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## ASSESSMENT OF THE FINANCIAL MANAGEMENT SEMINAR FOR PRE-WED COUPLES IN BUTUAN CITY

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### ABSTRACT

This research paper aimed to assess the financial management seminar initiated by the Graduate School of Saint Joseph Institute of Technology to the pre – wed couples in Butuan City. The quantitative approach was used in the study that involved that involved 252 individuals or 124 couples who participated in the seminar. An evaluation form was designed to gather information on the level of knowledge of the resource speaker and the conduct of the seminar activity. The findings of the study showed that the resource speakers/lectures have “very high” level knowledge on financial management and the seminar was conducted “very satisfactorily”. The mean was the statistical tool used in the analysis of the data.

### INTRODUCTION

The Commission on Higher Education Memorandum Order (CMO) No. 46, s. 2012 stipulates that one of the missions of the Philippine Higher Education system is to help improve the quality of human life of Filipinos, respond effectively to changing societal needs and

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conditions, and provide solutions to problems at the local community, regional and national levels through the Community Extension Service (CES) of the school. With the CES as a core function of higher education institutions, Saint Joseph Institute of Technology (SJIT) adheres to the mandate of extending extension service/outreach programs, hoping the school can help alleviate the current challenge in the community/organization.

The government of Butuan City has a regular program specifically tailored for pre-wed couples to provide them with the necessary tools and knowledge to effectively handle their finances together. Financial education is essential for couples as they merge their lives and finances together as husband and wife. According to Pappas and Wozniak (2017), financial disagreements are a common source of conflict in relationships, and lack of financial literacy can lead to financial stress and strain on the relationship. A financial management seminar helps pre-wed couples develop the skills and knowledge needed to make informed financial decisions and communicate effectively about money matters.

Saint Joseph Institute of Technology, through the Graduate School Department extends the willingness and commitment to be part of the regular program "PRE-MARRIAGE ORIENTATION AND COUNSELING FOR WOULD BE COUPLES" of the City Population Section and offer a sub-lecture/seminar weekly on financial management for would – be - couples where the resource speakers are the faculty of the Graduate School.

Statistics have highlighted the impact of financial issues on relationships. According to the Philippine Statistics Authority (2020), almost 50% of married couples were experiencing financial problems. The American Psychological Association reported in 2023 that 57% of

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couples cited finances as a major source of stress in their relationships, followed by communication problems (26%) and intimacy issues (16%). Moreover, Sun Life Philippines (2023) cited that 70% Filipinos believed that financial problem was a major source of stress in their relationships compared to 57% globally.

Addressing these gaps and challenges in financial management, it is essential for pre-wed couples to build a strong financial foundation for their future together. By increasing financial literacy, improving communication about money, and providing access to resources and support, couples can navigate the complexities of financial management and work towards achieving their shared financial goals. This assessment sought to evaluate the impact and effectiveness of the financial management seminar in equipping couples with the skills and strategies needed to build a strong financial foundation for their future together. By analyzing the content, delivery, and reception of the seminar, valuable insights can be gained into how well it addresses the unique financial challenges faced by pre-wed couples in Butuan City and assess its overall effectiveness in preparing them for a financially secure and harmonious marriage.

## Review of Literature and Studies

Great relationships are not discovered; they are created as cited by Bloom (2018). It was emphasized that anyone with "sufficient motivation and willingness to do the work" that is required for a successful relationship can achieve a successful marriage. Success in marriage can be done through a development of certain traits and skills and the motivation

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necessary to accomplish it. These are the goals of not only the couple but also of the society and other agencies which have been working on people relationship.

Pre-marital counseling is a form of a therapy that can help couples prepare for marriage. Romanoff (2024) cited that pre-marital counseling helps couples create a blueprint for lives together where couples discuss the tools to navigate them successfully. Furthermore, pre-marital counseling helps couples build a strong foundation for marriage as important issues ranging from finances to children are tackled so that both agree with each other.

Moreover, the Family Code of the Philippines emphasizes the importance of the family and marriage. It recognizes the crucial role of marriage counselors in enabling would-be-married couples to be ready in assuming their respective roles as couples and as future parents. Through Executive Order No. 221, series of 2003, the Department of Social Welfare and Development (DSWD) issued policies and guidelines on the accreditation of pre-marriage counselors (PMCs). DSWD accredits PMCs to promote the professional practice of marriage counselors as experts in assisting couples to decide on positive options in their marital relationships based on informed decision to achieve a stable and functional relationship.

On the other hand, Scott (2017) mentioned that in the Catholic Church, one of the pre-requisites of marriage is the pre-cana seminar that highlights important concerns that married couples may encounter in their relationship such as conflict resolution, finances, intimacy and cohabitation, parenting, commitment and family of origin. Findings in the 2024 Fidelity Investments Couples and Money study among 1,794 couples (3,588 individuals) revealed that despite solid communication, 45% of couples said that they still argued about

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money occasionally (Fidelity, 2024). Every couple has to decide who pays for what and discuss logistics to ensure both understand and agree on the plan that all bases are covered. In money matters, clarity is paramount. Moreover, Whitney (2024) on family finances mentioned that good communication before and after marriage can prevent bad financial news and lead to honest exchanges about each partner’s money anxieties, habits, and expectations. Financial anxieties can become far bigger problems with much more difficult solutions and couples may find it helpful to regularly check on short and long-term goals. Financial management on the part of the couple can be successful when everything is prepared even before they get married.

