



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

Office of the Schools Division
Superintendent

September 21, 2026

DIVISION MEMORANDUM

No. 783 , s. 2026

INVITATION TO THE CREDIT INFORMATION CORPORATION'S "TEACHER, IKAW NAMAN! CREDIT SMART PARA SA MAS MATATAG NA KINABUKASAN"

To: OIC Assistant Schools Division Superintendent
Division Office Personnel
Public Elementary and Secondary School Heads
All Others Concerned

1. Consistent with the continuing efforts of the Department of Education (DepEd) in advocating for financial literacy among its personnel, the Bureau of Human Resource and Organizational Development – Employee Welfare Division (BHROD-EWD) encourages all teaching and nonteaching personnel to attend the **Credit Information Corporation (CIC)** spearheaded seminar titled **"Teacher, Ikaw Naman! Credit Smart para sa Mas Matatag na Kinabukasan"** on **October 2, 2026, from 9:00 a.m. to 12:00 p.m. via Zoom** and will be simultaneously livestreamed via Zoom and CIC's official facebook page.
2. The webinar is in line with the National Teachers' Month celebration, and CIC'S mandate on promoting responsible borrowing, credit awareness, and a better understanding of the country's credit information system.
3. For details, please see attached Memorandum DM-OUHRODI-2026-3613.
4. Immediate dissemination of this Memorandum is desired.

WILFREDA D. BONGALOS PhD, CESO V
Schools Division Superintendent

WDB/JAAL/ADMIN/atm



H. Zamora St., Dampas, Tagbilaran City, Bohol
(038)427-1702; (038)427-2506
tagbilarancity.division@deped.gov.ph
<http://www.depedtagbilaran.org>



[DM-OUHRODI-2026-3613] INVITATION TO THE CREDIT INFORMATION CORPORATION'S
"TEACHER, IKAW NAMAN! CREDIT SMART PARA SA MAS MATATAG NA KINABUKASAN"

From Office of the Undersecretary for Human Resource and Organizational Development (OUHROD)
<usec.hrod@deped.gov.ph>

Date Fri 9/18/2026 12:24 PM

To DEPED I ILOCOS REGION <region1@deped.gov.ph>; DEPED II CAGAYAN VALLEY
<region2@deped.gov.ph>; DEPED III CENTRAL LUZON <region3@deped.gov.ph>; DEPED REGION IV-A
CALABARZON <region4a@deped.gov.ph>; MIMAROPA REGION <mimaropa.region@deped.gov.ph>;
DEPED V BICOL REGION <region5@deped.gov.ph>; DepEd VI Western Visayas <region6@deped.gov.ph>;
DepEd Region VII Central Visayas <region7@deped.gov.ph>; REGION VIII EASTERN VISAYAS
<region8@deped.gov.ph>; DEPED IX ZAMBOANGA PENINSULA <region9@deped.gov.ph>; DEPED X
NORTHERN MINDANAO <region10@deped.gov.ph>; DEPED XI DAVAO REGION
<region11@deped.gov.ph>; DEPED XII SOCCSKSARGEN <region12@deped.gov.ph>; DEPED REGION XIII
CARAGA <caraga@deped.gov.ph>; DEPED CORDILLERA ADMINISTRATIVE REGION <car@deped.gov.ph>;
DEPED NATIONAL CAPITAL REGION <ncr@deped.gov.ph>; Negros Island Region (NIR)
<nir@deped.gov.ph>; DEPED ILOCOS NORTE <ilocos.norte@deped.gov.ph>; DEPED ILOCOS SUR
<ilocos.sur@deped.gov.ph>; DEPED La Union <la.union@deped.gov.ph>

Cc Office of the Secretary <osec@deped.gov.ph>; Employee Welfare Division <bhrod.ewd@deped.gov.ph>;
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Leona Victoria Teves <leona.teves@deped.gov.ph>; Myrben Paul Baclig <myrben.baclig@deped.gov.ph>;
Marck Eric Jhon Esole <marck.esole@deped.gov.ph>; haidee.daquel@deped.gov.ph
<haidee.daquel@deped.gov.ph>

1 attachment (770 KB)

[DM-OUHRODI-2026-3613] INVITATION TO THE CREDIT INFORMATION CORPORATION'S "TEACHER, IKAW NAMAN! CREDIT
SMART PARA SA MAS MATATAG NA KINABUKA.pdf;

Dear **Regional Directors, School Division Superintendents, Assistant School Division
Superintendents and All Other Concerned,**

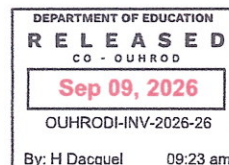
Consistent with the continuing efforts of the Department of Education (DepEd) in
advocating for financial literacy among its personnel, the Bureau of Human Resource and
Organizational Development – Employee Welfare Division (BHROD – EWD) encourages all
teaching and nonteaching personnel to attend the **Credit Information Corporation
(CIC)spearheaded webinar entitled "Teacher, Ikaw Naman! Credit Smart para sa Mas
Matatag na Kinabukasan." on October 02, 2026, from 9:00 a.m. to 12:00 p.m. via
Zoom and will be simultaneously livestreamed via Zoom and CIC's official Facebook
page (please check official FB page link).**

The webinar is in line with the National Teacher's Month celebration, and CIC's mandate
on promoting responsible borrowing, credit awareness, and a better understanding of the
country's credit information system.



