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Financial Practices and Workplace Effectiveness of Migrant Filipino Kindergarten Teachers in Chonburi City, Thailand

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ABSTRACT

This study examined the relationship between financial management practices and the work performance of 50 migrant Filipino kindergarten teachers in Chonburi City, Thailand, during the academic year 2023. Using a quantitative research design with purposive sampling, the study assessed financial management practices in terms of spending, saving, borrowing, investing, and remittances, and work performance in terms of performance of duties, responsibility in tasks, interaction with others, maintenance of school benefits, adherence to school regulations, and working hours through a validated self-rating survey questionnaire. Results revealed that teachers demonstrated a high level of financial management practices overall (M=4.05), with investing rated lower (M=2.81) compared to other dimensions. Their overall work performance was rated excellent (M = 4.60). A significant positive relationship was found between overall financial management practices and overall work performance (r = .492, p = .000). Furthermore, age, civil status, years of teaching experience, and number of persons in the household were significantly correlated with specific financial management dimensions. Based on the findings, a financial management workshop intervention plan was proposed to equip and empower teachers with practical financial skills.

Keywords: *financial management practices, work performance, migrant Filipino kindergarten teachers, Overseas Filipino Workers, Chonburi City, Thailand*

INTRODUCTION

The Philippines is one of the world's leading sources of migrant workers, with the World Bank (2023) estimating that approximately 184 million people—2.3 percent of the world's population—live outside their country of nationality. Among these, Filipinos constitute a significant group, with the Philippine Statistics Authority (2022) reporting that approximately 1.96 million Filipinos were working abroad from April to September 2022. One of the primary motivations for working overseas is financial: Overseas Filipino Workers (OFWs) seek higher earning potential abroad to support their families and improve their economic circumstances (Camendan et al., 2022).

Teaching, particularly English instruction, is among the most common professions for Filipino migrant workers. Thailand has emerged as one of the most sought-after destinations for Filipino educators, driven by the Thai government's push for English education since 1995, when the Education Ministry allowed schools to incorporate English-language subjects (Bangkok Post, 2015). Filipino teachers are highly valued in Thai schools for their English proficiency, teaching qualifications, and dedication to their work (Gray, 2023; The Nation,

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2018). By 2018, approximately 15,679 Filipino migrants were legally working in Thailand, many of whom were employed as teachers (Ministry of Labor, 2018). Among them are migrant Filipino kindergarten teachers in Chonburi City, Thailand—one of the country's key educational hubs—who play a foundational role in the English-language development of young Thai learners.

Despite their professional contributions, migrant Filipino teachers face a distinct set of personal challenges as overseas workers, including homesickness, cultural adjustment, workplace demands, and most critically, financial management (Bautista & Tamayo, 2020). Financial management encompasses an individual's practices related to spending, saving, borrowing, investing, and remitting funds—all of which are especially complex for migrant workers who must simultaneously manage personal expenses abroad and fulfill financial obligations to their families back home (Agustin et al., 2020; Parilla & Abadilla, 2023). Effective financial management is not only essential for personal stability but also for sustaining professional effectiveness. Martines (2015) found that personal financial stress reduces employee productivity, as financially distressed workers spend considerable work time managing personal finances rather than focusing on their professional responsibilities. For teachers specifically, financial stress has been identified as a factor that can undermine morale, classroom focus, and overall job performance (Ecija, 2020).

A review of existing literature reveals that while studies have explored the financial behaviors of OFWs broadly (Parilla & Abadilla, 2023; Manapol et al., 2022; Amparo, 2022) and the work performance of Filipino teachers in various contexts (Go et al., 2020; Tacadena & Muico, 2022), a significant gap remains. Existing OFW financial studies largely focus on domestic workers, land-based workers in general, or on OFWs in countries such as Hong Kong and the Ilocos region—none of which reflect the specific financial realities of kindergarten teachers working in Thailand. Studies on Filipino teacher work performance, meanwhile, have largely been conducted in Philippine settings and do not account for the compounding pressures of working abroad. Most critically, no study has examined the relationship between financial management practices and work performance among migrant Filipino kindergarten teachers in Chonburi City, Thailand. This is a significant oversight, as these teachers occupy a unique intersection of roles—simultaneously functioning as overseas workers with transnational financial obligations and as early childhood educators responsible for foundational learning outcomes for Thai learners.

