

**INCOME AND INVESTMENTS OF FACULTY MEMBERS IN
SELECTED PRIVATE HIGH SCHOOLS IN CAVITE**

THESIS

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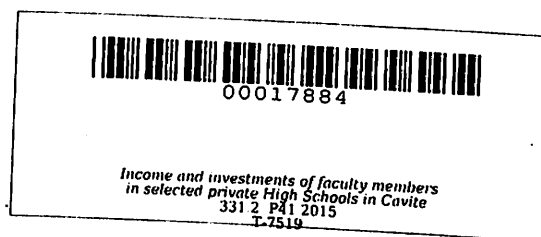
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IN SELECTED PRIVATE HIGH SCHOOLS IN CAVITE**

Undergraduate Thesis
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ABSTRACT

PEREA, ADJEANETH O. and RAMOS ERIKA N. Income and Investments of Faculty members in Selected Private High Schools in Cavite. Undergraduate Thesis. Bachelor of Science in Business Management , Financial Management. Cavite State University. Indang, Cavite. April 2015. Adviser:Prof. Cecila T. Cayao.

The study was conducted to identify the income, investments acquired, and factors that motivate them to acquire investments. Specifically, it aimed to determine the socio-demographic profile of the faculty members in selected private high schools in Cavite; determine the income and other sources of income of the faculty members of selected private high schools in Cavite; determine the acquired investment by the faculty members of selected private high schools in Cavite; determine the factors that motivate the faculty members of selected private high schools to acquire investments; and determine the relationship between the socio-demographic profile and the investment acquired by the faculty members of the selected private high schools in Cavite.

The participants of the study were 200 faculty members of selected private high schools in Cavite which are teaching in schools from Dasmariñas, General Trias, Indang, Silang, Tagaytay City, and Trece Martires City and have at least three (3) years of service. Interview was conducted to gather information from the participants.

Frequency counts, mean and percentage were used in determining the socio demographic profile, income, other sources of income and investments acquired by the participants. Mean, standard deviation, and Likert scale were used in determining the factors that motivate the faculty members to acquire investments. And lastly, Point Biserial Correlation was used in determining the relationships between socio-demographic profile and acquired investments.

The results revealed that majority of the participants belonged to 21 to 30 years old with a mean of 26. There were more female participants (63%) than male participants (37%) of which fifty percent of the participants were single and were college graduates.

Forty-six percent of the participants were full time and almost all the participants were teacher and 60 percent of the participants were in the service for almost five years.

The estimated monthly income of the faculty members was P12,384.50. They also reported other sources of income from business, pension, and other members of the family.

The participants invested on personal assets, real estate, public vehicles, agricultural business, manufacturing business, merchandising business, service business, rentals and stocks.

The factors that motivate the participants to acquire investment include prime motivation, motives, facilitating factors, and opportunity factors. These factors had high influence on the investment decision made by the participants with a mean of 3.87.

The results of analysis showed that civil status and employment status had significant relationship with the investments acquired by the faculty members in selected private high schools in Cavite.

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INCOME AND INVESTMENTS OF FACULTY MEMBERS OF SELECTED PRIVATE HIGH SCHOOLS IN CAVITE

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INTRODUCTION

In today's generation, lots of people whether employee or employer, minimum wage earner or executives, and even those who were self-employed have their own financial goals in life. Investing in a business or in any form of investment is of big help to sustain one's needs and to have another source of income aside from the present sources of income. Saving and investing are two crucial economic variables which can measure a person's physical quality of life and standard of living. According to Sicat, (2014)cited by Fausto (2014) "On the education aspect, we are trying to spread the word that we really need to save and invest". In investing, one should have investment goals and know how and when to invest and when will to use the investments.

Income as the major and most important part of investing is the consumption that, at the end of a period, will leave an individual with the same amount of goods as at the