



Republic of the Philippines
Department of Education
CARAGA REGION

DEPARTMENT OF EDUCATION
RECORDS UNIT, REGIONAL OFFICE - CARAGA
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REGIONAL MEMORANDUM

No. 1103, s. 2026

To: Schools Division Superintendents
All Others Concerned

VIRTUAL ORIENTATION ON THE IMPLEMENTATION OF THE CHA-CHING
FINANCIAL LITERACY PROGRAM FOR SCHOOL YEAR 2026–2027

1. **Purpose.** In line with the continued implementation and expansion of the Cha-Ching Financial Literacy Program in Araling Panlipunan Grade 4 for School Year 2026–2027, this Office announces the conduct of the Virtual Orientation on the Implementation of the Cha-Ching Financial Literacy Program for School Year 2026–2027.

2. **Objectives.** The orientation aims to:

- provide participants with an overview of the Cha-Ching Financial Literacy Program and its implementation framework;
- orient school leaders and teachers on the integration of financial literacy concepts;
- discuss the implementation guidelines, roles, and responsibilities of participating divisions and schools; and
- ensure effective and uniform implementation of the program across the region.

3. **Activity Details.** The virtual orientation shall be conducted on the following schedule:

Activity	Date	Time	Platform
Orientation for Division Coordinators and School Heads	October 16, 2026	2:00 p.m.–4:00 p.m.	Zoom
Orientation for Grade 4 Araling Panlipunan Teachers (Mindanao Cluster)	October 17, 2026	2:00 p.m.–4:00 p.m.	Zoom

4. **Participants.** The participants to this activity are the following:

- Education Program Supervisors and Division Coordinators in Araling Panlipunan
- Public Elementary School Heads
- Grade 4 Araling Panlipunan Teachers

5. **Registration.** All concerned participants are requested to register through the following link: <https://forms.gle/hdjAYYPPrK4AK5gYMA>
6. **Roles and Responsibilities.** Schools Division Offices are requested to disseminate this Memorandum to all concerned schools and ensure the participation of the identified personnel.
7. **Implementation Guidance.** Following the orientation, participating Schools Division Offices shall facilitate the dissemination of program guidelines and coordinate with concerned schools to ensure the timely and effective implementation of the Cha-Ching Financial Literacy Program in Araling Panlipunan Grade 4 for School Year 2026–2027.
8. **Grant of Vacation Service Credits and Compensatory Time-Off.** Participation in the Orientation for Grade 4 Araling Panlipunan Teachers on **October 17, 2026 (Saturday)** shall be considered official time. Teaching personnel may be granted Vacation Service Credits (VSC), while eligible non-teaching personnel may be granted Compensatory Time-Off (CTO), subject to existing DepEd and Civil Service Commission policies, rules, and regulations, and upon submission of an accomplishment report and other required supporting documents to the immediate superior/supervisor.
9. **Reference.** For additional information and guidance on the program, participants are advised to refer to the enclosed invitation letter from the Junior Achievement of the Philippines, Inc. (JA Philippines), which forms an integral part of this Memorandum.
10. **Contact Information.** For questions and contact Ms. Andrea Robles at andrea@japionline.org

ALLAN G. FARNAZO
Director IV

LAC/CLMD/RM-Virtual Orientation on the Implementation...
17238/October 19, 2026



JA PHILIPPINES
LEARNING INSTITUTE

We kindly encourage all concerned participants to attend their respective orientation sessions and actively participate in the discussions to ensure a smooth and effective implementation of the Cha-Ching Program.

To confirm your attendance for the upcoming Cha-Ching Orientation, kindly accomplish the form through the link below:

Cha-Ching Program Registration Form:

<https://forms.gle/hdjAYYPrK4AK5gYMA>

Should you have any questions, require further clarification, or wish to discuss how your school or division can best participate in the program, please do not hesitate to contact **Ms. Andrea Robles** at andrea@japionline.org.

Thank you very much for your time, cooperation, and continued support for the Cha-Ching Program.

Sincerely,

PAULA PATRICE DELA CRUZ

Director of Operations

Junior Achievement of the Philippines, Inc. (JA Philippines)

ENTREPRENEURSHIP



FINANCIAL LITERACY



WORK READINESS



EMAIL

info@japionline.org



WEBSITE

www.japhilippines.org



October 09, 2026

ALLAN G. FARNAZO

Regional Director

Department of Education - Region XIII

Greetings from Junior Achievement of the Philippines!

Junior Achievement of the Philippines, Inc. (JA Philippines) – a member of JA Worldwide®, proudly serves as the implementing arm of Junior Achievement programs in the country. With JA Worldwide's unwavering commitment to empowering youth globally, it is with great pride that the organization has been nominated for the Nobel Peace Prize for five consecutive years.

Cha-Ching, in partnership with **Prudence Foundation** and **Pru Life UK**, is a financial literacy program designed for Grade 4 learners to help them understand basic money concepts at an early age. It focuses on four key ideas—Earn, Save, Spend, and Donate, which guide children in making simple and responsible financial decisions.

In preparation for the implementation of the **Cha-Ching Program for School Year 2026–2027**, we would like to invite our Division Coordinators, School Heads, and Teachers to participate in the upcoming orientation sessions. These orientations will provide an overview of the program, discuss implementation guidelines, and equip participants with the necessary information and resources to facilitate the successful implementation of Cha-Ching in their respective schools and divisions.

Please see the details of the scheduled orientations below:

Orientation	Date	Time	Platform / Meeting Link
Division Coordinators' and School Heads' Orientation	October 16, 2026	2:00 PM–4:00 PM	Zoom: https://us02web.zoom.us/j/81799582619?pwd=hN3LeDgU46HJOhX4Lu0deldXH4p20.1
Teachers' Orientation – Mindanao Teachers	October 17, 2026	2:00 PM–4:00 PM	Zoom: https://us02web.zoom.us/j/89607320271?pwd=LvQ1ey6svtWEquzn0k8Wk0wwgPkTi.1