Addressing this gap is not merely an academic exercise. Understanding how financial practices relate to work performance in this specific population has direct implications for the design of support programs by agencies such as the Philippine Overseas Employment Administration (POEA), Overseas Workers Welfare Administration (OWWA), and the Philippine Embassy in Thailand. It is in this context that this study was conducted: to determine the financial management practices and work performance of migrant Filipino kindergarten teachers in Chonburi City, Thailand, and to examine the relationship between these two variables, with the ultimate goal of proposing a targeted intervention to strengthen their financial well-being and professional effectiveness.

Statement of the Problem

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This study determined the financial management practices and work performance of migrant Filipino kindergarten teachers in Chonburi City, Thailand.

Specifically, it sought to answer the following questions:

1. What is the demographic profile of the respondents in terms of age, sex, civil status, highest educational attainment, grade level being handled, years of teaching experience in Thailand, number of relevant seminars or training attended, number of persons in the household, and average family monthly income?

2. What is the level of practice in financial management employed by migrant Filipino Kindergarten teachers in Chonburi City, Thailand, in terms of spending, saving, borrowing, investing, and remittances?

3. What is the level of work performance of the migrant Filipino Kindergarten teachers in Chonburi City, Thailand, in terms of performance of duties, responsibility in tasks, interaction with others, maintenance of school benefits, adherence to school regulations, and working hours?

4. Is there a significant relationship between the level of practice in financial management employed by migrant Filipino Kindergarten teachers and their profile variables?

5. Is there a significant relationship between the financial management practices and the work performance of the migrant Filipino Kindergarten teachers in Chonburi City, Thailand?

6. What intervention plan can be proposed based on the results of the study?

Scope and Delimitations

This study focused on the financial management practices and work performance of migrant Filipino kindergarten teachers in Chonburi City, Thailand. The study was limited to Filipino nationals working at the kindergarten level with at least two years of teaching experience. It did not extend to other migrant Filipino communities, other educational levels outside kindergarten, or broader economic and policy-related factors affecting migrant teachers in Thailand.

Review of Related Literatures

Financial management is defined as the standard operating procedures and practices designed to improve an individual’s financial execution and goal alignment (Sa’eed et al., 2020; Rahayu & Rahmawati, 2021). Research consistently demonstrates a strong link between financial wellness and work performance. Nawang et al. (2022) established that financial well-being, psychological well-being, and financial stress are significant predictors of employee performance, while Ozyuksel (2022) confirmed that improvements in financial well-being lead to measurable gains in job performance. Conversely, poor financial management generates chronic stress that impairs focus and reduces workplace effectiveness (Jawahar et al., 2022; Harbor Mental Health, 2023). Martines (2015) specifically found that financially distressed employees spend considerable work time

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managing personal financial concerns rather than professional responsibilities. This is especially consequential for teachers: Ecija (2020) found that financial capability is imperative for teachers' well-being, further noting that their poor performance in investing represents a critical gap requiring targeted intervention.

Migrant workers face particularly complex financial challenges, most notably the obligation to remit funds to families back home while simultaneously managing personal expenses abroad. The World Bank reported that global remittances reached approximately USD 794 billion in 2022 (World Economic Forum, 2023). For Filipino migrant workers, remittances are a central financial priority alongside spending, saving, borrowing, and investing. In a study of 772 OFW respondents, Parilla and Abadilla (2023) found that OFWs practice disciplined spending, prioritize family needs, and treat remittances as a primary financial responsibility. Manapol et al. (2022) similarly found that remittances, food, and communication are OFWs' top spending items, and that many conflate savings with investment—underscoring the need for financial literacy support. Amparo (2022), focusing specifically on OFWs in Thailand, identified critical gaps including lack of financial goals, impulsive buying, over-remitting, and insufficient investment knowledge, highlighting the absence of a concrete financial blueprint among this group.

In terms of work performance, Filipino teachers are widely recognized for their professionalism and strong work ethic. Go et al. (2020) found that Filipino teachers' high emotional intelligence enables them to maintain excellent classroom performance even under personal challenges, while Tacadena and Muico (2022) documented strong responsibility, enthusiasm, and dedication among Filipino teachers. Research on the relationship between financial stress and work performance is, however, nuanced: Gualdrapa and Palic (2020) found that while a meaningful relationship exists between the two variables, manageable levels of financial stress do not always critically suppress performance—suggesting the role of resilience. Taken together, these studies underscore the importance of financial management as a factor in teacher effectiveness, yet none have examined this relationship specifically among migrant Filipino kindergarten teachers in Chonburi City, Thailand—the precise gap this study seeks to address.

