



Republic of the Philippines  
**Department of Education**  
REGION X – NORTHERN MINDANAO  
SCHOOLS DIVISION OF EL SALVADOR CITY

February 2, 2026

DIVISION MEMORANDUM

No. 28, s. 2026

PARTICIPATION TO THE ONSITE TRAINING FOR THE CHA-CHING CURRICULUM AND EDUCOMICS PROGRAM WITH JUNIOR ACHIEVEMENT (JA) OF THE PHILIPPINES

To: Chief Education Supervisor, CID  
Public Elementary School Heads  
All Others Concerned

1. Following Regional Memorandum No. 078 S. 2026 titled **Onsite Training for the Cha-Ching Curriculum and Educomics Program with Junior Achievement (JA) of the Philippines**, this Office directs the identified participants to join the activity on February 3, 2026 (1:00 p.m.-5:00 p.m.) at Rosario Pavilion, Limketkai Center, Cagayan de Oro City.
2. The activity aims to equip teachers with the necessary knowledge and skills to effectively implement the Cha-Ching Curriculum and Educomics program in their respective schools.
3. To ensure effective program delivery, select Grade 4 and 6 teachers from all elementary schools are enjoined to attend the onsite teachers' training.
4. Attached to this Memorandum is the list of participants.
5. This Memorandum serves as the **Official Authority to Travel** of the participants.
6. The participants' travel and other incidental expenses shall be charged to local funds/MOOE, subject to the usual government accounting rules and regulations.
7. This Office adheres to the Equal Opportunity Principle (EOP) in observing all policies and protocols of the said activity. Hence, all actions shall be based on guidelines set with no discrimination on the account of age, gender identity, sexual orientation, civil status, disability, religion, ethnicity, or political affiliation.



Address: Zone 3, Tuburan, Poblacion, El Salvador City  
Telephone Nos.: (088) 882-6326  
Email Address: [elsalvador.city@deped.gov.ph](mailto:elsalvador.city@deped.gov.ph)  
Website: [depedelsalvadorcity.net](http://depedelsalvadorcity.net)

Doc. Ref. Code	SDS-OSDS-F001	Rev	00
Effectivity	08.29.25	Page	1 of 3

8. This Office directs the immediate dissemination and strict compliance of this Memorandum.

  
**RANDOLPH B. TORTOLA**  
Schools Division Superintendent

ATCH.: As stated  
To be indicated in the **Perpetual Index**  
under the following subject:

TRAINING           CHA-CHING

RE:           Participation to the Onsite Training for the CHA-CHING Curriculum and Educomics Program with Junior Achievement (JA) of the Philippines

CID/amm

**List of Participants**

School	Number of Participant/s per School	G-4 Teachers	G-6 Teachers
AMOROS ES	2	MARY JEAN P. AMARGA	JERVIE I. GOMEZ
AMOROS ES		MARCELYN F. FABRIA	MARITES G. NARANJO
BADIANGON/MCS	1	KAREN W. FABRIA	JOAN M. LOQUIAS
BOLISONG ES	1	JEBIE C. LOMANDONG	MARIA FAYE VANESSA C. CAGALITAN
COGON ES	2	MARVIE JOY M. EGAMA	JENNIFER R. NOB
COGON ES		MIRAFE B. MUGOT	MARJORIE N. CAGUBCUB
ECCS	2	KLAUDINE IXIE O. ASUNCION	REMELYN S. BACULIO
ECCS		FRANZELLE MAE L. ARRIETA	NINO JOSE R. GIRONELLA
HIMAYA ES	1	BEBECHE D. PAGALAN	MELANIE F. BAHIAN
HINIGDAAN ES	2	MARECIL C. MONTALBA	SHEILA G. ABARQUEZ
HINIGDAAN ES		ELIZABETH O. DULA	RYAN S. ABARQUEZ
KALABAYLABAY IS	2	LOLITO D. BEJIGA	RENIEF ANTHONY SAPLOT
KALABAYLABAY IS		IRIKA MAE QUINTO	CHERRYMER BANCIS
KIBONBON ES	1	ARTURO S. SEGUROS	ROSEN P. PACUMA
MOLUGAN CS	2	ALFIE G. GABULE	ETHEL GHRACE B. MACABINTA
MOLUGAN CS		FRANCES RIANNA M. ACOSTA	CHERRY B. SABASAJE
PSB ES	2	ELSIE B. UBAYUBAY	ALITHA S. IGLORIA
PSB ES		MARY JIT D. SUMASTRE	MEGGAN E. GAID
SAMBULAWAN ES	1	MECHELLE JOY G. MAGLANGIT	MICHAEL CLINT E. ESTRADA
SFda ES	1	ARLYN V. COLICOL	RACHEL ANN M. TORAYNO
SINALOC ES	2	MARIA ELAINE LOU P. WABE	MAY GRACE Q. BURI
SINALOC ES		JAYLORD JIMMY B. CASTRO	MAUREEN GRACE V. VILLAREAL
TAYTAY ES	2	CHASTILLE JADE W. GALARRITA	MA. EMMARIZ V. JUBILAN
TAYTAY ES		MERCYBELLE B. GEFES	LETECIA O. PAGAYON
ULALIMAN ES	1	OLEGARIO S. LUPAC	CRYSTAL GAY N. CABILADAS
Division Office	1	ANABELLE M. MAMACLAY	



