



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



December 12, 2025

Regional Memorandum
No.924 s.2025

**UPDATED INFORMATION FOR THE ACCREDITED FINANCIAL
LITERACY TEACHER (AFLT) CERTIFICATION PROGRAM**

To: **Schools Division Superintendents**

1. With reference to the updated invitation letter of Junior Achievement of the Philippines, Inc., **5,000 Elementary to SHS teachers** in Region IV-A are invited to participate to JA Philippines' Accredited **Financial Literacy Teacher (AFLT) Certification Program** on December 2025 – March 2026.
2. 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.
3. All interested teachers are requested to register on or before **December 27, 2025** through <https://forms.gle/Y9vSVhCnnpSUG57S6>.
4. All registered teachers must attend the Online Teacher's Orientation on **January 8 or 9, 2026**. The meeting link for the orientation will be disseminated through email and Facebook Private Group: <https://facebook.com/share/g/1FScXEnvuF/>.
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.
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
Website: depedcalabarzon.ph



Certificate No. PHP QMS
22 93 0085

December 10, 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 inviting **5,000 Educators, from Elementary to Senior High School**, in Region IV-A 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 program is **accredited with 6 CPD points**, providing educators with officially recognized professional development credits. This also 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	
December 27, 2025	Deadline of Registration
	Online Teacher's Orientation Morning: 9:00 AM - 11:00 AM; Afternoon: 2:00 PM - 4:00 PM

ENTREPRENEURSHIP ❖ **FINANCIAL LITERACY** ❖ **WORK READINESS**

 **EMAIL.**
info@japionline.org

 **WEBSITE.**
www.japhilippines.org



January 8 and 9, 2026	Join our Facebook Private Group : https://www.facebook.com/share/g/1FScXEnyuFL Note: The meeting link for the Teacher's Orientation will be disseminated via email and Facebook Private Group. Educators may attend only one (1) orientation schedule.
January 19, 2026 - February 27, 2026	Learning Module Access through Google Drive (Self-Paced)
March 6, 13, 20, 2026 (8:00 AM - 5:00 PM)	AI in Classroom - 6 CPD Points (Online)
March 27, 2025 (1:00 PM - 4:00 PM)	Leadership Bootcamp for Top 50 Teachers

We kindly request the **educators** from Region IV-A to fill out the Registration Form attached together with this correspondence on or before **December 27, 2025**.

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

Note: Educators must complete the registration and attend the Teacher's Orientation, after which they will be the first to receive access to the Learning Modules

Criteria for Leadership Bootcamp - Top 50 Teachers

Criteria	Description	Percentage
Professional Competence	Assesses the teacher's mastery of subject content and ability to apply financial literacy concepts in the classroom	30%
Leadership and Initiative	Evaluates the teacher's ability to lead, influence, and initiate meaningful actions toward improving financial literacy in their school or community.	25%
Commitment and	Measures dedication to the AFLT Certification	20%



Engagement	program and willingness to grow as an educator and financial literacy advocate	
Innovation and Creativity	Assesses the teacher's ability to generate creative, practical, and learner-centered approaches to teaching financial literacy.	20%

To qualify for the Leadership Bootcamp, the educators must complete the following:

- A **Lesson Plan** with Integration of Financial Literacy Concepts
- A **Short Reflection Essay** - explaining why the educator wants to join the Leadership Bootcamp and how they plan to apply the learnings in their classroom or school community
- **Endorsement Letter** – signed by the School Head or Principal supporting the teacher's participation
- The educators must **pass the AFLT Examination** with a **60% passing rate**.

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

1. **Best Region Award** - demonstrates the **most outstanding overall performance** in the AFLT Certification Program. This includes excellence in program implementation, participant engagement, innovation, and consistent support to divisions and schools. The Region will receive **150,000 Pesos** as a reward

Criteria	Description	Percentage
Program Implementation	Timeliness, completeness, and quality of AFLT program rollout across the region; adherence to guidelines	30%
Participant Engagement & Completion	Number and percentage of participating schools, teachers, and learners; overall completion and certification rates.	25%
Innovation and Best Practices	Introduction of new strategies, creative approaches, and contextualized activities that enhance program delivery.	25%
Support to Divisions and	Provision of guidance, mentoring, monitoring,	20%

Schools	and technical assistance to ensure successful implementation.	
----------------	---	--

The **Region** must comply the following documents on or before **March 27, 2026** :

- **Regional Accomplishment Report** - Summarizing overall implementation, milestones, and outputs.
 - **Program Implementation and Monitoring** - Including timelines, activities conducted, and progress updates
 - **Documentation of Innovations and Best Practices** - Evidence of creative strategies, localized approaches, and successful initiatives.
 - **Endorsement or Certification from the Regional Director** - Confirming the authenticity and completeness of submitted documents.
2. **Best Division Award** – for the division with the **most number of passers**. The division will receive **100,000 Pesos** as a reward

Criteria	Description	Percentage
Number of AFLT Certification Passers	Total number of certified passers in the division relative to enrollment/participation.	80%
Division-Led Initiatives	Number and percentage of participating schools, teachers, and learners; overall completion and certification rates.	20%

3. **Best School Award** – for the school demonstrating **outstanding engagement and implementation**. The school will receive **50,000 Pesos** as a reward.

Criteria	Description	Percentage
Engagement Level	Active participation of teachers and learners; involvement in AFLT activities; completion rates.	40%
Quality of Implementation	Organized and effective execution of the AFLT Certification Program within the school; compliance with guidelines.	40%
Innovation &	Use of creative, localized, or innovative	20%

Contextualization	practices to deliver financial literacy learning.	
--------------------------	---	--

4. **Teacher of the Year Award** – honoring an educator who exemplifies **innovation, leadership, and dedication in financial literacy education**. The teacher will receive **50,000 Pesos** as a reward.

Criteria	Description	Percentage
Instructional Excellence	Ability to deliver financial literacy concepts clearly and effectively; learner performance and engagement.	40%
Innovative Teaching Strategies	Use of technology, creative methods, or contextualized approaches to enhance AFLT learning.	30%
Advocacy & Leadership in Financial Literacy	Initiatives that promote financial literacy beyond the classroom (school events, community activities, mentoring).	20%
Professional Conduct & Commitment	Dedication, punctuality, collaboration, and overall adherence to program standards.	10%

Below are the guidelines that outline the eligibility criteria, evaluation process, and general provisions for each award category:

1. **Purpose** - The awards aim to acknowledge exemplary performance, encourage active participation, and inspire continuous improvement in the implementation of the AFLT Certification Program across regions, divisions, schools, and educators.
2. **Eligibility** - Only officially participating regions, divisions, schools, and teachers involved in the AFLT Certification Program are eligible for nomination and evaluation.
3. **Evaluation Period** - Performance will be assessed based on accomplishments during the official program cycle, as determined by the AFLT Program Management Team.
4. **Awarding** - All awards and incentives will be conferred during the official culminating activity or recognition ceremony of the AFLT Certification Program.

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



**JA
Philippines**

Member of JA Worldwide



**JA PHILIPPINES
LEARNING INSTITUTE**

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**.

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

ENTREPRENEURSHIP



FINANCIAL LITERACY



WORK READINESS



EMAIL.

info@japionline.org



WEBSITE.

www.japhilippines.org