Republika ng Pilipinas
Department of Education
OFFICE OF THE UNDERSECRETARY

HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT, AND INFRASTRUCTURE



MEMORANDUM
DM-OUHRODI-2026-3613

TO : **Regional Directors**
School Division Superintendents
Assistant School Division Superintendents
All Other Concerned

FROM : **WILFREDO E. CABRAL**
Undersecretary Human Resource and Organizational Development, and Infrastructure

SUBJECT : **INVITATION TO THE CREDIT INFORMATION CORPORATION'S**
"TEACHER, IKAW NAMAN! CREDIT SMART PARA SA MAS
MATATAG NA KINABUKASAN"

DATE : September 08, 2026

Consistent with the continuing efforts of the Department of Education (DepEd) in advocating for financial literacy among its personnel, the Bureau of Human Resource and Organizational Development – Employee Welfare Division (BHROD – EWD) encourages all teaching and nonteaching personnel to attend the **Credit Information Corporation (CIC)¹ spearheaded webinar entitled "Teacher, Ikaw Naman! Credit Smart para sa Mas Matatag na Kinabukasan."** on October 02, 2026, from 9:00 a.m. to 12:00 p.m. via Zoom and will be simultaneously livestreamed via Zoom and CIC's official Facebook page (please check official FB page link).

The webinar is in line with the National Teacher's Month celebration, and CIC's mandate on promoting responsible borrowing, credit awareness, and a better understanding of the country's credit information system.

In view thereof, all DepEd personnel **are encouraged to actively participate in the activity**, in collaboration with the Credit Information Corporation (CIC), championing financial literacy and financial well-being among DepEd personnel. Attached are the Indicative Program and publicity materials for your reference and guidance.

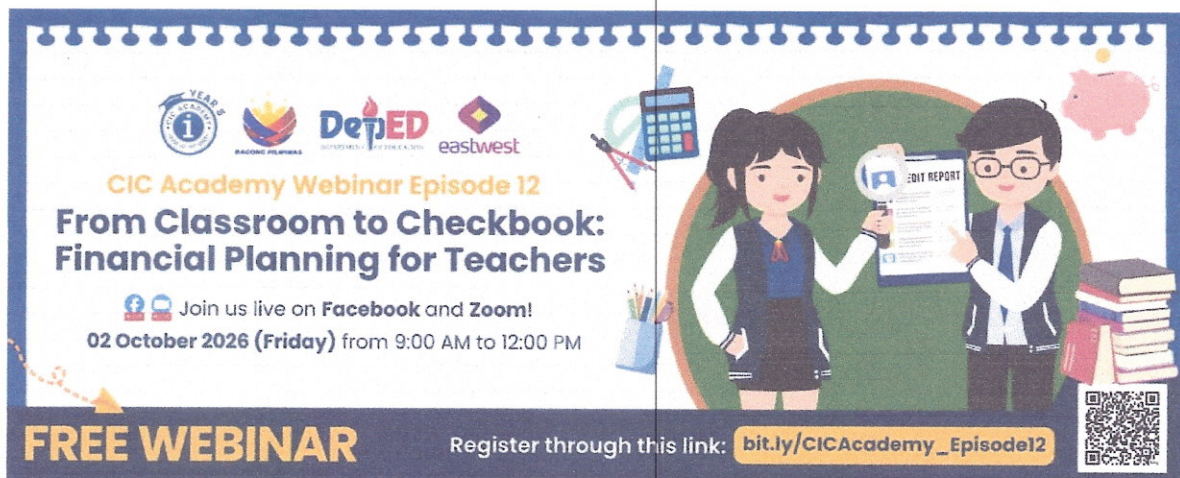
For any concerns and/or clarifications, you may contact Ms. Twinquel L. Dimailig of the BHROD – EWD through bhrod.ewd@deped.gov.ph.

Copy furnished:
OFFICE OF THE SECRETARY
osec@deped.gov.ph

¹ Under Republic Act No. 9510, the Credit Information Corporation has the powers and functions to receive and consolidate basic credit data, to act as a central registry or central repository of credit information, and to provide access to reliable, standardized information on credit history and financial condition of borrowers (Accessed: <https://cic.gov.ph/vision-and-mission/>)

ANNEX A**Indicative Program***CIC Academy Webinar**October 02, 2026, Friday, 9:00 a.m. to 12:00 p.m.**Live Via Zoom and CIC's Official Facebook Account*