Theoretical Framework

The study draws on five theoretical perspectives. ***Human Capital Theory*** (Becker) frames financial management skills as components of individual capital enhancing productivity. The ***Job Demands-Resources (JD-R) Model*** (Bakker & Demerouti, 2007) positions financial stress as a job demand and financial management as a coping resource. ***Stress and Coping Theory*** (Lazarus & Folkman, 1984) frames prudent financial practices as adaptive mechanisms against stressors. ***Acculturation Theory*** (Berry, 1992) highlights the challenges migrants face in adapting to new financial systems. Finally, ***Social Support Theory*** (Cohen & Wills, 1985) underscores the role of support networks in mitigating financial and occupational stress among migrant workers.

Conceptual Framework

The conceptual framework of this study is anchored on the Input-Process-Output (IPO) model, as illustrated in Figure 1. The **Input** encompasses the demographic profile of the

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respondents in terms of age, sex, civil status, highest educational attainment, grade level being handled, years of teaching experience in Thailand, number of relevant seminars or training attended, number of persons in the household, and average family monthly income; the level of practice in financial management in terms of spending, saving, borrowing, investing, and remittances; and the level of work performance in terms of performance of duties, responsibility in tasks, interaction with others, maintenance of school benefits, adherence to school regulations, and working hours. The **Process** involves data gathering through a validated self-rating survey questionnaire and statistical analysis using frequency, percentage, weighted mean, point-biserial correlation, Pearson-r correlation, and Kendall tau-B correlation. The **Output** of the study is a proposed financial management workshop intervention plan designed to equip and empower migrant Filipino kindergarten teachers in Chonburi City, Thailand, with practical and effective financial management skills, particularly in the area of investing. The feedback loop indicates that the study's output may be used to further refine the input variables, contributing to the continuous development of teachers' financial management capabilities and overall work performance.

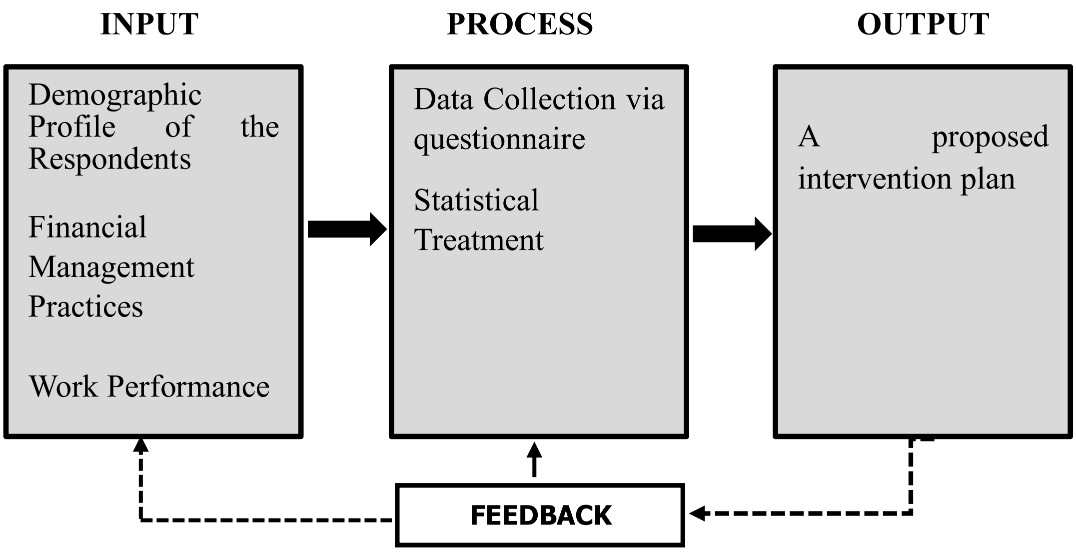

Figure 1. Paradigm of the Study

METHODOLOGY

This study utilized a quantitative research design to analyze the financial management practices and work performance of migrant Filipino kindergarten teachers in Chonburi City, Thailand.

Research Design

A descriptive-correlational quantitative research design was employed. Through a survey questionnaire administered to 50 respondents, the study systematically examined the level of financial management practice, the level of work performance, and the relationships between these variables and selected profile variables.

