Exploring Financial Resilience and Well-Being among Teachers: Opportunities for Growth through Appreciative Inquiry

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Abstract

This qualitative study explores the financial resilience and well-being of debt-burdened public-school teachers in remote barangays of Glan, Sarangani Province, Philippines. Guided by Appreciative Inquiry (AI), the research focuses not on the limitations but on the strengths, aspirations, and strategies that teachers employ to navigate their financial realities. Using the AI 4D Cycle—Discovery, Dream, Design, and Destiny—the study captures how teachers define their experiences, reflect on their challenges, and co-create solutions for a more stable financial future. Data were gathered through in-depth interviews and focus group discussions and analyzed thematically.

The findings reveal deeply human stories of budgeting with purpose, sacrificing personal comfort for children's education, and engaging in small-scale entrepreneurship to supplement income. Participants emphasized peer mentoring, the role of family support, and the value of self-education in improving their financial literacy. Rather than waiting for institutional solutions, these teachers took proactive steps to design practical, context-sensitive strategies for growth. Their reflections show not only how they manage hardship, but also how they transform it into opportunity—often extending their knowledge to help others.

The study concludes that financial resilience is a product of mindset, community, and commitment. It recommends that policy interventions be grounded in lived experiences, using teacher narratives as a foundation for co-creating sustainable financial literacy programs. Ultimately, this research affirms that when educators are empowered to thrive, the ripple effect strengthens not only schools but entire communities.

Keywords: Appreciative Inquiry; Financial Resilience; Teachers' Well-Being; Strengths-Based Approach; Financial Literacy

I. Introduction

Imagine dedicating your life to shaping the minds of the next generation, yet lying awake at night worrying about how to stretch your next paycheck. This is the reality for many public-school teachers in the Philippines, particularly in remote and underserved barangays where resources are scarce and support systems are fragile. Teachers—long celebrated as the backbone of society—paradoxically find themselves among the most financially vulnerable. In many cases, they are not only educators but also breadwinners, community leaders, and caregivers. The weight of these responsibilities, coupled with financial instability, can take a toll on their well-being and effectiveness in the classroom.

In far-flung areas like Glan, Sarangani Province, teachers face unique financial and emotional challenges. The geographic isolation limits access to basic services, increases transportation costs, and often forces teachers to take on additional roles to support their families. It is in these communities that the paradox becomes painfully evident: those entrusted with shaping future generations are often the ones struggling the most to secure their own financial futures.

This study seeks to explore this paradox through the lens of **Appreciative Inquiry (AI)**—a framework that shifts the focus from identifying problems to uncovering possibilities. Unlike deficit-based approaches that emphasize what is lacking, AI celebrates strengths, successes, and aspirations. It creates space for dialogue that is hopeful, collaborative, and transformative. In applying this framework, the study aims to highlight not only the challenges teachers face, but also the creative, courageous, and often overlooked ways they rise above them.

There is a growing body of literature that acknowledges the financial struggles of educators in the Philippines. Several studies point to systemic issues such as low salaries, delayed benefits, lack of access to professional financial planning, and the burden of cultural expectations like *"utang na loob"*—a deeply rooted sense of debt and obligation to help family and friends financially. These factors contribute to a cycle of borrowing, over-indebtedness, and chronic financial stress. However, most of the existing research tends to dwell on these constraints, with limited attention paid to the proactive strategies teachers themselves develop to cope, adapt, and thrive.

This study responds to that gap by turning the spotlight on stories of **resilience, hope, and resourcefulness**. It explores how public-school teachers in remote barangays use their inner strengths, familial support, community bonds, and informal financial knowledge to build resilience and improve their well-being. These narratives matter—not only because they humanize the statistics, but also because they offer grounded insights into what works in real-world contexts.

