



Republic of the Philippines
Department of Education
 REGION VIII
SCHOOLS DIVISION OF CALBAYOG CITY

March 05, 2026

DIVISION MEMORANDUM

No. 110 S. 2026

IMPLEMENTATION OF THE CHA-CHING FINANCIAL LITERACY PROGRAM AND PARTICIPATION IN THE CHA-CHING CASHCAPADES AND CCFA FOR TEACHERS

TO : Asst. Schools Division Superintendent
 SGOD and CID Chiefs
 Education Program Supervisors
 Public School District Supervisors
 Elementary & Secondary School Heads
 All others concerned

1. Relative to **Regional Memorandum No. 240, s. 2026** on the implementation of the **Cha-Ching Financial Literacy Program for Grade 4 learners**, and the invitation from **Junior Achievement Philippines**, this Office informs the field of the conduct of the **Cha-Ching Cashcapades Challenges** and the **Cha-Ching Certified Financial Accreditation (CCFA) for Teachers** as part of the program implementation.
2. The Cha-Ching Program aims to strengthen **financial literacy among learners** by introducing the four fundamental concepts of money management namely: **Earn, Save, Spend, and Donate**. The initiative also provides meaningful opportunities for learners and educators to engage in creative activities and professional development that reinforce financial responsibility.
3. In line with this, **Grade 4 learners** are encouraged to participate in the **Cashcapades Challenges**, which include the following activities:
 - a. **Poster Making Contest** (Traditional and Digital)
 - b. **Alkansya Challenge**, which involves designing a functional coin bank using recycled materials.
4. Participating schools shall register their learners and submit their outputs through the official links provided by the organizers:
 - **Registration Link:** <https://forms.gle/qLGaNZc7mNs4iw6g7>
 - **Submission Link for Entries:** <https://forms.gle/BNZgDAcgPK3kd3mW7>
5. The **timeline of activities** is as follows:

DATE	ACTIVITY
March 7, 2026	Deadline for registration for the Cashcapades Challenges
March 12, 2026	Deadline for submission of Poster Making and Alkansya Challenge entries
March 13, 2026	Announcement of Cashcapades Challenge Winners
March 9 – May 11, 2026	Access and completion period for CCFA for Teachers

May 11, 2026	Deadline for submission of CCFA proof of completion
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6. However, **due to overlapping activities within the division**, the **Zoom presentation for the Schools Division of Calbayog City** shall be conducted on **March 12, 2026, from 9:00 a.m. to 12:00 noon**, instead of the originally scheduled date. Concerned participants are advised to take note of this adjustment and ensure their availability during the said schedule.

- The **Zoom Meeting details** are as follows: Meeting Link: <https://us02web.zoom.us/j/82922552807?pwd=ptTo8VdaONGeLAIxcwe5m3D961OHnU.1>
- Meeting ID: **829 2255 2807**
- Passcode: **691043**

7. Moreover, **teachers who are new or first-time implementers of the Cha-Ching Program are required to undergo the Cha-Ching Certified Financial Accreditation (CCFA).**

- **CCFA Website:**
www.ccfacentre.com

Upon completion of the examination, teachers shall upload a screenshot of their results through the following submission link:

- **CCFA Submission Link:**
<https://forms.gle/UjKx9FfGwSHirA2ES>

8. School Heads are requested to **disseminate this Memorandum to all concerned teachers**, particularly **Grade 4 advisers**, and encourage participation in the program to promote financial literacy among learners.

9. Attached herewith are the Regional Memorandum and the communication letter from Junior Achievement Philippines for further reference and guidance of all concerned.

10. For inquiries and clarifications, concerned personnel may coordinate with the **Division Partnership Focal Person**, Ms. Carren Meryl A. Cabadsan or the designated regional focal person indicated in the Regional Memorandum.

11. Immediate and wide dissemination of this Memorandum is desired.




MARGARITO A. CADAYONA JR. PhD, CESO VI
S.D. Schools Division Superintendent
SO PO. 018.5.2026

Enclosures BY 9

Encl. 1 - Regional Memorandum No. 240, s. 2026

Encl. 2 - Invitation Letter from Junior Achievement Philippines



Republic of the Philippines
Department of Education
 REGION VIII - EASTERN VISAYAS

February 24, 2026

REGIONAL MEMORANDUM

No. **240** s. 2026

IMPLEMENTATION OF THE CHA-CHING FINANCIAL LITERACY PROGRAM FOR GRADE 4 LEARNERS

To: Schools Division Superintendents
 All Others Concerned

- Attached is a communication from Junior Achievement Philippines dated February 13, 2026, relative to the Alternative Implementation Plan of the Cha-Ching Program for Grade 4 learners.
- All the Schools Division Offices through their Partnership Focal Persons are enjoined to disseminate the details and schedules of implementation and other relevant information specified in the communication, to their respective schools.
- For queries and clarifications, Eden A. Dadap, the Regional Focal Person, may be reached at 09126063544 or at eden.dadap001@deped.gov.ph.
- Immediate dissemination of and compliance with this Memorandum are desired.