As part of the core values of Saint Joseph Institute of Technology which is Leadership and Commitment to Service, the Graduate School has embarked into the conduct of the seminar on financial management for pre-wed couples. A lecture cum open forum for couples who have applied for marriage contract within the city is being conducted every week at the City Hall, Office of Social Services where professors and lecturers of the Graduate School take turns in conducting the seminar to the couples.

## Theoretical/Conceptual Framework

The study was adapted from the CIPP Model of Daniel Stufflebeam (2003) which was considered a decision-oriented model that systematically collects information about a program to identify its strengths and limitations in content or delivery, to improve program effectiveness or plan for the future of a program. The model combines four stages of evaluation, namely

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the oriented goals or mission (Context Evaluation); the plans and resources (Input Evaluation); the activities or components (Process Evaluation); and the outcomes (Product Evaluation). Context evaluation covers the goal or objective of the seminar which was to orient couples who have set plans and have applied for a marriage license. Input evaluation includes the scheduled lectures conducted by the professors and lecturers of the Graduate School of Saint Joseph Institute of Technology, Butuan City. The process evaluation includes lecture, open fora and feedback of the participants regarding the seminar; while the product evaluation reflects the outcomes of the seminar that covers the impact, effectiveness, sustainability and adjustment as perceived by the participants.

Workshops and seminars are well-known and frequently used formats for employee/faculty development, characterized by formal nature and short-term activities. Seminars have been studied for their effectiveness in different fields: education, medicine, business, and at different levels: school, university or professionals. For example, support seminars helped in-service teachers to become more effective teachers (Polly, Fraizer, Hopper, Chaman, & Wells, 2012). They can also scaffold and prepare preservice teachers for their teaching careers as it has been found that the support seminar group was well-equipped and prepared for teaching better than a comparison/ control group, which has not received support seminars.

In addition, seminars are convenient for professionals, who needs to be up-to-date in their field, need a platform to discuss issues and concerns and have less time to do all of the research on their own. Yildirim (2010), for instance, investigated increasing effectiveness of

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strategic planning seminars through learning styles. School principals were required to write strategic plans by getting them together in a seminar. They evaluated their schools current status (via SWOT: strengths, weaknesses, opportunities & threats) and planned accordingly. The seminar effectiveness was increased by taking into account the participants' learning styles as school principals planned their schools' strategic plans taking into account their preferences, weaknesses and strengths, which made their strategic plans accessible and practical. To sum up, seminars have positive effects on different individuals and for different fields taking objectives of seminars and the particular field into account.

Furthermore, evaluation of seminars success involves different factors such as quality of participants' seminar, quality of training, practicality of seminars' aims within context, availability of resources, participants' and evaluator/teacher satisfaction with seminars. Quality of participants' seminars are evaluated by means of the criteria set and tackled the quality and scope of content, quality of presentation and delivery, quality of questions asked, stimulated and handled, which may indicate participants' engagement and understanding.

On the other hand, the quality of training is observed through participants' seminars presentation and by answering the questionnaire, which also indicated participants' satisfaction or dissatisfaction with the training, their performance and the environment in which seminars were conducted. Seminars are also evaluated through participants' reflection sheets of their seminar presentation topics and of their performance.

To sum it up, gathering data using a combination of methods, observations and questionnaires, had a positive influence on the data as they contributed to understand the

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different aspects, benefits and challenges of implementing seminars as a teaching and an assessment method. While questionnaires are efficient and economical in terms of time and resources, observations provide an in-depth account of the implementation interpreting students' behaviors and recommending adaptation for future research. Both, questionnaires and observations help construct a framework to help implement seminars successfully.

## Objectives

The study aimed to assess the financial management seminar for pre – wed couples in Butuan City. Specifically, it sought to achieve the following objectives.

- To determine the level of knowledge of the resource speaker
- To appraise the conduct of the seminar activity

## METHODOLOGY

The study used the quantitative approach that involved 546 individuals or 273 pre – wed couples who participated in the seminar that was conducted from January 26 to July 30, 2024 with 25 graduate school professors as resource speakers/lecturers. An evaluation form was designed to gather information on the level of knowledge of the resource speaker and the conduct of the seminar activity. The mean was the statistical tool used to analyze the gathered data.

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## RESULTS AND DISCUSSION

The following are the findings of the study based on the objectives of the study.

Table 1 presents the mean distribution on the level of knowledge of the resource speaker/lecturer.

