



ASSESSING FINANCIAL PREPAREDNESS OF UNEXPECTED COST OF SMALL BUSINESS OWNER IN KAYLAWAY, NASUGBU, BATANGAS

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ABSTRACT

This study assessed the financial preparedness of unexpected cost for small business in Barangay Kaylaway, Nasugbu, Batangas. It focuses on the assessment of financial preparedness of unexpected cost for small business.

The participants in the study were thirty- eight (30) small business owners using Cronbach method of computing the sample size. Purposive sampling was in the study. The researcher conducted survey which was specially accustomed for the use of gathering significant data regarding respondents' profile specifically the age, sex, and highest educational attainment, the assessment of the respondents in financial preparedness of unexpected cost in terms of internal financing, financial decision, and financial stability. The study yielded the following findings: majority of the respondents are between the ages of 31 to 40, female and high school graduates. There was no significant difference on the assessment of the respondents in their financial preparedness of unexpected cost when profile is considered. The Financial Preparedness Plan (FPP) was crafted, it can be applied to develop an effective and innovative strategy to enhance financial stability and resilience, enduring individuals and organizations are better equipped to handle unforeseen challenges and achieve their financial goals.

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