



Republic of the Philippines
Department of Education
REGION VI – WESTERN VISAYAS
SCHOOLS DIVISION OF AKLAN

February 16, 2026

DIVISION MEMORANDUM
No. 091, s. 2026

POST-DELIVERY GUIDELINES OF CHA-CHING CURRICULUM FINANCIAL LITERACY PROGRAM

To: Office of the Assistant Schools Division Superintendent
Chief Education Supervisor
Education Program Supervisors
Public Schools District Supervisors
Principal In-Charge of the District
Public and Private Elementary, Secondary and Integrated School Heads
All Others Concerned

1. Attached is the Post-Delivery Guidelines of Cha-Ching Curriculum Financial Literacy Program.

TIMELINE	ACTIVITY
January 2026	Teacher's Training
January to February 2026	Delivery of Materials
January to March 2026	Completion of sessions and materials
March 15, 2026	Last day of Implementation
April 2026	Deadline of report and competitions

2. District Supply officers are requested to get the Cha-Ching learning materials at ASJ Hall Old Division Office, Kalibo, Aklan.
3. Expenses relative to this activity shall be charged against local funds subject to the usual accounting and auditing rules and regulations.
4. Immediate and widest dissemination of this Memorandum is desired.


FELICIANO C. BULNAFE JR., CESO VI
Schools Division Superintendent

Encl: As stated
Reference: Cha-Ching Post Delivery Guidelines
To be indicated in the Perpetual Index
under the following subjects:

CURRICULUM



**CHA-CHING POST-DELIVERY GUIDELINES
PHILIPPINES**

Overview

Financial literacy in the Philippines remains low. While awareness of issues like inflation has grown, many Filipinos still lack practical knowledge on basics such as saving and compound interest. The Philippines ranked lowest in ASEAN in financial literacy in a World Bank study, with only slight improvement since. JA Philippines addresses this by building students' financial skills early, helping them make informed, responsible decisions for life.

Cha-Ching in the Philippines

For 9+ years, the **Cha-Ching Curriculum** has delivered financial literacy to Grade 4 students nationwide. Supported by **Pru Life UK**, **Prudence Foundation**, DepEd, and LGUs, it is now one of DepEd's largest partnerships and is integrated into Values Education.

The program has reached **1.5 million students** and targets **2 million** by next year. It also equips teachers and parents to reinforce positive money habits. Supporting programs — **Cha-Ching Money Adventures**, **CCFA**, **Cashcapades**, and **new Investment Modules** — provide well-rounded learning.

- Certificates of Participation/Completion
- Recognition of implementing schools and teachers
- Access to exclusive training materials and resources
- Opportunities for prizes or program-based incentives (where applicable)

CCFA Awards - The annual **Cha-Ching Financial Accreditation (CCFA) Awards** celebrate outstanding educators and schools implementing the Cha-Ching Curriculum.

Award Categories:

- **Top Certified CCFA Passers** – Top 5 per DepEd region, based on exam results and endorsement from the Regional Director. Recipients receive a certificate and medal.
- **Outstanding Cha-Ching Educator of the Year** – For CCFA-certified educators in partner schools who have effectively implemented the curriculum and received satisfactory student evaluations over the past two years. Regional and national winners receive certificates, trophies, and teaching tools.
- **Outstanding CCFA Bling Award** – Given to top-performing schools for ESSD activities with strong student and community impact. Winners receive tokens and, at the national level, a delegate slot at the Cha-Ching Regional Conference.

Special Awards:

- **Accelerator Award** – Recognizes school administrators supporting CCFA growth based on teacher certifications and student reach.
- **Cha-Ching Financial Literacy Leader Award** – For Regional Directors and Superintendents demonstrating innovation and compliance in implementation.
- **Division Coordinator of the Year** – For Division Coordinators with strong curriculum execution and creative approaches. Includes submission of a division summary.

five fun and practical competition segments:

- **Alkansya Challenge** – Create money boxes or open savings accounts to build saving habits.
- **Kiddopreneur / It's My Business** – Launch a livelihood project with a PHP 5,000 budget.
- **Poster Making** – Express Cha-Ching lessons through digital or traditional art.
- **Essay Writing** – Write about “Responsible Spender as a Student.”
- **Quiz Bee** – Test knowledge of Cha-Ching characters and money habits.

In partnership with **Pru Life UK** and **Prudence Foundation**, Cashcapades empowers young learners to apply financial concepts creatively while fostering real-world skills and confidence in money management.

III. Role of Teachers

Teachers are expected to:

- Deliver the Cha-Ching curriculum lessons as integrated in the Values Education subject
- Ensure student participation and engagement in program activities
- Submit required implementation reports (lesson completion, learner reach, and activity documentation)
- Coordinate with school heads and division coordinators for updates and support

This ensures the program remains instruction-focused, measurable, and aligned with DepEd implementation standards.

Support and Incentives for Teachers

To recognize teacher participation and encourage quality implementation, the program provides:

II. Program Implementations

A. Timeline

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Sample Implementation Schedule

- 1. Introduction
- 2. Cha-Ching Music Video
- 3. Discussion on Concept
- 4. In-Class Activity
- 5. Take Home Material
- 6. Key Learning Summary
- 7. Skills Brainstorming and Reflection

Curriculum Deliverables and Timeline

- **Pre and Post Test**
 - Accomplished Questionnaire
 - Consolidated File – JA Template to be shared to Cha-Ching coordinators.
- **Teacher’s SurveyTracking of Implementation**
- **Photo Documentation**

B. Competitions

Cashcapades

- **Cashcapades** is a Cha-Ching program for Grade 4–5 students that promotes financial literacy and entrepreneurship through