monthly income and spending habits, indicated by nearly zero Eta values and non-significant p-values. These results suggest that demographic characteristics do not significantly influence how working students manage their finances.

Thus, the null hypothesis is accepted, indicating no significant relationship between students' profiles and their spending habits. The findings implicate that financial behavior among working students may be shaped more by situational, environmental, or economic factors rather than personal characteristics. This contributes to a broader understanding of student financial management and highlights the need for financial literacy initiatives that address practical budgeting skills beyond demographic considerations.

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Competing Interests Statement

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this article.

Data Availability Statement

Data sharing is not applicable to this article as no new data were created or analyzed in this study; all data used were obtained from previously published sources as cited in the reference list.

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Appendices

No appendices are attached to this study.