Guided by the principles of Appreciative Inquiry, this research is not merely an examination of financial hardship. Rather, it is a celebration of how educators creatively respond to adversity, drawing on their values, experiences, and aspirations to co-create new possibilities. The AI 4D Cycle—**Discovery, Dream, Design, and Destiny**—provides a structured yet flexible path for exploring these lived experiences. During the *Discovery* phase, participants share their best experiences and practices related to financial resilience. The *Dream* phase encourages them to envision a future where financial well-being is not a dream but a reality. The *Design* phase focuses on co-creating realistic and context-sensitive strategies to move toward that vision. Finally, the *Destiny* phase supports teachers in committing to actions and sustaining positive change over time.

Specifically, the study is guided by the following key research questions:

1. **What are the existing strengths, practices, and support systems** that help teachers manage their financial challenges and maintain resilience?

2. **How do teachers envision their ideal financial stability and well-being**, and what aspirations do they hold for a better financial future?

3. **What strategies and interventions can be co-created** to enhance teachers' financial resilience and well-being, and how can these build on existing strengths and opportunities?

4. **How can positive changes in teachers' financial behaviors and well-being be sustained over time** to foster long-term growth and empowerment?

These questions go beyond identifying barriers—they aim to uncover the hidden assets within individuals and communities that can be harnessed for meaningful change. The broader aim of this study is twofold. First, it seeks to contribute to academic discourse by offering a fresh, strengths-based perspective on an often pathologized issue. Second, and perhaps more importantly, it hopes to provide actionable insights for education stakeholders, school leaders, policymakers, and community organizations. By grounding recommendations in the lived experiences and voices of teachers themselves, the research advocates for solutions that are culturally relevant, economically feasible, and emotionally empowering.

This inquiry aligns with the growing recognition that **teacher well-being is essential to educational quality**. When educators are empowered—financially, emotionally, and professionally—their capacity to engage students, innovate in the classroom, and contribute to school improvement increases significantly. The ripple effect of financially resilient teachers is far-reaching, touching not only students but also families and entire communities.

Ultimately, this study affirms a powerful truth: teachers are not just passive recipients of aid or victims of systemic neglect. They are active agents of change who, when given the opportunity and support, can transform their realities and inspire others to do the same. By shifting the narrative from scarcity to strength, this research aims to spark conversations and actions that honor the dignity, creativity, and resilience of those who teach against all odds.

Review of Related Literature

The financial resilience and well-being of teachers have increasingly been recognized as pivotal elements influencing their overall performance, job satisfaction, mental health, and longevity in the profession. Globally, teachers are acknowledged as essential to national development and educational transformation. However, the extent to which they are supported—particularly in financial terms—often remains insufficient, creating a dissonance between their societal role and their personal economic realities.

In the Philippines, this concern is especially pressing. The challenges of teacher financial health are compounded by socio-economic inequalities, geographic remoteness, low wages, and deeply rooted cultural obligations. These elements intersect to form a landscape where financial instability becomes a persistent stressor in the lives of many educators. The literature surrounding these issues highlights various interrelated factors—financial literacy, spending behavior, cultural expectations, debt accumulation, and support systems—that together shape the financial realities of public-school teachers.

Financial Literacy and Spending Behavior

One of the strongest predictors of financial resilience among educators is **financial literacy**. Financial literacy refers to the ability to understand and apply financial management skills such as budgeting, saving, investing, and debt management. Lusardi and Mitchell (2014) emphasize that individuals with low levels of financial literacy are more likely to make poor financial decisions, including high debt accumulation and insufficient savings. Among teachers, this gap in knowledge often leads to increased vulnerability to predatory lending practices, impulsive spending, and lack of preparation for emergencies or retirement.

In the Philippine context, Reyes (2019) underscores that many public-school teachers lack structured budgeting habits. The absence of formal financial education in their training and the limited availability of school-based financial wellness programs contribute to their financial stress. Many teachers operate on a "live now, worry later" mindset, driven not by irresponsibility but by necessity—choosing immediate needs like food, tuition, or medicine over long-term financial planning. This reactive approach, though understandable, traps them in cyclical debt and undermines their long-term stability.

