



Republic of the Philippines
Department of Education
REGION VII - CENTRAL VISAYAS
DIVISION OF CITY SCHOOLS - TAGBILARAN CITY

**Office of the Schools Division
Superintendent**

DIVISION MEMORANDUM
MLA – 2026 - 161

TO : **EDITHA GONE – COGON ES SCHOOL HEAD**
PROSERFINA DORAY – TCCES SCHOOL HEAD
MARIA CHONA B. ROXAS – MANGA ES SCHOOL HEAD
MARIA RACHEL S. OMASAS – DAMPAS ES SCHOOL HEAD

FROM : **WILFREDA D. BONGALOS PhD, CESO V**
Schools Division Superintendent

SUBJECT : **IMPLEMENTATION OF THE CHA-CHING FINANCIAL LITERACY
PROGRAM FOR GRADE 4 LEARNERS**

DATE : September 16, 2026

1. In reference to RM No. 0780, s.2026 dated September 7, 2026, entitled “*Implementation of the Cha-Ching Financial Literacy Program for Grade 4 Learners*” this office through the office of the Curriculum Implementation Division (CID) endorses the Implementation of Cha-Ching Financial Literacy Program for Grade 4 learners (pilot class) of **Cogon Elementary School, Tagbilaran City Central Elementary Schools, Manga Elementary School, and Dampas Elementary School.**
2. The Cha-Ching Program is a youth financial literacy initiative designed to help learners understand basic money concepts through four key ideas-Earn, Save, Spend, and Donate-which guide children in making simple and responsible financial decisions. The program aims to develop financial awareness and positive habits among learners at an early age.
3. The implementation schedule is as follows:

Date	Activity
September 10, 2026 (9:00AM-11:00AM)	Deadline of Cha-Ching Program Orientation Registration for Division Coordinators and School Heads Registration Link: https://forms.gle/hdiAYYprK4AK5gYMA
September 11, 2026 (1:00PM – 3:00PM)	Cha-Ching Division Coordinators and School Heads Orientation

September 16, 2026	Deadline of Cha-Ching Program Orientation Registration for Teachers Registration Link: https://forms.ale/hdiAYYprK4AK5gYMA
September 16, 2026	Start of Cha-Ching Implementation Program
September 19, 2026	Cha-Ching Teacher's Orientation - Visayas
December 18, 2026	End of Cha-Ching Implementation Program

4. All identified implementing schools are encouraged to ensure the smooth conduct of the program in accordance with the provided timeline.
5. Immediate dissemination and compliance of this Memorandum is directed.



Republic of the Philippines
Department of Education
REGION VII - CENTRAL VISAYAS

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07 SEP 2026

Office of the Regional Director

07 SEP 2026

REGIONAL MEMORANDUM

No. 0782, s. 2026

**IMPLEMENTATION OF THE CHA-CHING FINANCIAL LITERACY PROGRAM
FOR GRADE 4 LEARNERS**

To: Schools Division Superintendents
Assistant Schools Division Superintendents
All Others Concerned

1. In reference to the communication from Junior Achievement of the Philippines, Inc. (JA Philippines), in partnership with Prudence Foundation and Pru Life UK, this Office endorses the **Implementation of the Cha-Ching Financial Literacy Program** for Grade 4 learners (pilot class) across the twelve (12) Schools Division Offices in Region VII.

2. The Cha-Ching Program is a youth financial literacy initiative designed to help learners understand basic money concepts through four key ideas—Earn, Save, Spend, and Donate—which guide children in making simple and responsible financial decisions. The program aims to develop financial awareness and positive habits among learners at an early age.

