

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



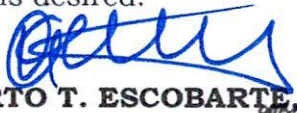
23 December 2025

Regional Memorandum
No.942 s.2025

CHA-CHING PROGRAM OF JA PHILIPPINES

To **Schools Division Superintendents**

1. In partnership with Junior Achievement of the Philippines, Inc. (JA Philippines), this Office, through the Education Support Services Division (ESSD) and in collaboration with the Curriculum and Learning Management Division (CLMD), hereby supports the **Cha-Ching Program** of JA Philippines.
2. The Cha-Ching Curriculum is an award-winning, financial literacy program designed for Grade 4 students. It is anchored on four core money-smart concepts: Earn, Save, Spend, and Donate.
3. In line with this, JA Philippines invites at least 20,000 students across CALABARZON to participate in the said program.
4. For efficient delivery and implementation of the program, all Schools Division Offices (SDOs) are requested to identify five (5) schools and send 3 teacher-participants, preferably, if possible, 1 Master Teacher, 1 Head Teacher, and 1 Teacher 3 per school for the on-site **Cha-Ching Teachers' Training** of JA Philippines on **January 21-23, 2026**, with two sessions per day. The venue will be announced in a separate issuance.
 - a. Morning Session: 8:00 AM to 12:00 NN
 - b. Afternoon Session: 1:00 PM – 5:00 PM
 - c. Registration Link for Virtual Training: <https://forms.gle/53qPAvmyniN7se1Z7>
5. Schools and representatives are requested to register at this link: <https://tinyurl.com/ChaChingListofSchoolsTeachers>. All participating divisions and schools will receive training sessions, printed and digital teaching materials, and certificates for participating teachers and schools.
6. Compliance with this activity shall be in accordance with the Department's policies, particularly the No Disruption of Classes Policy, the No Collection Policy, and the Time-on-Task Policy.
7. For inquiries, please get in touch with Ms. Paula Patrice Dela Cruz at coordintor2@japionline.org or Mr. Ramil G. Ginete, Project Development Officer IV at essd.calabarzon@deped.gov.ph.
8. Immediate dissemination of this Memorandum is desired.


ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director

03/ROE2



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

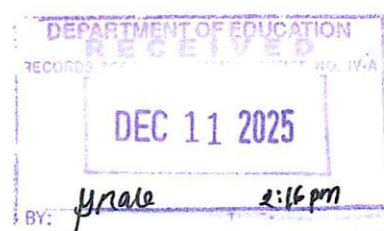


JA PHILIPPINES
LEARNING INSTITUTE

DECEMBER 9, 2025

ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director
Department of Education - CALABARZON

Thru. Eduarda M. Zapanta
Chief Education Supervisor
Education Support Services Division



Greetings from Junior Achievement of the Philippines!

Junior Achievement of the Philippines, Inc. (JA Philippines) – a proud member of JA Worldwide® – serves as the local implementing arm of Junior Achievement programs in the country. Globally recognized for its century-long dedication to empowering young people in work readiness, entrepreneurship, and financial literacy, JA Worldwide has recently been nominated for the 2025 Nobel Peace Prize.

In partnership with Prudence Foundation and Pru Life UK, JA Philippines is pleased to introduce the **Cha-Ching Curriculum**—an award-winning financial literacy program designed for Grade 4 students. Anchored on four core money-smart concepts: **Earn, Save, Spend, and Donate**, the curriculum uses music videos, story-based learning, and interactive classroom activities to equip students with practical skills for making wise financial decisions from an early age.

Aligned with our continuing collaboration with the Department of Education, we are excited to invite **at least 20,000 students across CALABARZON** to participate in the Cha-Ching Program.

To support teachers in delivering the program effectively, we will hold an **onsite Cha-Ching Teachers' Training** on **January 21 - 23, 2026**, with **two sessions per day**:

- **Morning Session:** 8:00 AM – 12:00 NN
- **Afternoon Session:** 1:00 PM – 5:00 PM

Registration Link for Virtual Training: <https://forms.gle/53qPAvmyniN7se1Z7>

ENTREPRENEURSHIP

FINANCIAL LITERACY

WORK READINESS



EMAIL.

info@japionline.org



WEBSITE.

www.japhilippines.org



Member of JA Worldwide



JA PHILIPPINES
LEARNING INSTITUTE

We would like to kindly request your assistance in:

1. **Identifying schools (including schools from far-flung areas)** that will be participating in the program, ensuring that teachers from all areas are able to attend.
2. **Recommending a suitable venue** that can comfortably accommodate all participants.

All participating divisions and schools will receive:

- Teacher training sessions
- Printed and digital teaching materials
- Certificates for participating teachers and schools

We look forward to working closely with your team to ensure the successful implementation of the Cha-Ching Curriculum in CALABARZON and to empowering thousands of students with essential financial literacy skills. For additional information or to confirm the training schedule, please contact **Ms. Paula Patrice Dela Cruz** at coordinator2@japionline.org.

Thank you for your continued support in shaping the next generation of financially smart Filipino learners.

Sincerely,

A handwritten signature in blue ink that reads "Paula Patrice Dela Cruz".

PAULA PATRICE DELA CRUZ

Director of Operations

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

ENTREPRENEURSHIP



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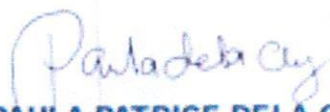
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PAULA PATRICE DELA CRUZ

Director of Operations

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





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