Spending behaviors among teachers also vary based on **demographic variables** such as age, income, marital status, and years of service. A study by Dela Cruz and Santos (2020) found that younger teachers are more inclined to discretionary spending, influenced by peer norms, lifestyle expectations, and the pressure to present a respectable image. In contrast, older teachers tend to prioritize debt repayment, savings, and retirement contributions. These patterns align with Lusardi and Mitchell's (2017) cross-professional findings, which suggest that financial behavior matures with age and experience. However, the gap remains where early-career teachers face the steepest learning curve, often without guidance.

Debt Accumulation and Financial Vulnerability

Debt accumulation remains a widespread and pressing issue among Filipino teachers. Dizon and Gatchalian (2020) reported that over 80% of public-school teachers in the country carry multiple outstanding loans, with many relying on both government institutions (e.g., GSIS) and private lenders to bridge the gap between their income and daily living expenses. These loans are often taken to cover necessities such as transportation, school supplies, and family support, rather than luxury purchases.

The consequence of persistent borrowing is twofold: first, it diminishes teachers' take-home pay, and second, it erodes their financial confidence. Monthly salary deductions to pay loans often leave teachers with minimal disposable income, prompting them to borrow again—thus perpetuating a cycle of debt. Some educators even fall into "loan stacking," wherein they take new loans to repay old ones, which leads to mounting interest and long-term financial instability.

Moreover, the emotional and psychological burden of debt cannot be ignored. Financial stress has been linked to burnout, anxiety, and depression among teachers, as noted by Farber (2020) and Schonfeld and Bianchi (2016). When teachers are preoccupied with financial worries, their capacity to engage students, plan lessons, and participate in professional development is compromised. This situation creates ripple effects in the educational environment, affecting both teacher morale and student outcomes.

Cultural Expectations and Familial Obligations

Beyond financial literacy and salary constraints, **cultural expectations** contribute significantly to teachers' financial strain. Aguila (2019) discusses the deeply embedded Filipino value of *"utang na loob"*, which loosely translates to a debt of gratitude. This cultural norm compels individuals—especially those with stable jobs—to provide for extended family members, even at the cost of their own needs. For teachers, this often means prioritizing siblings' education, parents' healthcare, or relatives' emergencies over personal savings or investments.

While such altruism is admirable and socially reinforced, it creates financial vulnerabilities. Teachers may hesitate to decline financial requests from relatives, fearing social shame or familial tension. This pattern leads to an emotional dilemma: fulfilling cultural obligations while compromising personal financial goals. As a result, many educators internalize their struggles, feeling isolated and burdened.

Casingal and Ancho (2021) reinforce this idea, noting that public school teachers in the Philippines often serve as the primary or sole breadwinners for extended families. Their role extends far beyond the classroom, encompassing responsibilities as caregivers, financial providers, and community helpers. These pressures contribute to chronic financial stress and limit their ability to plan for long-term financial security.

Saving Practices and Entrepreneurial Strategies

Despite these challenges, many teachers demonstrate remarkable **financial adaptability**. Saving practices among educators are often constrained by limited income and rising living costs. Collier and Wiese (2020) note that while teachers aspire to save, their financial obligations make consistent saving difficult. Still, the determination to build a safety net persists. Teachers who undergo financial literacy training or join savings cooperatives show significantly improved financial behavior and resilience.

In recent years, a growing number of teachers have turned to **entrepreneurship** as a practical solution. Tagapulot and Macalisang (2024) explored how educators burdened by debt engage in small-scale business ventures—such as sari-sari stores, direct selling, farming, and online retail. These businesses often begin as side hustles but evolve into meaningful sources of supplemental income. They not only address short-term financial needs but also offer a sense of control and empowerment.

This entrepreneurial turn reflects a shift from passive coping to **active financial agency**. It also intersects with financial literacy, as teachers learn to manage inventory, pricing, customer service, and online platforms—skills that contribute to long-term financial growth. Moreover, these efforts often involve family members, creating collaborative financial ecosystems that extend beyond individual benefits. Fatikha (2024) adds that self-education, peer learning, and long-term financial planning are significant contributors to stability among Southeast Asian educators. Teachers who seek knowledge independently—through online courses, peer discussions, or community seminars—develop better coping mechanisms. This proactive mindset transforms financial literacy into a form of **self-care and empowerment**, rather than a remedial task.

