

# Exploring the Financial Literacy of 4Ps Beneficiaries

Alvie Elma C. Plaza

Faculty, College of Arts and Sciences,  
Surigao del Norte State University, Surigao City, Philippines

**Abstract:** *This research focuses on evaluating the financial literacy of 4Ps beneficiaries in Brgy. Mabua, Surigao City. The study includes a sustainability plan and recommendations based on the findings. The primary data sources for this study are the 4Ps beneficiaries in the mentioned barangay. The research explores the respondents' profiles, including age, sex, civil status, educational attainment, and employment status. The study aims to identify any significant differences among these variables. To accomplish this, a quantitative descriptive research design was employed, using a survey method. Adoptive questionnaires were personally administered to 46 respondents to collect the required data. The analysis involved using frequency and percentage to assess the respondents' profiles and Mean (M) to determine their financial literacy. The results, determined through ANOVA, indicate that there are no significant differences between respondents' age, sex, civil status, and educational attainment regarding financial literacy. However, there are notable differences in financial behavior and financial awareness variables based on respondents' employment status*

**Keywords:** Explore, Financial Literacy, Beneficiaries, Pantawid Pamilyang Pilipino Program (4Ps)

## REFERENCES

- [1]. Bell, A. (2022). 6 Reasons Why You Need a Budget. Retrieved from: <https://www.investopedia.com/financial-edge/1109/6-reasons-why-you-need-a-budget.aspx>
- [2]. Caesar, T. (2019). 8 Reasons to Make a Shopping List. Retrieved from: <https://www.positivelending.com.au/resources/information-centre/8-reasons-to-make-a-shopping-list/>.
- [3]. Cecilia, E. (2021). Financial literacy: A life skill that schools don't teach. Retrieved from: <https://www.manilatimes.net/2021/08/05/campus-press/financial-literacy-a-life-skill-that-schools-dont-teach/1809736>
- [4]. Chaluvadi, S. (2022). What is Financial Literacy? Why is it important? Retrieved from: <https://scripbox.com/pf/what-is-financial-literacy/>
- [5]. Fernando, J. (2021). Financial Literacy. Retrieved from: <https://www.investopedia.com/terms/f/financial-literacy.asp>
- [6]. Johnson, C. (2020). Family Records: What to Keep Where and For How Long. Retrieved from: <https://www.ag.ndsu.edu/publications/money/family-records-what-to-keep-where-and-for-how-long>
- [7]. Miranda, B. et al. (2021). Financial Literacy Assessment Among Pantawid Pamilyang Pilipino Program (4Ps) Beneficiaries in Selected Barangays of Cabanatuan City. Retrieved from: [https://www.studocu.com/ph/document/university-of-southern-mindanao/cost-accounting/completed-research-paper-sample-2020-21/21745027?fbclid=IwAR2AzCmceFImpZmTvw-tJm3BJNFtCi7Q2M\\_c6blIDEbPm-P\\_N2rC-oJzOo](https://www.studocu.com/ph/document/university-of-southern-mindanao/cost-accounting/completed-research-paper-sample-2020-21/21745027?fbclid=IwAR2AzCmceFImpZmTvw-tJm3BJNFtCi7Q2M_c6blIDEbPm-P_N2rC-oJzOo)
- [8]. Pecson, R. et al. (2019). Financial Literacy among Indigent Families: Baseline for Financial Literacy Initiatives. Retrieved from: [https://ijiset.com/vol6/v6s5/IJISSET\\_V6\\_I5\\_08.pdf?fbclid=IwAR1HgDbdRyFDjDpeSe5ExKMpp1X28IIJENhjnbpISE9\\_LCm\\_vvKgYb6n62c](https://ijiset.com/vol6/v6s5/IJISSET_V6_I5_08.pdf?fbclid=IwAR1HgDbdRyFDjDpeSe5ExKMpp1X28IIJENhjnbpISE9_LCm_vvKgYb6n62c)
- [9]. Poverty Statistics Update First Semester 2021 (2021). Poverty incidence among Filipinos registered at 23.7% in 2018 - PSA. Retrieved from: [https://cpbrd.congress.gov.ph/images/PDF%20Attachments/Facts%20in%20Figures/FF2022-07\\_Poverty\\_Stats\\_Update\\_1st\\_Sem\\_2021.pdf](https://cpbrd.congress.gov.ph/images/PDF%20Attachments/Facts%20in%20Figures/FF2022-07_Poverty_Stats_Update_1st_Sem_2021.pdf)

- [10]. Kim, D. H., & Lee, J. Y. (2018). The Influence of Authentic Leadership on Psychological Capital and Work Engagement of Nurses: Mediating