



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




November 28, 2025

**Regional Memorandum**  
No.896 s.2025

**ACCREDITED FINANCIAL LITERACY TEACHER (AFLT)  
CERTIFICATION PROGRAM**

To: **Schools Division Superintendents**

1. With reference to the invitation letter of Junior Achievement of the Philippines, Inc., **5,000 Elementary to SHS teachers** in Region IV-A are invited to participate in the online and onsite learning sessions of JA Philippines' Accredited **Financial Literacy Teacher (AFLT) Certification Program** on December 2025 – February 2026.
2. This is a Continuing Professional Development (CPD) program designed to strengthen financial literacy, innovative teaching techniques, and artificial intelligence (AI) integration in the classroom.
3. All interested teachers are requested to register on or before **December 5, 2025** through <https://forms.gle/Y9vSVhCnnpSUG57S6>.
4. Kindly refer to the attached letter for further information regarding the benefits, timeline of activities, and special awards and incentives that will be given during the program.
5. Participation in the activity is **voluntary** and must not interfere with the delivery of services, in accordance with DepEd Order No. 9, s. 2005, titled Instituting Measures to Increase Engaged Time-on-Task and Ensuring Compliance Therewith.
6. For concerns and clarifications, please contact **MS. PAULA PATRICE DELA CRUZ**, Director of Operations – Junior Achievement of the Philippines, at [coordinator2@japionline.org](mailto:coordinator2@japionline.org).
7. Immediate dissemination of this Memorandum is earnestly desired.

  
**ATTY. ALBERTO T. ESCOBARTE, CESO II**  
Regional Director

06/ROH10-H1



Address: Gate 2, Karangalan Village, Cainta, Rizal  
Telephone No.: 02-8682-2114  
Email Address: [region4a@deped.gov.ph](mailto:region4a@deped.gov.ph)  
Website: [depedcalabarzon.ph](http://depedcalabarzon.ph)



Certificate No. PHP QMS  
22 93 0085

**November 27, 2025**

**ATTY. ALBERTO T. ESCOBARTE, CESO II**

Regional Director

DepEd - Region IV-A (CALABARZON)

***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.

We are pleased to announce that we are opening this opportunity to **5,000 Elementary to SHS Educators** from your region. The educators from your region are invited to participate in the **Accredited Financial Literacy Teacher (AFLT) Certification Program** – a **Continuing Professional Development (CPD)-boosted teacher training** initiative designed to strengthen educators' capacity in **Financial Literacy, Innovative Teaching Techniques, and Artificial Intelligence (AI) integration in the classroom**. This initiative supports the Department of Education's goals in enhancing teacher quality and advancing digital and financial competencies among educators.

**Benefits of the AFLT Program:**

- **"AFLT"** designation added to your professional name
- **AI Training** and hands-on digital learning sessions
- **Exclusive Badges and Certificates of Recognition**
- **CPD-accredited training** to support your professional development

**Timeline of Activities**

Timeline	
<b>December 9, 2025 - January 9, 2026</b>	Learning Module Access (Online and Self-Paced)
<b>January 2026 - February 2026</b>	Onsite Learning Session

**ENTREPRENEURSHIP**



**FINANCIAL LITERACY**



**WORK READINESS**



**EMAIL.**  
[info@japionline.org](mailto:info@japionline.org)



**WEBSITE.**  
[www.japhilippines.org](http://www.japhilippines.org)





Member of JA Worldwide



JA PHILIPPINES  
LEARNING INSTITUTE

To further recognize excellence and participation, **special awards and incentives** will be given during the program:

- **Best Division Award** – for the division with the most number of passers
- **Best School Award** – for the school demonstrating outstanding engagement and implementation
- **Teacher of the Year Award** – honoring an educator who exemplifies innovation, leadership, and dedication in financial literacy education

We kindly request the **educators** from your region to fill out the Registration Form attached together with this correspondence on or before **December 5, 2025**.

**Registration Form:** <https://forms.gle/Y9vSVhCnnpSUG57S6>

We sincerely hope to collaborate with your region in this transformative program that empowers educators to inspire financially literate, innovative, and future-ready learners.

Should you have any questions, require further clarification, or wish to discuss how your community can best participate in the AFLT Program, please do not hesitate to reach out to **Ms. Paula Patrice Dela Cruz** at [coordinator2@japionline.org](mailto:coordinator2@japionline.org).

Thank you very much for your time and continued support.

Sincerely,

**PAULA PATRICE DELA CRUZ**

*Director of Operations*

Junior Achievement of the Philippines

**KRISHNA C. ALEJANDRINO, MSc, ChBA**

*Executive Director*

Junior Achievement of the Philippines

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FINANCIAL LITERACY



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