



Republic of the Philippines
Department of Education

REGION IV- A CALABARZON
CITY SCHOOLS DIVISION OF THE CITY OF TAYABAS

23 October 2025

DIVISION MEMORANDUM

No. 761 s. 2025

**FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING PERSONNEL
THROUGH THE BANKO SENTRAL NG PILIPINAS (BSP) E-LEARNING ACADEMY
(BELA) MODULES**

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

1. With reference to **DM-OUHROD-2025-2607**, titled, **Financial Education for Teaching and Non-teaching Personnel through the Banko Sentral ng Pilipinas (BSP) E-Learning Academy (BELA) Modules**, this Office encourages all teaching and non-teaching personnel to access and complete the BELA Personal Financial Management Course from September to October 2025.
2. This initiative, in partnership with BSP and BDO Foundation, is an online platform that provides e-learning courses on personal finance, economics, and central bank. Its primary aim is to strengthen the financial education program for the Department.
3. For further details about the modules, please refer to the attached DepEd Memorandum and the BELA User Guide to start the program.
4. Attached is Memorandum DM-ouhrod-2025-2607.
5. Immediate dissemination of this Memorandum is desired.

For:

CELEDONIO B. BALDERAS JR.
Schools Division Superintendent

By:

HERBERT D. PEREZ
Assistant Schools Division Superintendent
Officer-in-Charge

Encl.: As stated

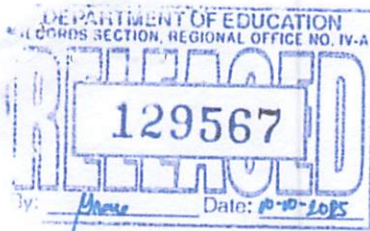
Reference: DM-OUHROD-2025-2607

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

BSP

E- LEARNING

SGOD-financial education for teaching and non-teaching personnel through the banko sentral ng pilipinas (bsp) e-learning academy (bela) modules
RECLEBKF-006622/October 23, 2025



HRDD-RM-2025-740

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


08 October 2025

Regional Memorandum
No.740 s.2025

**FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING
PERSONNEL THROUGH THE BANKO SENTRAL NG PILIPINAS
(BSP) E-LEARNING ACADEMY (BELA) MODULES**

To **Regional Office Functional Division Chiefs
Schools Division Superintendents
All Others Concerned**

1. With reference to DM-OUHROD-2025-2607, titled, Financial Education for Teaching and Non-Teaching Personnel through the Banko Sentral ng Pilipinas (BSP) E-Learning Academy (BELA) Modules, this Office encourages all teaching and non-teaching personnel to access and complete the BELA Personal Financial Management Course from September to October 2025.
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3. For further details about the the modules, please refer to the attached DepEd Memorandum and the BELA User Guide to start the program.
4. Immediate dissemination of this Memorandum is earnestly desired.


ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director

06/ROH3/ROH1



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Republika ng Pilipinas


Department of Education

OFFICE OF THE UNDERSECRETARY

HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT

MEMORANDUM
DM-OUHROD-2025- 2607

FOR : Undersecretaries
Assistant Secretaries
Bureau/Service Directors
Regional Directors
School Division Superintendents
Assistant School Division Superintendents
All Others Concerned

FROM : 
WILFREDO E. CABRAL
Undersecretary

SUBJECT : FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING
PERSONNEL THROUGH THE BANGKO SENTRAL NG PILIPINAS
(BSP) E-LEARNING ACADEMY (BELA) MODULES

DATE : September 12, 2025

Pursuant to Department of Education Order (DO) No. 22, s. 2022 entitled "*Financial Education Policy*", the department targets to enhance the financial literacy and financial capability of all learners, teachers, and DepEd personnel to make sound financial decisions that lead to financial health and financial inclusion.

The Department of Education (DepEd), BDO Foundation, and the Bangko Sentral ng Pilipinas (BSP) entered into a Memorandum of Agreement (MOA) in January 2025 for the project, "*Strengthening the Financial Education Program for K to 12 Learners and DepEd Teaching and Non-Teaching Personnel*".

As part of the continuing efforts of DepEd to strengthen the financial education program to its personnel and in celebration of the National Teachers Month this September and World Teachers Day in October, DepEd together with the BSP and BDO Foundation will be launching starting this September the **BSP E-LEARNING ACADEMY (BELA)**, an online platform that provides e-learning courses on personal finance, economics, and central banking.

In this regard, all DepEd teaching and non-teaching personnel are encouraged to access the **BELA Personal Financial Management Course**, from September until December, consisting of nine (9) self-paced e-learning modules, each of which can be completed in less than 30 minutes.



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Effectivity	08.24.23	Page	1 of 3



Topics include:

- financial planning
- budgeting and saving
- debt management
- basics of investing
- financial consumer protection
- digital financial literacy
- fraud and scam prevention
- Personal Equity and Retirement Account (PERA), and
- the BSP's role in the economy

The BELA platform shall be accessible to DepEd teaching and non-teaching personnel based on a clustered schedule (Annex A).

The BELA modules can be accessed through the following platforms:

- BELA Website: bsplearn.bsp.gov.ph
- BELA Mobile App: Matrix LMS
 - Available through App Store (iOS) or Google Play (Android)
- BSP Mobile App

For further reference, attached is a **User Guide (Annex B)**, which provides a step-by-step registration process, login instructions, and how to navigate the BELA platform. Certificates of Completion will be issued electronically and may be downloaded once a module has been completed.

This initiative will aid in the production of a financially literate and debt-free teaching force.

For any concerns and/or clarifications, you may contact Ms. Twinquel L. Dimailig of the BHRD – EWD through at bhrod.ewd@deped.gov.ph or usec.hrod@deped.gov.ph.

For information and guidance.

Copy furnished:
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[BHRD-EWD/Twinquel]



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