RONELO AL K. FIRMO, CESO IV
 Assistant Regional Director
 Officer In-Charge
 Office of the Regional Director

Enclosures: as stated

References: as stated

To be indicated in the Perpetual Index under the following subjects:
 PARTNERSHIPS FINANCIAL LITERACY



SPPS-EAD



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Effectivity	04.03.23	Page	1 of 1





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DEPARTMENT OF EDUCATION
RECEIVED
RECORDS SECTION REGIONAL OFFICE NO. VIII

DATE: 2/24/26

TRACKING #

SIGNATURE

February 13, 2026

DR. RONEL AL K. FIRMO, CESO IV
Regional Director
Department of Education - Region 8



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.

Due to adjustments in the implementation timeline of the Cha-Ching Program, we are respectfully proposing an alternative implementation plan to roll-out the Cha-Ching Program to Grade 4 students.

Under this revised plan:

- JA Philippines will implement the Cha-Ching Curriculum via Zoom to all participating students in each division, following a one classroom-one device setup.
- The materials are designed to ensure a smooth, structured, and engaging learning experience for the students.
- JA Philippines will continue to provide ongoing support and guidance to teachers throughout the implementation period to ensure program effectiveness and consistency.

Below is our proposed Cha-Ching implementation timeline for Region 8:

Cha-Ching Implementation Timeline	
February 24, 2026	9:00 AM - 12:00 NN: Borongan and Calbayog Join Zoom Meeting https://us06web.zoom.us/j/84129539394?pwd=GOBuOjQ0RE4dJlwyZlQ0UWw1N7PWQmJ Meeting ID: 841 2953 9394

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	<p>Passcode: 188150</p> <p>1:00 PM - 4:00 PM: Catbalogan, Maasin, Ormoc</p> <p>Join Zoom Meeting https://us06web.zoom.us/j/85499972134?pwd=UYP9vov8BlQ0QWyltXZoNXGp3EpmXJl</p> <p>Meeting ID: 854 9997 2134 Passcode: 240012</p>
February 25, 2026	<p>9:00 AM - 12:00 NN: Southern Leyte and Baybay</p> <p>Join Zoom Meeting https://us02web.zoom.us/j/81409859936?pwd=jTzotbHKzDdCKGbiQarvenYearcAao1</p> <p>Meeting ID: 814 0985 9936 Passcode: 086285</p> <p>1:00 PM - 4:00 PM: Western Samar and Tacloban</p> <p>Join Zoom Meeting https://us02web.zoom.us/j/85649255673?pwd=gh58bn8rcp60DGea4XZrXT4PNvvB5SA1</p> <p>Meeting ID: 856 4925 5673 Passcode: 962632</p>
February 26, 2026	<p>9:00 AM - 12:00 NN: Leyte</p> <p>Join Zoom Meeting https://us06web.zoom.us/j/86275477462?pwd=qXC4plvrCQb3lY5lhNjJr13ztFWZlu1</p> <p>Meeting ID: 862 7547 7462 Passcode: 157504</p> <p>1:00 PM - 4:00 PM: Biliran, Eastern Samar, and Northern Samar</p> <p>Join Zoom Meeting https://us06web.zoom.us/j/89784291660?pwd=QTIhyZ0riJbly56E4cGOrriBlUdKzZl</p> <p>Meeting ID: 897 8429 1660</p>



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	Passcode: 233966
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The following are the **deliverables** for the Alternative Implementation Plan for Cha-Ching Program:

1. **Summary of the results of the Pre-Test and Post-Test.** Provide a clear comparison of student performance before and after the program. Overall scores and average of the students.
2. **Photo Documentation.** Include photos showing program activities in action. Ensure photos highlight student engagement and interactive components of the sessions.
3. **Teacher Survey.** Collect teacher feedback regarding program implementation and student outcomes.
4. **Tracking of Implementation.** To systematically monitor the progress of the program, ensure it is being implemented as planned, and identify areas for improvement.

Should you have any questions or require further clarification 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

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March 5, 2026

DR. RONELO AL K. FIRMO, PhD, CESO IV

OIC - Regional Director

Department of Education - Region VIII

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.