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Research Steps

Following a thorough review of related literature and studies, the research instrument was developed, validated, and refined. The validated survey questionnaire was converted into Google Forms for easy dissemination. Designated teachers in each school distributed the link to their colleagues via Facebook Messenger. Responses were collected, organized, and stored securely. Statistical analysis was then conducted to address each research problem.

Data Collection and Sample Selection

The respondents were 50 migrant Filipino kindergarten teachers purposively selected from five schools in Chonburi City, Thailand. Inclusion criteria were: Filipino nationality, employment as a kindergarten teacher, at least two years of teaching experience in Thailand, and residence in Chonburi City. Purposive sampling was employed, with participants selected based on specific characteristics relevant to the study (Verma et al., 2017). Prior to data collection, ethical protocols were observed. Informed consent was obtained from all participants, who were assured of the voluntary nature of their participation and their right to withdraw at any time. Confidentiality and anonymity of all responses were strictly maintained throughout the research process, and all data were used solely for academic purposes.

The research instrument was a three-part self-rating survey questionnaire: Part I covered the demographic profile; Part II assessed the level of practice in financial management (25 items on spending, saving, borrowing, investing, and remittances); and Part III assessed the level of work performance (30 items on performance of duties, responsibility in tasks, interaction with others, maintenance of school benefits, adherence to school regulations, and working hours). Parts II and III used a five-point Likert scale. The instrument was validated by five experts with an overall weighted mean of 3.00 (Highly Valid).

Data Analysis Methods

Frequency and percentage were used to describe the demographic profile. The weighted mean was used to determine the level of financial management practice and work performance. Point-biserial correlation, Pearson correlation, and Kendall tau-b were used to assess the relationship between financial management practices and profile variables. Pearson's r correlation was used to determine the relationship between financial management practices and work performance.

Research Hypotheses and Validation

The following null hypotheses were tested at 0.05 level of significance:

- H_1: There is no significant relationship between the level of practice in financial management employed by migrant Filipino Kindergarten teachers and their profile variables.
- H_2: There is no significant relationship between the financial management practices and the work performance of the migrant Filipino Kindergarten teachers in Chonburi City, Thailand.

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Study Limitations and Ethical Considerations

The study was limited to 50 migrant Filipino kindergarten teachers in Chonburi City and did not extend to other cities, provinces, or educational levels. It did not examine broader economic or policy-related factors impacting migrant teachers. Regarding ethical considerations, a formal letter was provided to all respondents explaining the study's purpose and the voluntary nature of participation. Confidentiality of responses was strictly maintained. All data were stored securely and used solely for academic purposes.

RESULTS AND DISCUSSION

SOP 1. What is the demographic profile of the respondents?

Table 1 presents the demographic profile of the 50 migrant Filipino kindergarten teacher-respondents in Chonburi City, Thailand.

Table 1
Demographic Profile of the Respondents (n=50)

Profile	Category	Frequency	Percentage
Age	24-30	25	50.0 %
	31-40	19	38.0 %
	41-51	6	12.0 %
Sex	Male	7	14.0%
	Female	43	86.0%
Civil Status	Single	30	60.0%
	Married	19	38.0%
	Divorced/Separated	1	2.0%
Highest Educational Attainment	College Degree	46	92.0%
	Master's Degree	4	8.0%
Grade Level Being Handled	Pre-Kindergarten	6	12.0%
	Kindergarten 1	11	22.0%
	Kindergarten 2	11	22.0%
	Kindergarten 3	22	44.0%
Years of Teaching Experience in Thailand	5 Years and Below	24	48.0%
	6-10	17	34.0%
	11-15	5	10.0%
	More than 15	4	8.0%
Number Of Relevant Seminars or Training Attended	None	1	2.0%
	1-10	41	82.0%
	11-20	2	4.0%

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	More than 20	6	12.0%
Number Of Persons in The Household	2-4(Small)	33	66.0%
	5-10(Medium)	17	34.0%
Average Family Monthly Income	9,100 to 18,200 Pesos	4	8.0%
	18,200 to 36,400 Pesos	16	32.0%
	36,400 to 63,700 Pesos	18	36.0%
	63,700 to 109,200 Pesos	7	14.0%
	109,200 to 182,000 Pesos	4	8.0%
	182,000 Pesos or higher	1	2.0%

