



Republic of the Philippines
Department of Education
 Caraga Region
SCHOOLS DIVISION OF SURIGAO DEL SUR

DEPED-DIVISION OF SURIGAO DEL SUR
RELEASED
 DATE: January 22, 2026
 TIME: 3:34 P.M.
 SIGNATURE:

DIVISION MEMORANDUM
 No. 033 , s. 2026

To: Division Chiefs
 Public Schools District Supervisors/ District In-Charge
 Concerned School Heads and Teachers
 Teachers (Elementary Grade 5)
 This division

**PARTICIPATION IN THE CHA-CHING FINANCIAL LITERACY FOR
 GRADE 4 TEACHERS' TRAINING**

1. Relative to the Regional Memorandum No. 0052, s. 2026, on the conduct of Cha-Ching Financial Literacy for Grade 4 Teachers' Training, this is to strengthen functional literacy and support financial education among learners, DepEd Caraga Region, in collaboration with the Human Resource Development Unit, and in partnership with Junior Achievement Philippines (JAP), will conduct Cha-ching Financial Literacy for Grade 4 Teacher's Training as part of the pilot implementation of the Cha-Ching Financial Literacy Program. The details of the activity are as follows:

Cluster	MUNICIPALITY / DISTRICT	No. of Grade 4 Teachers	Total Expected Pax	Proposed Dates	Proposed Venue/s
Group 1	CARRASCAL	23	87	January 28 (Morning)	Grand Monique Function Hall, San Agustin Sur, Tandag City
	CANTILAN	36			
	CARMEN	14			
	LANUZA	14			
Group 2	MADRID	22	91	January 28 (Afternoon)	
	CORTES	18			
	TAGO	51			
Group 3	SAN MIGUEL I	21	82	January 29 (Morning)	
	SAN MIGUEL II	32			
	BAYABAS	9			
	CAGWAIT	20			
Group 4	MARIHATAG	18	87	January 29 (Afternoon)	
	SAN AGUSTIN	22			
	BAROBO	38			
	TAGBINA II	9			
Group 5	LIANGA	32	85	January 30 (Morning)	
	TAGBINA I	31			
	HINATUAN NORTH	22			
Group 6	HINATUAN SOUTH	25	87	January 30 (Afternoon)	
	LINGIG I	38			
	LINGIG II	24			
Total			519		

2. This training aims to:
 - a. Introduce teachers to the Cha-ching framework, modules, and instructional components;
 - b. Demonstrate how to align Cha-Ching sessions with curriculum standards and the Budget of Work;
 - c. Equip teachers with strategies for delivering Cha-Ching lessons effectively;
 - d. Prepare teachers for monitoring, documentation, and reporting during the implementation period, and
 - e. Strengthen teacher capability to support CCFA certification requirements.
3. Each session will run for three hours only. Participants must attend only the session assigned to their respective batch and refrain from joining other cluster sessions.
4. See the following enclosures for the complete details:
 - a. Enclosure No. 1: Activity Matrix
 - b. Enclosure No. 2: List of Participants
 - c. Enclosure No. 3: Program Management Team
5. PSDS/DICs and School heads are advised to confirm the attendance of their identified participants via this link: <https://tinyurl.com/SUR-ChaChing-RegForm> on or before **January 23, 2026**, and coordinate venue arrangement with the Division Office Focal Person.
6. Travel and incidental expenses for participants and PMTs shall be charged to their respective local funds. All expenditures are subject to the standards of government accounting and auditing rules and regulations.
7. For further inquiries and clarification, you may contact Ms. Erlyn G. Mangadlao, SEPS – HRD, and Mr. Marjun P. Ordoña, EPS II-HRD, through email at surigaodelsur.hrd@deped.gov.ph.
8. The immediate and wide dissemination of this memorandum to all concerned is highly appreciated.

LORENZO O. MACASOCOL, PhD, CESO V
Schools Division Superintendent

K. Bayan

Encl.: As stated
Reference: as stated
To be indicated in the Perpetual Index
under the following subjects:

TRAINING PROGRAM

PARTNERSHIP

SGOD/egm
01/07/2026



Member of JA Worldwide

	and how money is earned	worksheet preview	
• Session 3: Save	Saving for short & long term goals	Video + money box demo	12 mins
• Session 4: Spend	Needs vs Wants / wise spending	Video + worksheet preview	12 mins
• Session 5: Donate	Generosity and ways to give	Video + sample scenario cards	12 mins
• Session 6: Earn, Save, Spend, Donate (2)	Review via board game	Gameplay explanation + sample pieces	22 mins
Workshop / Activity	Teachers perform group task	Small group work	30 mins
Presentation of Ideas	Groups share outputs / integration ideas	Plenary reporting	30 mins
Closing & Photo Opportunity	Final reminders / documentation	Open forum + group photo	10 mins

Total Duration: 4 hours



III. Training Session Flow

Segment	Topic / Description	Learning Activity / Approach	Duration
Registration	N/A – arrival & distribution of materials	N/A	60 mins
Opening Prayer & National Anthem	N/A	N/A	5 mins
Introduction of JA Philippines	Background of JA & partners	Presentation	5 mins
Welcoming Remarks	Regional / Division Representative message	Message / greetings	10 mins
Icebreaker	Short energizer activity	Simple group energizer	15 mins
Walkthrough of Cha-Ching Curriculum	Main content delivery of Sessions 1–6	Presentation / demonstration / videos	85 mins
<ul style="list-style-type: none"> Session 1: Earn, Save, Spend, Donate (1) 	Intro to 4 concepts and money flow	Video + guided discussion	15 mins
<ul style="list-style-type: none"> Session 2: Earn 	Value of work	Video +	12 mins



IV. Learning Approach

The training uses an **interactive and simple** approach. It mirrors how teachers will later deliver the lessons in class.

Methods used:

- Music video based learning
- Demonstrations of selected Cha-Ching activities
- Group and plenary discussions
- Short hands-on tasks
- Q and A

V. Materials and Resources

- Cha-Ching Teacher's Guide
- Student Workbook
- Cha-Ching Music Videos
- Activity Sheets and Posters
- Pre and Post Tests
- Integration Matrix
- Evaluation Form

VI. Expected Outputs

At the end of the training teachers will be able to:

- Demonstrate understanding of all six Cha-Ching sessions
- Identify subject entry points for financial literacy integration
- Prepare to implement Cha-Ching in their schools
- Complete documentation and reporting requirements
- Encourage students to participate in Cha-Ching challenges