Republic of the Philippines  
**Department of Education**  
 REGION X - NORTHERN MINDANAO

\* 3 Original Copies  
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 BY: [Signature] DATE: 1/20/26

January 23, 2026

REGIONAL MEMORANDUM  
 No. 074, s. 2026

**ONSITE TRAINING FOR THE CHA-CHING CURRICULUM AND EDSUCOMICS PROGRAM WITH JUNIOR ACHIEVEMENT (JA) PHILIPPINES**

To: Schools Division Superintendents  
 All Others Concerned

- Following the partnership between the Department of Education (DepEd) and Junior Achievement Philippines and the virtual trainings conducted in December 2025, this Office will coordinate the **Onsite Training on Cha-Ching Curriculum and Educomics Program** to be facilitated by the JA Philippines (in 4 batches) at Rosario Pavilion, Limketkai Center, Cagayan de Oro City, on February 3-4.
- The activity aims to equip teachers with the necessary knowledge and skills to effectively implement the Cha-Ching Curriculum and Educomics program in their respective schools.
- The following is the number of teacher-participants required per Schools Division Office (SDO):

SDO	Allocated number of pax			Remarks
	Cha-Ching Curriculum Program Focal Person	Cha-Ching Curriculum Teacher Participants (Grade 4)	Educomics Teacher Participants (Grade 6)	
Bukidnon	1	6	6	At least two teachers shall come from schools for easier sharing in the field
Cagayan de Oro City	1	50	50	
Camiguin	1	6	6	
El Salvador City	1	25	25	
Gingoog City	1	6	6	
Iligan City	1	6	6	
Lanao del Norte	1	6	6	
Malaybalay City	1	6	6	
Misamis Occidental	1	6	6	
Misamis Oriental	1	50	50	
Oroquieta City	1	6	6	
Ozamiz City	1	6	6	
Tangub City	1	6	6	
Valencia City	1	6	6	



Address: DepEd Regional Office X, Zone 1, Upper Balulang, Cagayan de Oro City  
 Telephone No: (088) 881-3137  
 Email Address: region10@deped.gov.ph  
 Website: r10.deped.gov.ph

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Effectivity	012224	Page	1 of 2