As shown in Table 1, respondents were predominantly young (50% aged 24–30), female (86%), and single (60%). Most held a college degree (92%), taught Kindergarten 3 (44%), had five years or less of teaching experience in Thailand (48%), attended 1–10 professional seminars or trainings (82%), came from small households of 2–4 persons (66%), and reported an average family monthly income of ₱36,400 to 63,700 (36%). The dominance of young, female teachers aligns with the PSA (2022) report that females constitute 57.8% of OFWs. The relatively short tenure of most respondents reflects a rebound in Filipino teacher migration to Thailand following pandemic-related repatriations (Inquirer.Net, 2023).

SOP 2. What is the level of practice in financial management employed by the migrant Filipino Kindergarten teachers?

Table 2 presents the summary of financial management practice levels. The overall mean was 4.05, rated *Highly Practiced*. Spending (M=4.00), saving (M=3.76), borrowing (M=3.57), and remittances (M=4.05) were all rated *Highly Practiced*. Investing was the only dimension rated at the *Practiced* level (M=2.81).

Table 2
Summary of Level of Practice in Financial Management Employed by Migrant Filipino Kindergarten Teachers in Chonburi City, Thailand
n=50

Practice in Financial Management	Mean	Descriptive Equivalent
Spending	4.00	Highly Practiced
Saving	3.76	Highly Practiced
Borrowing	3.57	Highly Practiced
Investing	2.81	Practiced
Remittances	4.05	Highly Practiced
Overall Mean	**4.05 – Highly Practiced**	

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Note: 4.51–5.00 = Very Highly Practiced; 3.51–4.50 = Highly Practiced; 2.51–3.50 = Practiced; 1.51–2.50 = Slightly Practiced; 1.00–1.50 = Not Practiced

The level of practice in financial management in terms of spending was rated *Highly Practiced* (M=4.00). Among the five indicators, "I prioritize spending on essential needs over discretionary expenses" attained the highest mean (M=4.26), reflecting strong financial discipline. This aligns with findings by Parilla and Abadilla (2023) that OFWs are generally thrifty and avoid impulsive purchases. As noted by Netemeyer et al. (2018), prudent financial management practices directly affect an individual's financial well-being.

Saving was rated *Highly Practiced* (M=3.76), reflecting a commitment to building financial security. Parilla and Abadilla (2023) found that OFWs prioritize saving as they recognize the temporary nature of overseas employment and the need to prepare for its eventual end. The practice of disciplined saving is also central to OFW financial strategies documented by Manapol et al. (2022).

Borrowing was rated *Highly Practiced* overall (M=3.57); however, the indicator "I am comfortable using credit or loans to manage financial gaps" received the lowest mean (M=1.66, *Slightly Practiced*), indicating strong reluctance to rely on debt. This reflects the prudent debt management practices documented by Making Cents International (2020), which found that OFWs typically borrow only when they have the capacity to repay.

Investing was the weakest dimension, rated *Practiced* (M=2.81). This suggests limited confidence and knowledge among respondents regarding investment management. This corroborates Macatangay and Vargas (2021), who found that many OFWs lack basic knowledge about stock market instruments, and Amparo (2022), who observed low investment mindsets among OFWs in Thailand. A news report by Montecillo (2014) noted, however, that an increasing number of OFWs are beginning to explore financial instruments—suggesting a growing, if still limited, awareness.

Remittances were rated *Highly Practiced* (M=4.05), reflecting the deeply embedded Filipino tradition of supporting family back home. Agustin et al. (2020) noted that remittances serve multiple household functions, including debt repayment, education funding, and housing improvement. As concluded by Parilla and Abadilla (2023), OFWs have a long-standing tradition of returning money to their families, viewing it as a primary financial responsibility.

SOP 3. What is the level of work performance of the migrant Filipino Kindergarten teachers?

Table 3 presents the summary of work performance levels. The overall mean was 4.60, rated *Excellent*. Responsibility in tasks (M=4.57), interaction with others (M=4.61), adherence to school regulations (M=4.66), and working hours (M=4.68) were all rated *Excellent*. Performance of duties (M=4.43) and maintenance of school benefits (M=4.47) were rated *Very Satisfactory*.