**Table 1**

**Level of Knowledge of the Resource Speaker/Lecturer**

Speaker	Mean	Interpretation
1	4.79	Very High
2	4.68	Very High
3	5	Very High
4	4.72	Very High
5	4.91	Very High
6	4.91	Very High
7	5	Very High
8	4.92	Very High
9	4.95	Very High
10	4.95	Very High
11	4.73	Very High
12	4.76	Very High
13	4.90	Very High

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14	4.96	Very High
15	4.92	Very High
16	4.68	Very High
17	4.90	Very High
18	4.83	Very High
19	4.95	Very High
20	4.91	Very High
21	4.65	Very High
22	4.75	Very High
23	4.91	Very High
24	4.83	Very High
25	4.94	Very High
<b>Overall Mean</b>	<b>4.86</b>	<b>Very High</b>

Legend: 4.21-5.00 (Very High); 3.41-4.20 (High); 2.61-3.40 (Moderate); 1.81-2.60 (Low); 1.00-1.80 (Very Low)

As shown in Table 1, all the 25 resource speakers/lecturers who facilitated the seminar from January 26 to July 30, 2024 are rated as “very high” in terms of their knowledge on financial management with the overall mean of 4.86. This means that the speakers/lecturers have the abilities and qualities necessary for creating and delivering a compelling presentation that effectively communicates information and ideas on financial management. Topics

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significant to the pre – wed couples include understanding financial compatibility, building and protecting assets, creating a just financial plan, handling financial challenges and financial respondents and roles. The speakers encompass what they know on the designed topics, and structure the materials to support their technical know – how through power point presentation. They are able to connect with the couples and build a reputation for providing practical and actionable advice on topics such as budgeting, investing and making money work for the couple. According to Whitney (2024), the abilities and qualities of a speaker make it easier and more effective to convey ideas, convince or persuade others, and experience success in the delivery of the topic. Collins and O'Rourke (2010) added that financial education programs delivered by trained facilitators have a positive impact on participants' financial knowledge, attitudes, and behaviors. The interactive nature of the seminar allows couples to ask questions, share their concerns, and receive tailored recommendations to help them manage their finances effectively as a couple.

Table 2 reveals the mean distribution on the conduct of the seminar activity.

**Table 2**

**Mean Distribution of the Conduct of the Seminar Activity**

Speaker	Mean	Interpretation
1	4.83	Very Satisfactory
2	4.81	Very Satisfactory

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3	4.96	Very Satisfactory
4	4.63	Very Satisfactory
5	4.83	Very Satisfactory
6	4.85	Very Satisfactory
7	4.98	Very Satisfactory
8	4.49	Very Satisfactory
9	4.95	Very Satisfactory
10	4.93	Very Satisfactory
11	4.82	Very Satisfactory
12	4.74	Very Satisfactory
13	4.72	Very Satisfactory
14	4.90	Very Satisfactory
15	4.92	Very Satisfactory
16	4.82	Very Satisfactory
17	4.88	Very Satisfactory
18	4.79	Very Satisfactory
19	4.88	Very Satisfactory
20	4.91	Very Satisfactory
21	4.54	Very Satisfactory
22	4.65	Very Satisfactory
23	4.85	Very Satisfactory

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24	4.78	Very Satisfactory
25	4.96	Very Satisfactory
<b>Overall Mean</b>	<b>4.82</b>	<b>Very Satisfactory</b>

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Legend: 4.21-5.00 (Very Satisfactory); 3.41-4.20 (Satisfactory); 2.61-3.40 (Moderate); 1.81-2.60 (Unsatisfactory); 1.00-1.80 (Very Unsatisfactory)

As presented in Table 2, the conduct of the seminar activity is rated “very satisfactorily” with the overall mean of 4.82. This means that the resource speakers with their competencies in handling the topic/s on financial management are able to manage the conduct of the seminar very satisfactorily. It implies that the activity is well – planned and executed appropriately and led to its success. Initial feedback from participants of the seminar has been encouraging and cited feeling more confident and empowered to handle their finances together, communicate openly about money matters, and work towards common financial goals.

## Conclusions

The financial management seminar organized specifically for couples preparing to embark on the journey of marriage navigates financial challenges, set shared financial goals, and build a solid financial foundation for the couples’ future together. Examining the content, delivery, and outcomes of the seminar determine its impact on the financial well-being and

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relationship harmony of pre-wed couples in Butuan City. The expertise and proficiency of the resource speaker ensures that participants receive accurate, up-to-date, and relevant information on financial management, which is essential for their financial well-being and relationship success. Examining the level of knowledge and expertise of the resource speaker provide valuable insights into the quality of financial education provided to pre-wed couples in Butuan City and its impact on their financial literacy, decision-making, and relationship harmony.

### Recommendations

Follow-up assessments may be conducted to evaluate the long-term impact of the seminar on couples' financial behaviors, relationship satisfaction, and overall well-being and leverage the successful partnership between SJIT Graduate School and the Butuan City government to develop additional joint programs or initiatives that promote financial literacy and stability in the community. The college may replicate the Pre-Wed Financial Management model in other cities and regions across the Caraga area to expand access to premarital financial education.

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