Support Systems and Peer Mentoring

Financial resilience is not solely a personal endeavor—it is also **socially constructed**. Support systems, both formal and informal, play a crucial role in helping teachers manage their finances. Flamiano (2024) highlights that access to financial literacy programs, peer mentoring, and cooperative groups enhances educators' capacity to make informed financial decisions.

Within school communities, **collegial support** serves as both an emotional and practical resource. Botou et al. (2017) argue that informal support networks—such as peer mentoring, collaborative problem-solving, and communal advice-sharing—significantly contribute to emotional and financial well-being. Teachers often share budgeting tips, recommend trustworthy lenders, or co-manage side businesses. These practices reflect a culture of solidarity and mutual care.

In addition to emotional benefits, peer mentoring normalizes conversations about money, debt, and resilience—topics often stigmatized in professional settings. These discussions demystify financial challenges and provide tangible strategies for improvement. In some cases, they even lead to the creation of school-based savings groups or rotating loan schemes.
This emphasis on shared learning echoes Freire's (1970) concept of **education as empowerment**, where knowledge is co-created and rooted in lived experience. Teachers, through collective reflection and action, become both learners and leaders—transforming not only their financial behavior but also that of their peers.

Psychological Impact and Well-Being

The relationship between financial stress and psychological well-being among teachers is well-documented. Farber (2020) and Schonfeld and Bianchi (2016) emphasize that persistent financial instability leads to emotional exhaustion, reduced job satisfaction, and increased rates of burnout. Teachers experiencing chronic financial stress may exhibit decreased motivation, higher absenteeism, and lower engagement in professional development.

This mental toll extends into personal lives, affecting relationships, parenting, and self-esteem. Teachers burdened by financial concerns often feel a sense of failure, particularly when they cannot meet their family's needs despite working full-time. Such internalized stress underscores the urgency of addressing financial resilience not just as an economic issue, but as a **mental health imperative**.

Appreciative Inquiry as a Strengths-Based Framework

Given the complexity of these challenges, a shift in perspective is necessary. Traditional interventions tend to focus on deficits—what teachers lack, what they do wrong, or how they must be corrected. While well-intentioned, these approaches may unintentionally reinforce a narrative of helplessness.

In contrast, **Appreciative Inquiry (AI)** offers a strengths-based framework that focuses on what works, what gives life to individuals and systems, and what people value most. AI operates through the **4D Cycle**: Discovery (appreciating what is), Dream (imagining what might be), Design (co-constructing what should be), and Destiny (sustaining what will be). This model has been used effectively in various fields to foster empowerment, innovation, and sustainable change.

In the context of teacher financial resilience, AI shifts the narrative from scarcity to **possibility**. It values teachers' lived experiences, resourcefulness, and dreams—not just their deficits. Through guided inquiry and collaborative reflection, educators can identify effective financial practices, envision better futures, and co-create actionable strategies. This process does not deny hardship; instead, it uplifts strengths and cultivates hope.

Synthesis

The reviewed literature paints a comprehensive picture of the **multifaceted nature of teachers' financial resilience and well-being**. From personal financial literacy and cultural obligations to systemic constraints and peer support, multiple factors interact to shape educators' financial realities. While the challenges are significant, so too are the strategies teachers adopt to rise above them—often grounded in creativity, solidarity, and a deep commitment to both family and profession.

By integrating Appreciative Inquiry into research and intervention, stakeholders can move beyond diagnosing problems toward **celebrating and amplifying success stories**, co-creating sustainable solutions, and fostering environments where teachers can thrive. This shift is critical—not just for the sake of educators, but for the educational system and the broader communities they serve.

II. METHODOLOGY

This research embraced a qualitative approach guided by Appreciative Inquiry (AI), a method that seeks to understand human systems through the lens of strength, potential, and possibility. Rather than focusing on problems, the AI approach highlights what works well, empowering individuals to envision and co-create better futures. This methodology is especially appropriate for understanding the lived financial experiences of public-school teachers, as it allows their voices, aspirations, and innovations to emerge authentically.