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Table 3
Summary of the Level of Work Performance of The Migrant Filipino Kindergarten Teachers in Chonburi City, Thailand
n=50

Work Performance	Mean	Descriptive Equivalent
Performance of Duties	4.43	Very Satisfactory
Responsibility in Tasks	4.57	Excellent
Interaction with Others	4.61	Excellent
Maintenance of School Benefits	4.47	Very Satisfactory
Adherence to School Regulations	4.66	Excellent
Working Hours	4.68	Excellent
Overall Mean	**4.60 – Excellent**	

Note: 4.51–5.00 = Excellent; 3.51–4.50 = Very Satisfactory; 2.51–3.50 = Satisfactory; 1.51–2.50 = Fair; 1.00–1.50 = Poor

These findings affirm the widely recognized professionalism of Filipino workers. Gray (2023) noted that Filipino workers demonstrate excellent skills and strong work ethics. The high adherence to school regulations (M=4.66) and working hours (M=4.68) reflects strong discipline and time management. Notably, weekend availability received the lowest indicator score (M=4.38), suggesting that teachers value work-life balance—supported by Gumpal et al. (2021) who identified work-life balance as crucial for Filipino workers' well-being and productivity. Go et al. (2020) further found that Filipino teachers' high emotional intelligence positively influences their classroom behavior and overall teaching performance.

SOP 4. Is there a significant relationship between the level of practice in financial management and the respondents' profile variables?

The null hypothesis was rejected. Analysis revealed significant relationships between specific profile variables and financial management dimensions. **Age** showed a significant negative correlation with remittances ($r = -0.296$, $p = .037$), suggesting that older teachers remit less over time. **Civil status** positively correlated with saving ($r=.322$, $p=.024$) and borrowing ($r=.324$, $p=.023$), indicating married teachers save and borrow more—likely reflecting greater family financial responsibilities (Parilla & Abadilla, 2023). **Years of teaching experience in Thailand** showed a significant negative correlation with remittances ($r = -0.319$, $p = .024$), implying that longer-tenured teachers have diversified their support mechanisms for family back home. **Number of persons in the household** negatively correlated with saving ($r=-0.317$, $p=.025$), reflecting that teachers supporting larger households have reduced capacity to save.

SOP 5. Is there a significant relationship between financial management practices and work performance?

The null hypothesis was rejected. Table 4 presents the significant correlations between financial management practices and work performance dimensions.

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Table 4
Relationship Between Financial Management Practices and Work Performance of Migrant Filipino Kindergarten Teachers in Chonburi City, Thailand (n=50)

Work Performance	Spending		Saving		Borrowing		Investing		Remittances		Overall Financial Management	
	r	p-value	r	p-value	r	p-value	r	p-value	r	p-value	r	p-value
Performance in Duties	**.441****	**0.001**	**.524****	**0.000**	0.049	0.733	**.476****	**0.000**	**.320***	**0.023**		
Responsibility in Tasks	**.387****	**0.006**	**.390****	**0.005**	0.217	0.130	**.299***	**0.035**	0.224	0.119		
Interaction with Others	0.231	0.107	**.348***	**0.013**	0.169	0.241	0.167	0.246	**.337***	**0.017**		
Maintenance of School Benefits	0.169	0.239	**.296***	**0.037**	-0.071	0.623	0.270	0.057	0.175	0.224		
Adherence to School Regulations	0.194	0.177	**.304***	**0.032**	0.042	0.773	0.278	0.051	0.176	0.223		
Working Hours	0.107	0.461	0.105	0.468	0.128	0.377	0.151	0.294	0.189	0.188		
Overall Work Performance											**.492****	**0.000**

*Note: **Correlation is significant at the 0.01 level (2-tailed); *Correlation is significant at the 0.05 level (2-tailed); FM = Financial Management*

The overall correlation between financial management practices and work performance was significant and positive (r=.492, p=.000), confirming that teachers with higher financial management proficiency also exhibit higher work performance. The strongest individual correlation was between saving and performance of duties (r=.524, p=.000). Martines (2015) similarly concluded that personal financial stress decreases employee productivity while financial wellness enables workers to focus more fully on professional responsibilities. Gualdrapa and Palic (2020) found that while financial stress and work performance are related, the relationship is nuanced—employees' financial situations may be tolerable enough not to drastically suppress performance, yet a meaningful connection exists between the two variables. Notably, working hours showed no significant correlation with any financial management dimension, suggesting time commitment to work operates independently from financial management behavior in this population.

