

ABSTRACT

The general purpose of this study was to find out the effects of financial stress in the objectives: (1) Socio-demographic profile of the respondents in terms of name, gender, age, civil status, nature of work, no. of family member, year in service, monthly salary, if they are satisfied with their salary, if they experience financial stress, if does it have any effect on their work, and if they experience credit counseling. (2) Causes of financial stress, and lastly, (3) Effects of financial stress.

This study was conducted at Capiz State University, Pilar Satellite College during the month of March 2018.

Respondents of this study were generally 20-25 years old, female, legally married, belong to the non-teaching personnel, 5 years and below in service having 3-5 family members and receiving a monthly salary of 10,000 and below and most of the respondents were satisfied with their salary, and they were experiencing financial stress but it does not have any effects on their work and had experience credit counseling.

Results revealed that majority of the respondents were in agreement to the causes of financial stress does are: not having enough money to sustain daily expenses with the mean (3.5), having a luxurious lifestyle which you cannot provide with the mean (2), being pressured by children`s education with the mean (3), struggling to pay the mortgage or rent with the mean (3.07), having to work forever with the mean (3.3), having no emergency fund with the mean (3.93), unmanageable debt with the mean (3.2), wanting a nicer lifestyle with the mean (3.23), lack of knowledge in budgeting money with the mean (3.1), salary dissatisfaction with the mean (3.5),

always having a medical expenses with the mean (3.5) and lastly, peer pressure with the mean (2.67).

Results also revealed that majority of the respondents were in agreement to the effects of financial stress does are: employees may not exert more effort than they usually do when they are not stress with the mean (3.57), absenteeism with the mean (3.1), employees may have negative attitude that affect office moral with the mean (3.07), depression with the mean (2.57), employees may not be in their proper presence of mind while doing their work with the mean (2.77), health problem with the mean (3.1), losing energy with the mean (3.23), no motivation with the mean (3.3) and lastly, sleep problem with the mean (2.97).