The scope of the study included debt-driven public-school teachers in remote barangays of Glan, Sarangani Province, Philippines. These educators were selected for their rich and varied experiences in managing financial challenges in resource-constrained settings. The research focused on their existing strengths, financial coping strategies, and aspirations for long-term well-being.

Key concepts in this study include financial resilience, well-being, and strength-based transformation. Financial resilience was operationally defined as the ability to manage financial stress and bounce back from economic difficulties. Well-being encompassed both material and emotional aspects, while strength-based transformation referred to proactive strategies developed by participants to improve their financial situations.

A purposive sampling technique was used to identify 12 key informants who had firsthand experience with financial difficulties but demonstrated resilience in navigating them. These participants were chosen based on their openness to share stories of hope, lessons learned, and practices that helped them rise above economic pressures.

Data were collected through in-depth semi-structured interviews and focus group discussions. The main tools included an AI-informed interview guide, designed to elicit narratives aligned with the 5-D cycle of Appreciative Inquiry: Define, Discovery, Dream, Design, and Destiny. Conversations were conducted in Filipino or Bisaya, depending on the participants' preference, and were audio-recorded with informed consent.

To ensure rigor and trustworthiness, thematic analysis was employed following Braun and Clarke's (2006) six-phase model: familiarization, initial coding, theme development, theme refinement, naming, and defining. Reflexivity and member checking were also practiced to validate interpretations.

Ethical considerations were strictly observed. Participants were fully informed of the study's purpose and their rights, including voluntary participation, anonymity, and confidentiality. The study was reviewed and approved by the institutional ethics board.

This human-centered methodology allowed the research to go beyond numbers and reveal the deeply personal and powerful narratives that illustrate financial resilience not just as a concept, but as a lived and co-constructed reality among dedicated educators.

Theoretical Perspectives on Financial Resilience

To better understand the financial resilience and adaptive strategies of educators, this study draws on several psychological and educational frameworks. Hobfoll's (2001) Conservation of Resources (COR) Theory is central to interpreting how teachers manage limited financial and emotional resources, especially during periods of prolonged stress. The theory suggests that individuals strive to protect, conserve, and invest in resources they value—such as income, well-being, or social support—which aligns with the participants' experiences of budgeting, side hustling, and community reliance.

Seligman's (2011) Positive Psychology PERMA Model also offers a valuable lens in this study. By focusing on the five pillars of well-being—Positive emotion, Engagement, Relationships, Meaning, and Accomplishment—the model helps contextualize how teachers derive strength and hope even amid financial strain.

In relation to participants' forward-looking aspirations and belief in their capacity to change their circumstances, Bandura's (1997) Self-Efficacy Theory is also applied. The theory emphasizes the role of confidence in one's ability to organize and execute actions that lead to desired outcomes—mirrored in participants' proactive financial planning and entrepreneurship.

Finally, this study is grounded in Freire's (1970) concept of empowerment through education, which underscores the transformative power of critical reflection and action. As participants moved from financial struggle to financial mentoring and community involvement, Freire's notion of *conscientization*—becoming aware of one's social reality and choosing to act on it—became a thematic backbone.

Together, these frameworks provide a rich foundation for understanding the strengths-based journeys of the participants and how financial resilience is not just about survival, but about transformation, agency, and collective upliftment.

III. Results and Discussion

The results of this study emerged through the Appreciative Inquiry framework and were shaped by the lived narratives of teachers who shared both their financial challenges and the resilience strategies they cultivated. Through thematic analysis, several recurring patterns were identified and organized according to the AI 4D cycle: Discovery, Dream, Design, and Destiny.

Discovery Phase: Strength in the Struggle

The Discovery phase brought to light the quiet but powerful forms of resilience that teachers display in the face of financial hardship. What emerged were stories not of defeat, but of discipline, creativity, and deeply rooted love—particularly for their families. Despite the weight of debt, these educators shared how they found strength in their values and resourcefulness in their routines.