3. The implementation schedule is as follows:

Date	Activity
September 10, 2026 (9:00 AM–11:00 AM)	Deadline of Cha-Ching Program Orientation Registration for Division Coordinators and School Heads Registration Form: https://forms.gle/hdjAYYPrK4AK5gYMA
September 11, 2026 (1:00 PM–3:00 PM)	Cha-Ching Division Coordinators and School Heads Orientation
September 16, 2026	Deadline of Cha-Ching Program Orientation Registration for Teachers Registration Form: https://forms.gle/hdjAYYPrK4AK5gYMA
September 16, 2026	Start of Cha-Ching Implementation Program
September 19, 2026	Cha-Ching Teacher's Orientation - Visayas
December 18, 2026	End of Cha-Ching Implementation Program

4. All Schools Division Offices are requested to ensure the participation of designated coordinators, school heads, and teachers in the orientation and implementation activities, and to facilitate the smooth conduct of the program in accordance with the provided timeline.

5. Additional details and instructions are contained in the attached communication for reference.

6. For inquiries and coordination, please contact Ms. Andrea Robles at andrea@japhilonline.org.

7. Immediate dissemination of and compliance with this Memorandum are directed.



DR. ARTURO B. BAYOCOT, CESO III
Regional Director



JA PHILIPPINES
LEARNING INSTITUTE

September 04, 2026

DR. ARTURO B. BAYOCOT, CESO III

Regional Director

Department of Education – Region VII (Central Visayas)

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.

We are pleased to provide the **Timeline of Events for the Cha-Ching Program**, outlining the key activities, training, implementation dates, and major program milestones for the 2026–2027 program period.

Timeline of Activities	
Date and Time	Description
September 10, 2026 9:00 AM–11:00 AM	Deadline of Cha-Ching Program Orientation Registration Form for Division Coordinators and School Heads Registration Form: https://forms.gle/hdIAYYPfK4AK5vYMA
September 11, 2026 1:00 PM – 3:00 PM	Cha-Ching Division Coordinators and School Heads Orientation
September 16, 2026	Deadline of Cha-Ching Program Orientation Registration Form for Teachers Registration Form: https://forms.gle/hdIAYYPfK4AK5vYMA

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	Start of Cha-Ching Program Implementation
September 19, 2026 1:00 PM–4:00 PM	Cha-Ching Teacher's Orientation - Visayas
October 24 and November 7, 2026 1:00 PM – 5:00 PM	Mental Health Training
November 14 and November 21, 2026	AI in the Classroom Workshop
November 28 and December 5, 2026 1:00 PM – 4:00 PM	Financial Literacy
November 5, 2026	Sending of Cashcapades Challenge Guidelines
December 4, 2026	Region/Division Interim Report
December 18, 2026	End of Cha-Ching Program Implementation
January 8, 2027	Deadline of Submission — Cashcapades
January 22, 2027	Announcement of Cashcapades Finalists
February 5, 2026	Cashcapades Final Competition
March 5, 2026	Region/Division Accomplishment Report

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Cha-Ching Implementation Program

Following the **Cha-Ching Teachers, Division Coordinators and School Heads Orientation**, we would like to respectfully request your support in **starting the implementation of the Cha-Ching Program from September to December 2026**, as reflected in the attached timeline of activities.

Date	Description
September 16, 2026	Start of Cha-Ching Implementation Program
December 18, 2026	End of Cha-Ching Implementation Program

Below is the **Implementation Plan for your respective Region/Division**, which will serve as our guide for the implementation of the Cha-Ching Program. We kindly request your support in following the indicated schedule and activities accordingly.

Implementation Plan Link:

<https://drive.google.com/drive/folders/1ltDf5Lw8rnGicg9gFrjnOrMQ8cOYG83sQ?usp=sharing>

We hope that this timeline will help everyone properly prepare for and participate in each scheduled activity. To confirm your participation, please accomplish the official registration form for the Cha-Ching Program Orientation found below.

For **Division Coordinators and School Heads**, kindly accomplish the registration **on or before September 10, 2026**. For **School Teachers**, kindly accomplish the registration **on or before September 16, 2026**.

Cha-Ching Program Registration Form:

<https://forms.gle/hdJAYYDkK4AK5gyMA>

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

Thank you very much for your time and continued support.



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Sincerely,

A handwritten signature in dark ink, appearing to read "Paula Patrice Dela Cruz".

PAULA PATRICE DELA CRUZ

Director of Operations

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

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