

SALARY GRADE 11: A FINANCIAL DOWNGRADE

by:
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The Department of Education offers Salary Grade 11 for teachers in an entry level position, which is Teacher 1. Currently, teacher 1 has a gross salary of Php 25,439.00. Ideally, this position best suits fresh graduates who just passed the licensure examination for teachers. If this was the case and the teacher is still single without financial obligations to his or her parents, then this salary could be a good start in establishing stability financially. In addition, since it is a permanent position in the government, newly hired teacher won't need to worry about recession or lay-offs. This is a good source of income for someone who lives a simple life. A net income of more or less Php 22,000.00 per month could cover the teacher's basic needs like food, shelter, clothing, savings, and insurance.

The time I realized that public school is calling me to teach, salary was far from my mind. But teaching was set aside since corporate work offers a higher salary. By the time I was qualified for a teaching position in public school, I was already earning more than a teacher could earn in a month. I would also be losing a lot of benefits like free lunch, transportation allowance, free accommodation, health card for me and my parents, free trips, free trainings and other employee benefits that could be earned through good performance. With all these losses I am about to face financially, I persisted. I got hired in 2014 and was able to endure the financial lost due to delayed salaries for the first three months. I needed to make a lifestyle downgrade and lost travel privileges. I've sacrificed a lot financially and my family did not support my decision for my chosen profession but I was still able to fulfill my obligations in paying my share in the bills.

Starting a career as a public-school teacher was tough. Everything that was needed to deliver a good lesson came out from my pocket. In addition, on my first day of work, I needed to purchase my own work table. It was a blessing that I was provided a spot in a small faculty room. I was also given a full load (all MAPEH), an advisory class, and a billiard team to coach. I was assigned to teach lower sections and the students could barely afford answer sheets. Aside from providing for my needs that my new profession required, I also needed to provide for the needs of some of my students and it was not just answer sheets.

I am thankful that I was financially literate before I chose to change my career and was still single. Some of these financial literacies came from attending seminars. My first lecture on finances came from Chinkee Tan and the second one was from Randell Tiongson. The rest of my learnings on how to be wise in handling money came from reading and Francis Kong's books were a good start. Unfortunately, I was not given the opportunity to attend any of his talks.

Learning financial literacy and applying it became a challenge in my chosen career. I have to set aside a budget that was not for my needs. Another application from what I have learned from the seminars I attended before and from the books I've read was dodging colleagues with money issues. Having financial literacy could help avoid conflicts regarding money with colleagues.

Despite these struggles financially, I was happy and my heart was full. Each day that money came out from my pocket something else came in. I might not be earning a lot of money but I was investing in lives. It might not be much but I knew it was something.

References:

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