Prioritization of children's education stood out as a deeply personal and shared commitment. **Person 2 reflected**:

"Every payday, I make sure that loan repayments and education fees are prioritized before anything else."

Similarly, **Person 4** made difficult daily choices for the sake of their child's schooling:

"I had to skip lunch sometimes just to make sure we had enough for my child's school fare."

These moments revealed how, for many, sacrifice was not a loss, but an act of love—a quiet determination to shield the next generation from the burdens they bore.

For others, entrepreneurship became a path to survival and self-empowerment. **Person 9** proudly shared:

"I used part of my salary to start a small piggery in our backyard. Now, it's helping us with our children's school expenses."

Person 7 added:

"I opened a small sari-sari store. The little income helps with our monthly loan dues and grocery needs."

In these stories, the home became a site of transformation—a farm, a store, a starting point—proving that resilience often begins in the most familiar spaces.

Budgeting also surfaced as a sacred practice of survival. **Person 1** described how it became a family affair:

"We sit down together every month to track every peso. It became a family habit—and it taught our children discipline too."

These experiences reflect Hobfoll's Conservation of Resources (COR) Theory (2001), which emphasizes how individuals protect and build their resources under stress. Participants weren't merely reacting to scarcity—they were proactively preserving what mattered most.

This phase also echoes Seligman's PERMA Model, particularly in the areas of meaning and accomplishment. These teachers found purpose in sacrifice, pride in frugality, and joy in providing. They showed that resilience is not the absence of struggle, but the refusal to let struggle define them.

Ultimately, the Discovery phase illuminated a powerful truth: resilience was already embedded in their daily lives. It lived in budgeting notebooks, in backyard farms, in shared meals forgone, and in the hopeful eyes of children. These teachers didn't just endure—they crafted meaning out of hardship, finding strength in every struggle, and dignity in every choice.

Dream Phase: Envisioning Financial Freedom

In the Dream phase, participants opened up about their heartfelt aspirations—not driven by luxury, but by the longing for peace of mind, dignity, and stability. Their dreams reflected a quiet strength: to live debt-free, support their families with ease, and pursue their passions without the shadow of financial insecurity.

Freedom from debt was a central dream. **Person 4** expressed this with deep clarity:

"I dream of achieving financial freedom where I no longer have to rely on loans to sustain our daily expenses."

For others, financial freedom was symbolized by the ability to build an emergency cushion. **Person 2** shared:

"Just to have enough set aside for sickness or tuition fees—that would already be a big relief."

These dreams were not about wealth for wealth's sake—they were about stability, and the emotional liberation that comes with no longer living pay check to pay check.

Several participants hoped to expand their entrepreneurial ventures—not only to support themselves, but to reclaim their time, energy, and sense of purpose. **Person 3** envisioned:

"If my business grows, I can stop borrowing and just focus on teaching and saving."

Person 5 echoed this sentiment:

"Someday, I want my small store to earn enough so I don't need to take loans. That would let me focus on my family and sleep better at night."

The dreams shared during this phase capture the spirit of Appreciative Inquiry, which encourages individuals to imagine their best possible futures based on their strengths and values. Rather than dwelling on scarcity, these teachers focused on hope, intention, and purpose.

The power of their vision aligns with Bandura's Self-Efficacy Theory (1997), which highlights the importance of believing in one's capacity to achieve meaningful goals. Their statements also reflect principles of Seligman's Positive Psychology, particularly the emphasis on hope, meaning, and future-oriented thinking as key components of personal well-being.

Ultimately, the Dream phase revealed that these teachers were not only surviving adversity—they were daring to dream of lives filled with freedom, contribution, and balance. Their dreams were a quiet rebellion against cycles of debt, and a bold step toward building lives shaped by agency, clarity, and hope.

Design Phase: Co-Creating Pathways Forward

In the Design phase, participants moved beyond dreams and began mapping tangible pathways to reshape their financial lives. Their strategies were deeply rooted in lived experiences—reflections of trial, error, growth, and solidarity. This phase revealed their shift from merely coping with debt to co-creating sustainable solutions that empower not only themselves but also their peers.

