



ASSESSING THE BUDGETING TECHNIQUES OF COLLEGE STUDENTS IN DFLCMCFI NASUGBU, BATANGAS

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ABSTRACT

This study examined the budgeting techniques of college students at Dr. Francisco L. Calingasan Memorial Colleges Foundation Inc. (DFLCMCFI) in Nasugbu, Batangas, with the goal of understanding how financial habits are shaped and sustained within the academic environment. A purposive sample of 30 students was surveyed using a validated instrument based on the Financial Management Behavior Scale, focusing on three key dimensions: self-control, budgeting behavior, and financial stability. Demographic variables such as age and sex were also considered to explore potential influences on financial decision-making.

Findings revealed that most respondents were aged 21–22 and predominantly female. Students showed moderate agreement across all dimensions, with self-control emerging as a central factor in resisting impulsive spending and maintaining academic priorities. Budgeting behavior was influenced by allowance frequency, psychological tendencies, and spending awareness, while financial stability was linked to prioritizing essential needs and preparing for unforeseen expenses. Importantly, there were no significant differences in budgeting techniques when age and sex were considered, indicating that financial habits among students are shaped more by behavioral patterns than demographic characteristics.

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