4. The following is the exact schedule of the attendees per session:

Date	Session/Time	Participants	Venue
February 3, 2026	<b>Morning Session</b> 8:00 a.m. – 12:00 p.m.	<ul style="list-style-type: none"> <li>• Division Cha-Ching and Educomics Program focal persons - (14pax),</li> <li>• Bukidnon - (12 pax)</li> <li>• Malaybalay - (12 pax)</li> <li>• Valencia - (12 pax)</li> <li>• Misamis Occidental - (12 pax)</li> <li>• Oroquieta - (12 pax)</li> <li>• Ozamiz - (12 pax)</li> <li>• Tangub - (12 pax)</li> </ul>	Rosario Pavilion, Limketkai Center, Cagayan de Oro City
	<b>Afternoon Session</b> 1:00 – 5:00 p.m.	<ul style="list-style-type: none"> <li>• El Salvador - (50 pax)</li> <li>• Camiguin - (12 pax)</li> <li>• Iligan - (12 pax)</li> <li>• Gingoog - (12 pax)</li> <li>• Lanao del Norte - (12 pax)</li> </ul>	
February 4, 2026	<b>Morning Session</b> 8:00 a.m. – 12:00 p.m.	<ul style="list-style-type: none"> <li>• Misamis Oriental - (100 pax)</li> </ul>	
	<b>Afternoon Session</b> 1:00-5:00 p.m.	<ul style="list-style-type: none"> <li>• Cagayan de Oro - (100pax)</li> </ul>	

5. For attendance confirmation, the designated focal person shall email the list of their complete attendees at [essd.region10@deped.gov.ph](mailto:essd.region10@deped.gov.ph) on or before January 28 (Wednesday).

6. The participants' travel and other incidental expenses shall be charged to local funds/MOOE, subject to the usual government accounting rules and regulations.

7. For clarifications and coordination, please contact the following:

**Office of the Chief**

Education Support Services Division  
 Third floor, DepEd RO-X Building, DepEd ROX Complex  
 Zone 1, Upper Balulang, Cagayan de Oro City  
 Telephone Number: 0997-761-2936  
 Email Address: [essd.region10@deped.gov.ph](mailto:essd.region10@deped.gov.ph)



Address: DepEd Regional Office X, Zone 1, Upper Balulang, Cagayan de Oro City  
 Telephone No: (088) 881-3137  
 Email Address: [region10@deped.gov.ph](mailto:region10@deped.gov.ph)  
 Website: [r10.deped.gov.ph](http://r10.deped.gov.ph)

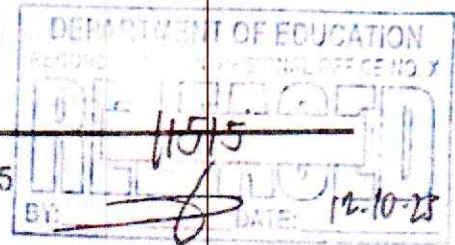
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Republic of the Philippines  
**Department of Education**  
REGION X - NORTHERN MINDANAO



December 10, 2025

REGIONAL MEMORANDUM  
ESSD-2025-1042

**CONDUCT OF THE CHA-CHING CURRICULUM TRAINING FOR GRADE 4 TEACHERS IN PARTNERSHIP WITH JUNIOR ACHIEVEMENT OF THE PHILIPPINES**

To: Schools Division Superintendents  
All Others Concerned

- Relative to the partnership of the Department of Education- Region X with Junior Achievement of the Philippines, Inc. (JA Philippines), this Office announces the conduct of the Teachers' Training for the Cha-Ching Curriculum, an award-winning financial literacy program designed for Grade 4 learners.
- The Cha-Ching Curriculum, jointly implemented with Prudence Foundation and Pru Life UK, aims to enhance the financial literacy among young learners through interactive lessons anchored on the concepts of Earn, Save, Spend and Donate. Region X targets to reach 20,000 students for the program implementation.
- To ensure effective program delivery, all Grade 4 teachers from identified divisions are enjoined to attend the online teachers' training on December 12 and 13 as indicated in the attached schedule.
- Moreover, the Divisions of **Misamis Oriental, Cagayan de Oro City and El Salvador City**, will join the onsite training on **January 2026**. The venue and final date shall be announced through a separate memorandum.
- All divisions and schools joining the program will receive the following support from JA Philippines:
  - Teachers' training sessions (virtual and onsite)
  - Printed and digital Cha-Ching teaching materials
  - Certificates for participating teachers and schools
- The SDOs are directed to provide the list of recommended Grade 4 teachers, including their school assignments, and submit it to the Regional Office through the e-mail address of ESSD at [essd.regionx@deped.gov.ph](mailto:essd.regionx@deped.gov.ph) on or before December 12.
- All schools and concerned personnel are enjoined to participate and extend full support to ensure the effective implementation of the Cha-Ching Curriculum in their respective areas.