Entrepreneurship as a strategic lever emerged strongly among participants. **Person 10** shared a strategic mindset:

"I plan to balance my job and my business by using my salary as an investment to grow my business."

Person 6 echoed this, saying:

"I started small by selling snacks to colleagues and used part of my salary to buy more supplies. Now I have a regular customer base."

These stories show how teachers converted their income—not into short-term relief—but into seeds for long-term financial growth. Participants showed strong self-regulatory behaviour, reflecting clarity of purpose, long-term planning, and resilience.

Separation of personal and business finances was a practical strategy mentioned by several participants. **Person 7** emphasized:

"Keeping business income and household expenses separate helped me control spending."

Person 3 admitted a change in behaviour:

"I used to mix everything, and I'd always fall short. Now I track them separately and it really helps."

This discipline in financial management reflects the core of Baumeister and Vohs' Self-Regulation Theory (2007), which highlights the power of conscious goal setting and behaviour monitoring as key tools in maintaining stability under pressure.

What stood out most in this phase was the spirit of peer mentorship and community empowerment. **Person 4**, who had overcome numerous financial setbacks, shared:

"I want to help my co-teachers who are struggling like I did. Sharing what I learned might help them avoid mistakes I made."

Person 9 spoke of how their growth inspired others:

"When my neighbour-teacher saw my progress, she asked me how to start a piggery. I helped her draw a budget plan."

Even **Person 2** contributed to this mentoring spirit, stating:

"If more teachers share how they overcame debt, maybe others won't feel ashamed to ask for help."

These collective strategies reflect a shift from individual problem-solving to communal co-creation. Teachers were not just seeking change—they were becoming facilitators of change within their social circles.

The stories and strategies shared in this phase beautifully reflect Paulo Freire's (1970) concept of empowerment through education, where transformation begins with awareness and is sustained through collective action. These teachers exemplified agency—they were not passively waiting for rescue but actively designing financial futures shaped by intentionality, resourcefulness, and solidarity.

Destiny Phase: Sustaining Action and Empowering Others

In the Destiny phase, teachers demonstrated how resilience evolves into sustained action, purposeful discipline, and a desire to lift others along the way. No longer just surviving financial hardship, they had grown into active agents of change—modelling stability, generosity, and mentorship. This phase marked the culmination of transformation: personal growth extended outward into collective empowerment.

Budgeting continued to anchor participants' financial stability. **Person 1** shared a grounded routine:

"I've made budgeting a non-negotiable part of my routine. It keeps me grounded and helps me say no to unnecessary spending."

Person 6 echoed this sentiment:

"Even when I have extra income now, I still stick to my budget. That's what helped me survive before, and it's what keeps me stable now."

For participants, budgeting was no longer just a coping tool—it became a lifestyle rooted in mindfulness and financial self-respect.

Beyond discipline, mentorship emerged as a powerful legacy. Teachers no longer saw their journeys as individual struggles but as experiences worth sharing. **Person 4** expressed a strong sense of duty:

"Now that I've overcome some challenges, I feel responsible to guide others, especially our younger teachers who are still figuring things out."

Person 3 reflected on her new role as a mentor:

"Achieving financial freedom will allow me to focus more on teaching and help my students become more financially literate, too."

Others highlighted how their example inspired action in others. Person 2 noted:

"If more teachers share how they overcame debt, maybe others won't feel ashamed to ask for help."

Meanwhile, **Person 9** spoke of how success sparked conversations:

"Some of my colleagues started asking me about my piggery and budgeting. It feels good to share what worked for me."

As financial stability took root, participants began to scale their entrepreneurial efforts—not just for profit, but for purpose. **Person 9** envisioned her venture as a form of social responsibility:

"I want to grow my farm not just for my family, but so I can give jobs to others in our barangay. That would be my way of giving back."

Similarly, **Person 10** reflected on the bigger picture:

"I used to think of my business as something just to survive. But now, I want to create something lasting—something I can pass on to my children or others who need help."

