HOUSEHOLD RESOURCE MANAGEMENT SUBJECT: ENHANCING THE FINANCIAL LITERACY AMONG 2ND YEAR BTLED STUDENTS

ABSTRACT

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This study aims to evaluate the extent to which the Household Resource Management course has enhanced the financial literacy of second-year Bachelor of Technology and Livelihood Education (BTLED) students. Important aspects of financial literacy, including borrowing, debt management, budgeting, saving, investing, and spending, are the focus of the study. It looks at how students' financial habits and general well-being are influenced by the Household Resource Management curriculum across a range of areas. Purposive sampling was used to choose 59 second-year BTLED students for the study, which used a descriptive research approach. A four-point Likert scale was used to rate the respondents' answers. Weighted mean, ranking, and percentage analysis of the data were used to determine the respondents' levels of financial literacy. Based on the findings, the majority of respondents were second year students aged 15 to 20, with 76.27 percent being female and 23.72 percent male. They were highly aware of investing risks and rewards, analyzing market patterns, and borrowing only when necessary. However, they sometimes lacked a budget, spent for convenience, and engaged in impulsive buying. The Household Resource Management subject helped them understand their needs and wants, set savings objectives, and track earnings and allowances. They plan to repay debts and return borrowed funds on time but need further help in incorporating debt management into their financial planning. Overall, the study highlights the need for improvement in financial literacy and budgeting skills among students. The study concludes that the Household Resource Management course significantly enhances the financial literacy of BTLED students. To help students become even more financially proficient, the researchers recommend developing a financial management output. This study provides the groundwork for future research on the subject of financial literacy development in educational settings and contributes to the growing body of knowledge on financial education in technical education.

RECOMMENDED CITATION

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