Address: DepEd Regional Office X, Zone 1, Upper Balulang, Cagayan de Oro City  
Telephone No: (088) 881-3137  
Email Address: [region10@deped.gov.ph](mailto:region10@deped.gov.ph)  
Website: [r10.deped.gov.ph](http://r10.deped.gov.ph)

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**DECEMBER 9, 2025**

**DR. ARTURO B. BAYOCOT, CESO III**

Regional Director

Department of Education - Region 10

***Greetings from Junior Achievement of the Philippines!***

Junior Achievement of the Philippines, Inc. (JA Philippines) – a proud member of JA Worldwide® – serves as the local implementing arm of Junior Achievement programs in the country. Globally recognized for its century-long dedication to empowering young people in work readiness, entrepreneurship, and financial literacy, JA Worldwide has recently been nominated for the 2025 Nobel Peace Prize.

In partnership with Prudence Foundation and Pru Life UK, JA Philippines is pleased to introduce the **Cha-Ching Curriculum**—an award-winning financial literacy program designed for Grade 4 students. Anchored on four core money-smart concepts: **Earn, Save, Spend, and Donate**, the curriculum uses music videos, story-based learning, and interactive classroom activities to equip students with practical financial skills from an early age.

Aligned with our collaboration with the Department of Education, we are excited to invite **20,000 students across Region 10** to participate in the Cha-Ching Program.

To ensure teachers are fully equipped to implement the program, we will conduct both **virtual** and **onsite** teachers' training sessions:

**VIRTUAL TEACHERS' TRAINING (Via Zoom)**

**December 12, 2025 Friday**

• **Session 1 (Bukidnon and Camiguin Division)**

**10:00 AM – 12:00 PM**

Meeting Link:

<https://us06web.zoom.us/j/84089134695?pwd=nMyknkJlgih1nUofgj4atopETdZJ2>

[A1](#)

Meeting ID: 840 8913 4695

Passcode: 147291

ENTREPRENEURSHIP



FINANCIAL LITERACY



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EMAIL.

[info@japionline.org](mailto:info@japionline.org)



WEBSITE.

[www.japhilippines.org](http://www.japhilippines.org)



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- **Session 2 (Gingoog and Illigan Division)**

**3:00 PM – 5:00 PM**

Meeting Link:

<https://zoom.us/j/99120279479?pwd=69qxILue1eDzpMJVEeqC4BgRBdJFaZ1>

Meeting ID: 991 2027 9479

Passcode: 282287

**December 13, 2025 Saturday**

- **Session 3 (Lanao Del Norte and Malaybalay Division)**

**8:00 AM – 10:00 AM**

Meeting Link:

<https://zoom.us/j/96848902902?pwd=ueSBbhFTrk2DvR0IF70zUg5Cdui95R1>

Meeting ID: 968 4890 2902

Passcode: 360717

- **Session 4 (Misamis Occidental and Ozamis Division)**

**12:00 PM – 2:00 PM**

Meeting Link:

<https://zoom.us/j/91916274374?pwd=jlcu3xARvBc3Z3WblbWvZx0FAKFgtH1>

Meeting ID: 919 1627 4374

Passcode: 030139

- **Session 5 (Oroquieta, Tangub and Valencia Division)**

**3:00 PM – 5:00 PM**

Meeting Link:

<https://zoom.us/j/95343539550?pwd=8o5sgqzNjIF5SSV81Xuf9WMd5tOxcs1>

Meeting ID: 953 4353 9550

Passcode: 385966

**Registration Link for Virtual Training:** <https://forms.gle/sDzN8MtvVr4UOcYP8>

### ONSITE TEACHERS' TRAINING

For the onsite teachers' training in **January 2026**, we kindly request your assistance in recommending a suitable venue within Region 10 that can comfortably host the participating teachers, and we would like to inquire if we may schedule the training.

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EMAIL

[info@japionline.org](mailto:info@japionline.org)



WEBSITE

[www.japhilippines.org](http://www.japhilippines.org)