This powerful shift from personal transformation to shared empowerment aligns deeply with Deci and Ryan's Self-Determination Theory (1985), which emphasizes autonomy, competence, and relatedness as keys to sustainable motivation. Moreover, these acts of mentoring and community-building embody Freire's concept of conscientization—a critical awareness that compels individuals to act not only for themselves, but also for the betterment of society.

By this final phase, it was clear that these teachers had become catalysts for collective resilience. Their strength was no longer limited to their own lives—it had become contagious. In choosing to share their lessons, mentor peers, and create opportunities for others, they proved that true empowerment is not just overcoming adversity—it's helping others do the same.

IV. CONCLUSIONS

This study, anchored in the principles of Appreciative Inquiry (AI), aimed to explore the lived experiences of public-school teachers as they navigated the significant financial challenges they face, all while demonstrating resilience and dignity. In contrast to traditional approaches that focus on deficits and problems, this research took a strengths-based perspective, highlighting the strategies, aspirations, and collective wisdom that enabled these educators to not only cope with financial hardship but to grow beyond it. Through the lens of AI, the study sought to uncover the ways in which teachers, despite their financial struggles, demonstrated remarkable resilience and creativity.

The journey began with an acknowledgment of the everyday struggles that many teachers endure. These included challenges such as managing tight budgets, dealing with mounting debt, and making personal sacrifices, often to support their families. Such difficulties, while common among educators in many parts of the world, were especially prevalent in remote areas where resources are limited, and teachers' salaries do not align with the increasing costs of living. Despite these hurdles, the teachers involved in the study demonstrated a profound capacity for resilience. They discovered that within their challenges were not just obstacles, but opportunities for personal growth and empowerment.

What emerged from the research was a deep recognition that resilience is not a singular, inherent trait, but rather a series of intentional choices. These choices included the decision to endure hardship with hope, to act with purpose despite financial difficulties, and to dream of a better life for themselves and their families. Through these choices, the teachers were able to transform their financial struggles into powerful narratives of growth and possibility.

Central to the teachers' resilience was their ability to develop new financial habits. Many participants shared how they had learned to budget more effectively, prioritize essential expenses, and manage debt in ways that allowed them to maintain their financial health over time. However, what stood out even more was their commitment to ongoing self-education and peer support. In addition to formal financial literacy programs, many teachers took it upon themselves to educate each other, sharing tips and strategies for managing finances, saving, and investing. This peer-to-peer support system was integral to their financial resilience. The act of teaching and learning from one another not only improved their financial well-being but also strengthened their sense of community and collective empowerment.

Moreover, the teachers' stories illustrated that financial resilience is not only about personal survival; it is also about envisioning a future of stability and growth. Teachers did not merely want to escape financial stress—they aspired to rise above it, not just for themselves but for their families and communities. This vision of financial stability was not a distant dream; many teachers took concrete steps to turn it into reality. Some teachers launched small businesses, while others engaged in entrepreneurial activities to supplement their incomes. This proactive approach demonstrated that, even in the face of limited resources, the teachers were committed to building a more secure financial future.

Additionally, the teachers’ aspirations extended beyond personal financial gain. Many participants expressed a strong sense of responsibility to uplift others in their communities. They viewed their financial journeys not only as individual endeavors but as opportunities to create a ripple effect that could benefit their colleagues and students. In the Destiny phase of Appreciative Inquiry, it became clear that these educators had developed a deep sense of commitment—not only to their own financial growth but also to helping others in their communities achieve similar success. Their stories of mentorship, financial education, and business ventures were not just about overcoming personal struggles, but about empowering others to do the same.

In conclusion, this study affirms that financial resilience is not solely about economic gain—it is born from a combination of courage, shared values, and intentional actions. By shifting the focus from limitations to possibilities, this research demonstrates that within every struggle lies the potential for transformation. The teachers in this study showed that, with the right mindset and support, they could turn financial hardship into an opportunity for growth, not just for themselves but for their families and communities. The ripple effect of this empowerment, in turn, strengthens not only the individual but the broader community, illustrating that when educators thrive, they become powerful agents of change, influencing not only their own lives but also the lives of those around them.

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