In line with our mission to promote financial literacy and character building among Filipino youth, we are thrilled to invite your institution to participate in our upcoming **Cha-Ching Initiatives**. This year's cycle features the highly engaging **Cashcapades** competitions and the **Cha-Ching Financial Accreditation (CCFA)** for educators. These initiatives are meticulously designed to move beyond theoretical knowledge, providing hands-on experiences that allow students and teachers alike to master the four fundamental concepts of money management: **Earn, Save, Spend, and Donate**.

1. Cashcapades Challenges

This elective component encourages students to showcase their ingenuity through two main activities. the **Alkansya Challenge**, where participants design functional and creative coin banks using recycled materials, and the **Poster Making Contest**, which allows for both Digital and Traditional art entries. These activities are designed to make financial concepts tangible and fun for young learners.

Requirements for Cashcapades Challenges

1. Register the student in the registration form link provided below:
 - a. **Registration Form:** <https://forms.gle/qLGaNZc7mNs4iw6g7>
2. Review the guidelines attached to the Registration Link.
3. Submit the output in the submission link provided below, make sure to follow the guidelines:
 - a. **Submission Link:** <https://forms.gle/BNZgDAegPK3kd3mW7>

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2. CCFA for Teachers

To maintain the integrity and quality of the program, all educators must undergo this professional certification. Please note that this requirement is specifically for new teachers and first-time participants of the Cha-Ching program. Returning teachers who have previously secured their CCFA are exempt from retaking the accreditation

Requirements for CCFA for Teachers

1. View the exam Guidelines attached to this correspondence.
2. Access the website: www.ccfacentre.com and take the examination. Once done, submit and take a screenshot
3. Accomplish the Google Forms Submission Link and upload the screenshot to serve as proof completion.
 - a. **CCFA Submission Link:** <https://forms.gle/UjKx9FfGwSHirA2E8>

TIMELINE OF ACTIVITIES

DEADLINE FOR SUBMISSION	
Date	Activity
March 7, 2026	Cashcapades Challenge (Poster-making and Alkansya Challenge) Registration Link: https://forms.gle/qLGaNZc7mNs4iw6g7
March 12, 2026	Cashcapades Challenge (Poster-making and Alkansya Challenge) Submission Link: https://forms.gle/BNZgDAegPK3kd3mW7
March 13, 2026	Announcement of Cashcapades Challenge Winners
March 19, 2026	Presentation of Top 10 Winners - via Zoom https://us02web.zoom.us/j/82922552807?pwd=ptTo8VdaONGeLAIxcwe5m3D961QHnU1 Meeting ID: 829 2255 2807 Passcode: 691043





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March 9 – May 11, 2026	CCFA for Teachers (Access and Answer Period) 1. Register at: www.ccfacentre.com 2. Follow the 2026 CCFA Registration Guide for step-by-step instructions.
May 11, 2026	CCFA for Teachers Submission Link: https://forms.gle/UjKx9FfGwSHirA2E8

CRITERIA FOR JUDGING

CASHCAPADES CHALLENGE: TRADITIONAL POSTER MAKING		
<i>Focuses on manual artistry and the use of physical materials.</i>		
THEME: Earn, Save, Spend, and Donate: The Cha-Ching Way		
Promoting wise saving, spending, earning, and donating habits among the youth		
Relevance to the theme	The poster clearly conveys the given theme and delivers a strong, meaningful message related to Earn, Save, Spend, and Donate	40%
Creativity	Demonstrates artistic skill in hand-drawing , imaginative design, and effective use of colors (crayons, paints, etc.) and layout.	30%
Originality	Shows a unique concept and fresh perspective that stands out from common ideas.	20%
Format	Follows the contest guidelines; the physical work is neat, smudge-free, and visually balanced .	10%

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CASHCAPADES CHALLENGE: DIGITAL POSTER MAKING		
<p><i>Focuses on digital composition and graphic design techniques.</i> THEME: Earn, Save, Spend, and Donate: The Cha-Ching Way Promoting wise saving, spending, earning, and donating habits among the youth</p>		
Relevance to the theme	The poster clearly conveys the given theme and delivers a strong, meaningful message related to Earn, Save, Spend, and Donate .	40%
Creativity	Demonstrates artistic skill in digital rendering , imaginative design, and effective use of digital tools, typography, and visuals.	30%
Originality	Shows a unique concept and fresh perspective that stands out from common ideas (no templates/AI).	20%
Format	Follows the contest guidelines; the file is high-resolution, well-organized, and visually balanced .	10%

Traditional vs. Digital: Quick Guide		
Feature	Traditional Poster	Digital Poster
Tools	Physical materials (Illustration board, crayons, paint, markers).	Digital software (Canva, Photoshop, Ibis Paint, Procreate).
How to Submit	Take a clear, high-resolution photo or scan of your actual drawing.	Save and upload the direct digital file (JPEG or PNG).
Strict Rule	No printed images or "cut-and-paste" elements allowed.	No AI-generated art or pre-made templates allowed.



