

## **ABSTRACT**

This descriptive research was conducted to determine the utilization of government financial assistance (GFA) to the beneficiaries/recipients in Estancia, Iloilo. The respondents/participants were the 75 purposively chosen GFA recipients from randomly selected barangays in the locality. Researcher-made questionnaire and guide questions that underwent the content-validity and reliability testing were used to gather the data. The statistical tools used were mean, standard deviation, frequency counts, independent samples t-test, and one-way analysis of variance (ANOVA). Results revealed that recipients sometimes utilized their GFA for consumption and for health when classified as to all independent variables. GFA was never utilized as income and savings when grouped as to all independent variables. The utilization of GPA were the same as for consumption, savings and health when classified as to sex, civil status, occupation and residence but differ in income when classified as to sex. Keywords: financial assistance, income, consumption, savings, health.