BUDGETING PRACTICES PERFORMED BY THE SELECTED PART-TIME JOB HUMANITIES AND SOCIAL SCIENCES STUDENTS AT BESTLINK COLLEGE OF THE PHILIPPINES

ABSTRACT

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This study examines budgeting practices among part-time working Humanities and Social Sciences (HUMSS) students at Bestlink College of the Philippines, emphasizing the role of psychological and social factors in shaping financial behaviors. Anchored in Ajzen's (1995) Theory of Planned Behavior, the research explores how students' attitudes, subjective norms, and perceived behavioral control influence their ability to allocate resources efficiently, meet financial obligations, prioritize debt repayment, and develop disciplined saving habits. Given the unique financial challenges faced by students balancing academics and employment, the study highlights the importance of strategic budgeting and self-regulation in their financial decision-making. This study utilized purposive sampling to select 50 Senior High School students from the Humanities and Social Sciences (HUMSS) strand at Bestlink College of the Philippines. Employing an evaluative, descriptive-quantitative research design, the study systematically assessed budgeting practices through the collection of measurable data. A structured survey questionnaire, carefully crafted to align with the research objectives, served as the primary data collection tool to capture participants' financial behaviors. This approach ensured accurate representation of the target population's budgeting experiences, providing a reliable foundation for analysis and interpretation. The study found that part-time Humanities and Social Sciences (HUMSS) students at Bestlink College of the Philippines view budgeting methods—especially zero-based budgeting and the envelope system—as effective financial management tools. Key factors influencing their budgeting behaviors include peer influence (16.33%), lessons from past experiences (17%), age and life stage (17.69%), and family influence (21.77%). The most significant motivator, reported by 27.21% of students, was personal financial goals such as saving for future needs and achieving financial independence. These findings indicate that students' budgeting practices are shaped by a combination of social, developmental, and goal-oriented influences, with personal aspirations playing the leading role. This study provides a comprehensive evaluation of budgeting practices among part-time Senior High School HUMSS students at Bestlink College of the Philippines, highlighting the effectiveness of zero-based budgeting and the envelope system in managing limited financial resources. Based on the findings, the researchers developed a proposed action plan aimed at enhancing students' ability to prioritize financial obligations, foster disciplined spending, and make informed budgeting choices. The initiative supports the development of financial literacy and equips students with vital skills to meet their immediate financial needs while pursuing long-term goals.

RECOMMENDED CITATION

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