CASHCAPADES CHALLENGE: ALKANSYA CHALLENGE		
Creativity and Originality	Demonstrates unique and imaginative design, showing innovative ideas in creating the coin bank.	30%
Functionality	Effectively works as a coin bank, allowing easy insertion and retrieval of coins.	20%
Effective use of Recycled Materials	Uses recycled or repurposed materials meaningfully and promotes environmental awareness.	20%
Durability and Structural Integrity	Strong and stable construction that can withstand regular use without easily breaking.	15%
Craftsmanship and Neatness	Shows clean finishing, careful assembly, and attention to detail in the overall output.	15%

REWARDS AND INCENTIVES

CASHCAPADES CHALLENGES

ALKANSYA CHALLENGE	
TOP 1	Awarded to the most innovative and functional alkansya with excellent craftsmanship and creative use of recycled materials. Prize: 3,000 Pesos
TOP 2	Awarded to a highly creative and functional alkansya with good design and craftsmanship. Prize: 2,000 Pesos
TOP 3	Awarded to an alkansya that meets the requirements with creativity and solid construction. Prize: 1,000 Pesos





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POSTER MAKING CHALLENGE (TRADITIONAL)

TOP 1	Awarded to the artist who demonstrates exceptional manual skill and the most creative use of physical media to bring the "Cha-Ching Way" to life. Prize: 3,000 Pesos.
TOP 2	Awarded for outstanding hand-drawn artistry and a clear, impactful message that strongly aligns with the contest theme. Prize: 2,000 Pesos
TOP 3	Awarded for a well-executed physical poster that shows solid creativity and a good understanding of money management concepts. Prize: 1,000 Pesos.

POSTER MAKING CHALLENGE (DIGITAL)

TOP 1	Awarded for the most superior digital composition, highlighting expert use of graphic design tools and an original, high-resolution visual concept. Prize: 3,000 Pesos.
TOP 2	Awarded for excellent digital rendering and creative storytelling through modern design techniques and effective typography. Prize: 2,000 Pesos.
TOP 3	Awarded for a visually balanced digital entry that effectively communicates the theme with professional quality and design. Prize: 1,000 Pesos.

CHA-CHING FINANCIAL ACCREDITATION (CCFA)

AWARDS FOR TEACHERS

CCFA Awards for Teachers	Honors teachers who actively promote financial literacy through the Cha-Ching program, inspire student participation, and creatively integrate the program into classroom learning. The prize is 2,000 Pesos.
Top Certified CCFA	Awarded to the top 5 passers from each Department of Education Region who achieve a perfect score on their first attempt. Each awardee receives 3,000 Pesos, a medal, and a certificate.

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AWARDS FOR SCHOOL/DISTRICT COORDINATORS	
CCFA Awards for School Coordinators	Acknowledges coordinators who effectively manage and oversee the program at the school level, ensuring smooth implementation and active engagement from students and teachers. The prize is 20,000 Pesos.
Accelerator Award	Given to administrators who have supported CCFA initiatives in the best-performing partner schools. Performance is based on the number of certified CCFA teachers and the number of students who completed the Cha-Ching program. Awardees receive a Certificate and a special token and 50,000 pesos.

AWARDS FOR DIVISION SUPERVISORS/COORDINATORS	
CCFA Awards for Division Coordinators	Recognizes division-level leadership and support in implementing the CCFA and Cha-Ching programs. This award honors dedication and effective coordination that contributes to the program's success. The prize is 50,000 Pesos.

SPECIAL AWARDS

Outstanding Cha-Ching Educator of the Year	This honors an individual teacher who is a bona fide educator in a partner school and has successfully passed the CCFA Accreditation Exam. It recognizes their personal dedication to bringing the curriculum to life for their students. The Prize is 20,000 pesos.
Best Division	This award recognizes the division with the most successful and comprehensive implementation of the Cha-Ching program across its schools. It is a high-level honor that comes with a prize of 50,000 pesos in recognition of this achievement.
Best Region	This award is presented to the Department of Education region that demonstrates superior performance in the overall implementation of Cha-Ching initiatives. It highlights the region's commitment to driving both





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	student participation and professional teacher accreditation. The Prize is 100,000 pesos.
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