



Republic of the Philippines
Department of Education
REGION IV- A CALABARZON
CITY SCHOOLS DIVISION OF THE CITY OF TAYABAS

13 January 2026

DIVISION MEMORANDUM
No. 027 s. 2026

**CONDUCT OF THE CHA-CHING PROGRAM OF JUNIOR ACHIEVEMENT (JA)
PHILIPPINES**

To: Assistant Schools Division Superintendent
Chief Education Supervisors
Heads, Unit/Section
Heads, Public Elementary and Secondary Schools
All Others Concerned

1. In reference to **Regional Memorandum No. 942, s. 2025** on the Cha-Ching Program of JA Philippines, this Office hereby disseminates the said Memorandum for the information, guidance, and compliance of all concerned.
2. The following **five (5) elementary schools** and their respective **teacher-participants** are hereby identified to participate in the **Cha-Ching Teachers' Training**:

School	Name	Position
Tayabas West Central School III	May Ester M. Rubio	Master Teacher I
	Sheila S. Pingol	Teacher III
	Giana D. Rea	Teacher III
Tayabas West Central School II	Girlie G. Abaricia	Head Teacher III
	Marissa R. Capistrano	Master Teacher I
	Jean Rose S. Gonzaga	Teacher III
Tayabas West Central School I	Glenda Delos Reyes	Teacher III
	Glenda Perseveranda Ranillo	Teacher III
	Lea A. Cosico	School Principal II
Lalo Elementary School	Florencia E. Javin	Master Teacher I
	Jay Mark C. Pabelonia	Teacher III
	Lady Ann P. Estavillo	Teacher III
Ipilan-Alitao Elementary School	Roberta V. Esmiller	Master Teacher II
	Jennilyn G. Jardinano	Teacher III
	Amelina R. Jastiva	Teacher III

3. Identified schools and teachers shall register using the official links indicated in the attached Regional Memorandum and comply with all requirements therein.
4. Implementation of this activity shall be subject to existing DepEd policies, particularly the **No Disruption of Classes Policy**, **No Collection Policy**, and **Time-on-Task Policy**.

5. Immediate and widest dissemination of this Memorandum is desired.


CELEDONIO B. BALDERAS JR.
Schools Division Superintendent

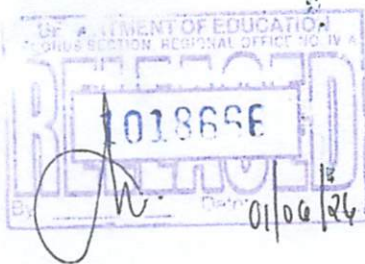
Encl.: As stated

Reference: RM No. 942, s. 2025

To be indicated in the Perpetual Index
under the following subjects:

FINANCIAL LITERACY PROGRAM

CID – conduct of the cha-ching program of junior achievement (ja) philippines
CIDSJIK-002550 / January 13, 2026



Republic of the Philippines
Department of Education
REGION IV-A CALABARZON



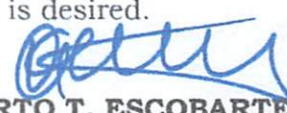
23 December 2025

Regional Memorandum
No.942 s.2025

CHA-CHING PROGRAM OF JA PHILIPPINES

To **Schools Division Superintendents**

1. In partnership with Junior Achievement of the Philippines, Inc. (JA Philippines), this Office, through the Education Support Services Division (ESSD) and in collaboration with the Curriculum and Learning Management Division (CLMD), hereby supports the **Cha-Ching Program** of JA Philippines.
2. The Cha-Ching Curriculum is an award-winning, financial literacy program designed for Grade 4 students. It is anchored on four core money-smart concepts: Earn, Save, Spend, and Donate.
3. In line with this, JA Philippines invites at least 20,000 students across CALABARZON to participate in the said program.
4. For efficient delivery and implementation of the program, all Schools Division Offices (SDOs) are requested to identify five (5) schools and send 3 teacher-participants, preferably, if possible, 1 Master Teacher, 1 Head Teacher, and 1 Teacher 3 per school for the on-site **Cha-Ching Teachers' Training** of JA Philippines on **January 21-23, 2026**, with two sessions per day. The venue will be announced in a separate issuance.
 - a. Morning Session: 8:00 AM to 12:00 NN
 - b. Afternoon Session: 1:00 PM – 5:00 PM
 - c. Registration Link for Virtual Training: <https://forms.gle/53qPAvmyniN7se1Z7>
5. Schools and representatives are requested to register at this link: <https://tinyurl.com/ChaChingListofSchoolsTeachers>. All participating divisions and schools will receive training sessions, printed and digital teaching materials, and certificates for participating teachers and schools.
6. Compliance with this activity shall be in accordance with the Department's policies, particularly the No Disruption of Classes Policy, the No Collection Policy, and the Time-on-Task Policy.
7. For inquiries, please get in touch with Ms. Paula Patrice Dela Cruz at coordintor2@japionline.org or Mr. Ramil G. Ginete, Project Development Officer IV at essd.calabarzon@deped.gov.ph.
8. Immediate dissemination of this Memorandum is desired.


ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director

03/ROE2



Address: Gate 2, Karangalan Village, Cainta, Rizal
Telephone No.: 02-8682-2114
Email Address: region4a@deped.gov.ph
Website: depedcalabarzon.ph



Certificate No. PHP QMS

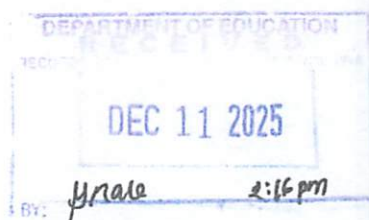


JA PHILIPPINES
LEARNING INSTITUTE

DECEMBER 9, 2025

ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director
Department of Education - CALABARZON

Thru. Eduarda M. Zapanta
Chief Education Supervisor
Education Support Services Division



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 skills for making wise financial decisions from an early age.

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

To support teachers in delivering the program effectively, we will hold an **onsite Cha-Ching Teachers' Training on January 21 - 23, 2026, with two sessions per day:**

- **Morning Session:** 8:00 AM – 12:00 NN
- **Afternoon Session:** 1:00 PM – 5:00 PM

Registration Link for Virtual Training: <https://forms.gle/53qPAvmyniN7se1Z7>

ENTREPRENEURSHIP

FINANCIAL LITERACY

WORK READINESS



EMAIL
info@japionline.org



WEBSITE
www.japhilippines.org



Member of JA Worldwide



JA PHILIPPINES
LEARNING INSTITUTE

We would like to kindly request your assistance in:

1. **Identifying schools (including schools from far-flung areas)** that will be participating in the program, ensuring that teachers from all areas are able to attend.
2. **Recommending a suitable venue** that can comfortably accommodate all participants.

All participating divisions and schools will receive:

- Teacher training sessions
- Printed and digital teaching materials
- Certificates for participating teachers and schools

We look forward to working closely with your team to ensure the successful implementation of the Cha-Ching Curriculum in CALABARZON and to empowering thousands of students with essential financial literacy skills. For additional information or to confirm the training schedule, please contact **Ms. Paula Patrice Dela Cruz** at coordinator2@japionline.org

Thank you for your continued support in shaping the next generation of financially smart Filipino learners.

Sincerely,

A handwritten signature in blue ink that reads "Paula Patrice Dela Cruz".

PAULA PATRICE DELA CRUZ

Director of Operations

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

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