Time	Activities
8:30 a.m. – 9:00 a.m.	Opening of the Zoom platform for participants
9:00 a.m. – 9:15 a.m.	Preliminaries
9:15 a.m. – 9:45 a.m.	Resource Speaker Department of Education
9:45 a.m. – 9:50 a.m.	Health Break
9:50 a.m. – 10:00 a.m.	Ice Breaker
10:00 a.m. – 10:45 a.m.	Resource Speaker Credit Information Corporation
10:45 a.m. – 11:45 a.m.	Live Question and Answer session
11:45 a.m. – 12:00 p.m.	Webinar Evaluation Announcement of Winners

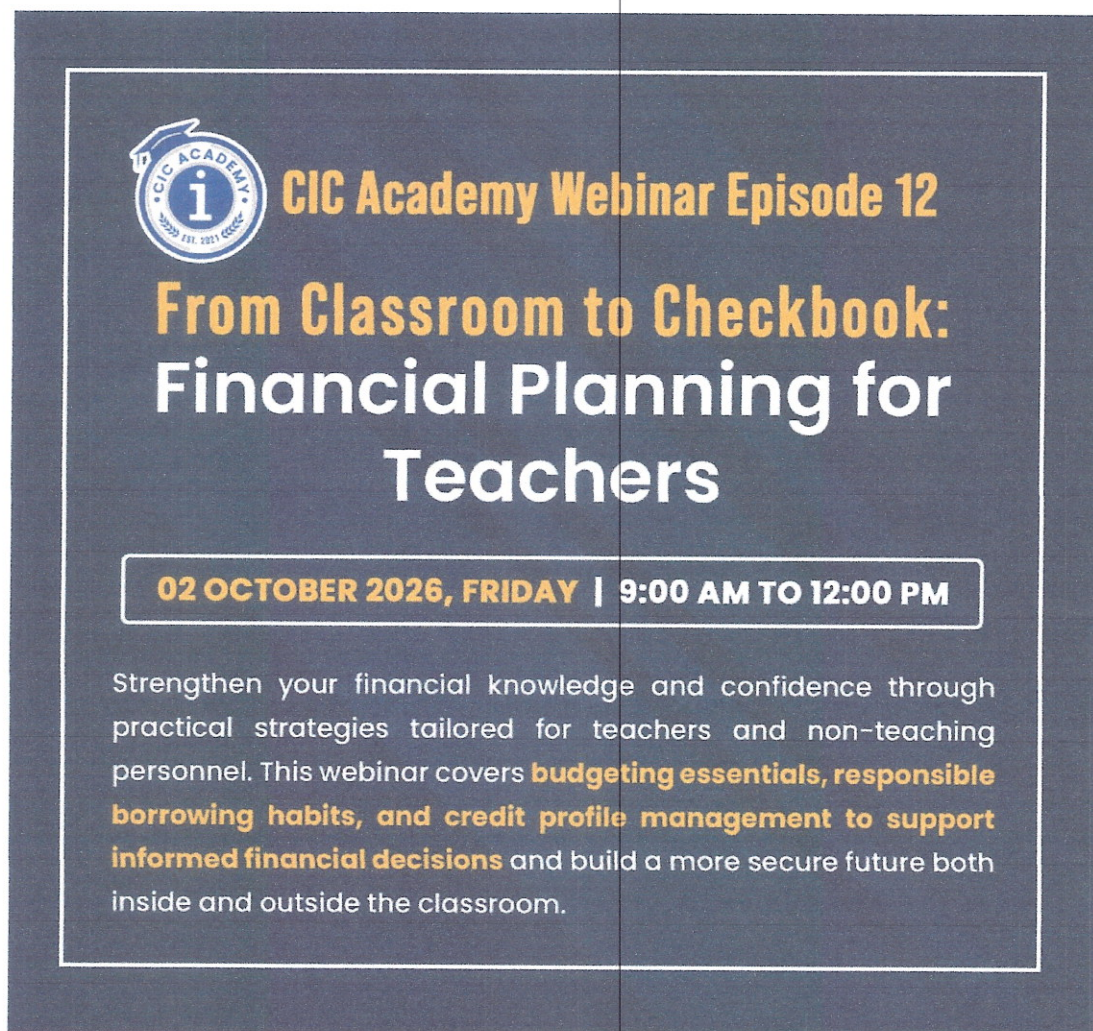


CIC Academy Webinar Episode 12
**From Classroom to Checkbook:
Financial Planning for Teachers**

Join us live on **Facebook** and **Zoom**!
02 October 2026 (Friday) from 9:00 AM to 12:00 PM

FREE WEBINAR

Register through this link: bit.ly/CICAcademy_Episode12



CIC Academy Webinar Episode 12
**From Classroom to Checkbook:
Financial Planning for Teachers**

02 OCTOBER 2026, FRIDAY | 9:00 AM TO 12:00 PM

Strengthen your financial knowledge and confidence through practical strategies tailored for teachers and non-teaching personnel. This webinar covers **budgeting essentials, responsible borrowing habits, and credit profile management to support informed financial decisions** and build a more secure future both inside and outside the classroom.



www.cic.gov.ph



cichelpdesk@creditinfo.gov.ph