



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



ESSD-RM-2026-179

03 March 2026

Regional Memorandum

No.179 s.2026

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

To: **Schools Division Superintendents**

1. In partnership with Junior Achievement of the Philippines, Inc. (JA Philippines), and relative to Regional Memorandum No. 896, s. 2025¹, and Regional Memorandum No. 896, s. 2025², this Office, through the Education Support Services Division (ESSD), announces the implementation of the AFLT Certification Program.
2. The AFLT Certification Program is a Continuing Professional Development (CPD)-boosted teacher training initiative in partnership with Wells Fargo. It is specifically designed to:
 - a. Strengthen educator capacity in Financial Literacy and Innovative Teaching Techniques.
 - b. Integrate Artificial Intelligence (AI) competencies into the classroom.
 - c. Support the Department of Education's goals of enhancing teacher quality and digital literacy.
3. Successful participants will earn five (5) CPD points, which will be issued upon passing the examination and attending the AI In the Classroom Workshop.
4. Attached are the implementation timeline and links of the Learning Module Access, AFLT Examination, AI in the Classroom Workshop, Criteria for Leadership Bootcamp, Requirements, Awards and Incentives for further details of the program.
5. Participation in the activity shall be purely voluntary and will not hamper instructional time in compliance with the provisions of DepEd Order (DO) No. 012, s. 2025, titled Multi-Year Implementing Guidelines on the School Calendar and Activities and DO 9, s. 2005, titled Instituting Measures to Increase Engaged Time on-Task and Ensuring Compliance Therewith and the policy on off-campus activities stated in DO 66, s. 2017.

¹ Accredited Financial Literacy Teacher (AFLT) Certification Program

² Updated Information for the Accredited Financial Literacy Teacher (AFLT) Certification Program



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

TEACHER

6. 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.
7. Immediate dissemination of this Memorandum is desired.


ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director 

03/ROE2/ROE/SPC



JA PHILIPPINES LEARNING INSTITUTE

March 2, 2026

ATTY. ALBERTO T. ESCOBARTE, CESO II

Regional Director

Department of Education - Region IV-A

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.

The **AFLT Certification** is a Continuing Professional Development (CPD)-boosted teacher training initiative in partnership with Wells Fargo. It is specifically designed to:

- Strengthen educator capacity in **Financial Literacy** and **Innovative Teaching Techniques**.
- Integrate **Artificial Intelligence (AI)** competencies into the classroom.
- Support the Department of Education’s goals of enhancing teacher quality and digital literacy.

This program is **officially accredited**, and successful participants will earn **Five (5) CPD Points**, which will be issued upon passing the examination and attending the AI In the Classroom Workshop. Your CPD certificate will serve as formal proof of accreditation and professional development compliance.

II. Implementation Timeline

| Implementation Timeline | |
|-------------------------------|--|
| Learning Module Access | March 13, 2026 Google Drive Link: https://drive.google.com/drive/folders/1oQqspV8MWJgBN6iluAKbbzykY4X_NQCY?usp=sharing |
| AFLT Examination | March 13, 2026 AFLT Examination: https://forms.gle/YiHVKNMuQVHBdxMk9 |

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

 **EMAIL.**
info@japionline.org

 **WEBSITE.**
www.japhilippines.org



| | |
|---|--|
| AI in the Classroom Workshop | <p>March 21, 2026 March 28, 2026</p> <p>Registration Link: https://forms.gle/u4G4uwFtqYhFBvpg9</p> <p>Important Note: Teachers are only required to attend one (1) session. Upon attending a session, teachers will be eligible to receive 5 CPD Points.</p> |
|---|--|

III. 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 Engagement | Measures dedication to the AFLT Certification program and willingness to grow as an educator and financial literacy advocate | 25% |
| Innovation and Creativity | Assesses the teacher's ability to generate creative, practical, and learner-centered approaches to teaching financial literacy. | 20% |

IV. Requirements

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**.



Template Google Drive Link:

<https://drive.google.com/drive/folders/1O1BKuNDy6QtJhDXCwT-kfG2l1trrw71R?usp=sharing>

Submission Link: <https://forms.gle/Wen7T7Fn273JbUFT8>

V. Awards and Incentives

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 Schools | Provision of guidance, mentoring, monitoring, and technical assistance to ensure successful implementation. | 20% |

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 & Contextualization | Use of creative, localized, or innovative practices to deliver financial literacy learning. | 20% |

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 | 40% |



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| | and engagement. | |
| 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% |

VI. Eligibility Criteria, Evaluation Process, and General Provisions

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.

Should you have any questions regarding the AFLT Certification Program, kindly contact **Ms. Andrea Robles** at andrea@japionline.org. Thank you for your support and commitment to our programs.

Sincerely,



PAULA PATRICE DELA CRUZ
Director of Operations
Junior Achievement of the Philippines



Member of JA Worldwide



JA PHILIPPINES
LEARNING INSTITUTE

A handwritten signature in blue ink, appearing to read "Krishna C. Alejandrino".

KRISHNA C. ALEJANDRINO, MSc, ChBA

Executive Director

Junior Achievement of the Philippines

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