

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.
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 of 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. Immediate dissemination of this Memorandum is earnestly desired.


ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director

06/ROH3/ROH1



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




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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. CAERAL**
 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.



Room 102, Rizal Building, DepEd Complex, Meralco Ave., Pasig City 1600
 Telephone Nos.: (+632) 86337206, (+632) 86318494
 Email Address: usoc.hrod@depd.gov.ph | Website: www.daped.gov.ph

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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@depcd.gov.ph.

For information and guidance.

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

[BHRD-EWD/Twinquel]



Room 102, Rizal Building, DepEd Complex, Meralco Ave., Pasig City 1600
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