SOP 6. What intervention plan can be proposed based on the results?

Based on the finding that investing was the weakest financial management dimension and that financial management positively correlates with work performance, a **Financial Management Workshop for Migrant Filipino Teachers in Chonburi City, Thailand** is proposed. The workshop aims to empower teachers with practical skills in budgeting, spending management, saving strategies, investment basics, and debt management, implemented across four phases: (1) Stakeholder Collaboration (July 2024); (2) Preparation and Planning (August 2024); (3) Promotion and Registration (September 2024); and (4) Workshop Implementation (October 2024). Expected outcomes include increased financial literacy, development of practical financial strategies, reduced financial stress, and improved work performance. The intervention is aligned with recommendations from Manapol et al. (2022) and a PIDS study

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(GMA News Online, 2024), both of which call for systematic financial literacy support for OFWs.

SUMMARY

This study examined the financial management practices and work performance of 50 migrant Filipino kindergarten teachers in Chonburi City, Thailand using a quantitative research design and purposive sampling. The majority of respondents were young (50% aged 24–30), female (86%), single (60%), college-educated (92%), and relatively new to working in Thailand (48% with five years or less of experience). Teachers demonstrated a high level of practice in overall financial management (M=4.05), excelling in remittances (M=4.05), spending (M=4.00), saving (M=3.76), and borrowing (M=3.57), while investing was comparatively lower (M=2.81, Practiced). Work performance was rated excellent overall (M=4.60), with particularly strong scores in working hours (M=4.68), adherence to school regulations (M=4.66), and interaction with others (M=4.61). Significant correlations were found between profile variables (age, civil status, years of experience, and household size) and specific financial management dimensions. Most importantly, a significant positive relationship was found between overall financial management practices and overall work performance (r=.492, p=.000), confirming that teachers who manage their finances well also perform better in their professional roles.

CONCLUSIONS

Based on the findings of the study, the following conclusions are drawn:

- The majority of migrant Filipino kindergarten teachers in Chonburi City, Thailand are young, female, single, college-educated, and relatively new to working in Thailand. Most come from small households and earn a mid-range family monthly income.
- The teachers demonstrate a high level of practice in financial management overall, with spending, saving, borrowing, and remittances all rated highly practiced. Investing is the weakest dimension, indicating limited financial literacy, risk tolerance, and access to investment guidance.
- The teachers exhibit an excellent overall level of work performance, demonstrating strong professionalism, responsibility, and dedication across all evaluated dimensions, with particularly high scores in working hours and adherence to school regulations.
- Profile variables including age, civil status, years of teaching experience in Thailand, and number of persons in the household significantly correlate with specific financial management practices, indicating that demographic characteristics shape how teachers manage their finances.
- There is a significant positive relationship between financial management practices and work performance. Teachers who are more proficient in managing their finances also demonstrate higher levels of work performance, underscoring the importance of financial wellness to professional effectiveness.

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- An intervention plan in the form of a financial management workshop is vital and necessary to equip and empower migrant Filipino kindergarten teachers with practical financial management skills, particularly in the area of investing.

RECOMMENDATIONS

Based from the findings and conclusions of the study, the following recommendations are suggested:

- OWWA, POEA, and the Philippine Embassy in Thailand are recommended to develop accessible and engaging financial literacy materials—including educational videos and downloadable guidebooks—tailored specifically for young migrant Filipino workers, covering investment basics, debt management, savings strategies, and remittance planning.
- Migrant Filipino teachers in Thailand are encouraged to actively seek financial education opportunities, consult financial advisors, and explore investment instruments to strengthen their financial management capabilities, particularly in areas where they are least confident.
- Thai schools and administrators are recommended to implement recognition and reward programs that affirm the teaching excellence demonstrated by migrant Filipino teachers, and to provide more opportunities for professional development and continued training.
- The families of migrant Filipino teachers are encouraged to understand and support the financial challenges their loved ones face, fostering a collaborative approach to financial planning and budgeting that benefits both parties.
- Filipino teachers seeking employment in Thailand are advised to seek guidance from experienced migrant teachers already working there, to make informed decisions and better prepare for financial responsibilities abroad.
- Future researchers are encouraged to employ mixed-methods approaches to gain deeper insights into the relationship between financial management and work performance among migrant Filipino teachers in Thailand, and to evaluate the long-term effectiveness of the proposed workshop intervention.

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