

1210



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

September 22, 2025

**REGIONAL MEMORANDUM**

No. **1210** s. 2025

**FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING PERSONNEL  
THROUGH THE BANGKO SENTRAL NG PILIPINAS (BSP) E-LEARNING  
ACADEMY (BELA) MODULES**

To: Schools Division Superintendents  
All Others Concerned

1. Attached is Memorandum DM-OUHROD-2025-2607 with the subject: Financial Education for Teaching and Non-Teaching Personnel Through the Bangko Sentral ng Pilipinas (BSP) E-Learning Academy (BELA) Modules.
2. All DepEd teaching and non-teaching personnel are encouraged to access the BELA Personal Financial Management Course from September until December 2025.
3. Immediate dissemination of and strict compliance with this Memorandum are desired.



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

Enclosure: As stated

Reference: As stated

To be indicated in the Perpetual Index under the following subjects:

E-LEARNING

FINANCIAL EDUCATION

AD-PS-EDR



Republika ng Pilipinas

## Department of Education

OFFICE OF THE UNDERSECRETARY  
HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT

### MEMORANDUM

DM-OUHROD-2025- 2607

FOR : Undersecretaries  
Assistant Secretaries  
Bureau/Service Directors  
Regional Directors  
School Division Superintendents  
Assistant School Division Superintendents  
All Others Concerned

FROM :   
WILFREDO E. CABRAL  
Undersecretary

SUBJECT : FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING  
PERSONNEL THROUGH THE BANGKO SENTRAL NG PILIPINAS  
(BSP) E-LEARNING ACADEMY (BELA) MODULES

DATE : September 12, 2025

Pursuant to Department of Education Order (DO) No. 22, s. 2022 entitled "*Financial Education Policy*", the department targets to enhance the financial literacy and financial capability of all learners, teachers, and DepEd personnel to make sound financial decisions that lead to financial health and financial inclusion.

The Department of Education (DepEd), BDO Foundation, and the Bangko Sentral ng Pilipinas (BSP) entered into a Memorandum of Agreement (MOA) in January 2025 for the project, "*Strengthening the Financial Education Program for K to 12 Learners and DepEd Teaching and Non-Teaching Personnel*".

As part of the continuing efforts of DepEd to strengthen the financial education program to its personnel and in celebration of the **National Teachers Month** this September and **World Teachers Day** in October, DepEd together with the BSP and BDO Foundation will be launching starting this September the **BSP E-LEARNING ACADEMY (BELA)**, an online platform that provides e-learning courses on personal finance, economics, and central banking.

In this regard, all DepEd teaching and non-teaching personnel are encouraged to access the **BELA Personal Financial Management Course**, from September until December, consisting of nine (9) self-paced e-learning modules, each of which can be completed in less than 30 minutes.

Topics include:

- financial planning
- budgeting and saving
- debt management
- basics of investing
- financial consumer protection
- digital financial literacy
- fraud and scam prevention
- Personal Equity and Retirement Account (PERA), and
- the BSP's role in the economy

The BELA platform shall be accessible to DepEd teaching and non-teaching personnel based on a **clustered schedule** (Annex A).

The BELA modules can be accessed through the following platforms:

- BELA Website: [bsplearn.bsp.gov.ph](http://bsplearn.bsp.gov.ph)
- BELA Mobile App: Matrix LMS
  - Available through App Store (iOS) or Google Play (Android)
- BSP Mobile App

For further reference, attached is a **User Guide** (Annex B), which provides a step-by-step registration process, login instructions, and how to navigate the BELA platform. Certificates of Completion will be issued electronically and may be downloaded once a module has been completed.

This initiative will aid in the production of a financially literate and debt-free teaching force.

For any concerns and/or clarifications, you may contact Ms. Twinquel L. Dimailig of the BHRD – EWD through at [bhrod.ewd@deped.gov.ph](mailto:bhrod.ewd@deped.gov.ph) or [usec.hrod@deped.gov.ph](mailto:usec.hrod@deped.gov.ph).

For information and guidance.

Copy furnished:

**OFFICE OF THE SECRETARY**

[osec@deped.gov.ph](mailto:osec@deped.gov.ph)

[BHRD-EWD/Twinquel]



## ANNEX A

### BSP E-Learning Academy Schedule of Access for the Department of Education

SEPTEMBER-OCTOBER	NOVEMBER-DECEMBER
<ul style="list-style-type: none"><li>• National Capital Region (including Central Office)</li></ul>	<ul style="list-style-type: none"><li>• Central Visayas (Region VII)</li></ul>
<ul style="list-style-type: none"><li>• Ilocos Region (Region I)</li></ul>	<ul style="list-style-type: none"><li>• Negros Island Region (NIR)</li></ul>
<ul style="list-style-type: none"><li>• Cagayan Valley (Region II)</li></ul>	<ul style="list-style-type: none"><li>• Eastern Visayas (Region VIII)</li></ul>
<ul style="list-style-type: none"><li>• Cordillera Administrative Region (CAR)</li></ul>	<ul style="list-style-type: none"><li>• Zamboanga Peninsula (Region IX)</li></ul>
<ul style="list-style-type: none"><li>• Central Luzon (Region III)</li></ul>	<ul style="list-style-type: none"><li>• Northern Mindanao (Region X)</li></ul>
<ul style="list-style-type: none"><li>• CALABARZON (Region IV-A)</li></ul>	<ul style="list-style-type: none"><li>• Davao Region (Region XI)</li></ul>
<ul style="list-style-type: none"><li>• MIMAROPA (Region IV-B)</li></ul>	<ul style="list-style-type: none"><li>• SOCCSKSARGEN (Region XII)</li></ul>
<ul style="list-style-type: none"><li>• Bicol Region (Region V)</li></ul>	<ul style="list-style-type: none"><li>• Caraga (Region XIII)</li></ul>
<ul style="list-style-type: none"><li>• Western Visayas (Region VI)</li></ul>	<ul style="list-style-type: none"><li>• Bangsamoro Autonomous Region in Muslim Mindanao (BARMM)</li></ul>





Department of Education Region VIII



**[DM-OUHROD-2025-2607] FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING PERSONNEL THROUGH THE BANKO SENTRAL NG PILIPINAS (BSP) E-LEARNING ACADEMY (BELA) MODULES**

2 messages

Office of the Undersecretary for Human Resource and Organizational Development (OUHROD) <usec.hrod@depd.gov.ph>

To: Office of the Secretary <osec@depd.gov.ph>, external.partnership@depd.gov.ph, Undersecretary for Finance - Budget and Performance Monitoring <usec.financebpm@depd.gov.ph>, "Office of the Undersecretary for Administration (OUA)" <usecforadministration@depd.gov.ph>, "Office of the Undersecretary for Curriculum and Teaching (OUCT)" <ouct@depd.gov.ph>, Office of Assistant Secretary for Curriculum and Teaching <oasct@depd.gov.ph>, Office of the ASec for Curriculum and Teaching - Education Assessment and Alternative Education <oasct.eaee@depd.gov.ph>, DepEd Office of the Undersecretary for Legal Affairs <oula@depd.gov.ph>, "cc: Office of the Undersecretary for Procurement (OUPRO)" <oupro@depd.gov.ph>, "Office of the Undersecretary for Strategic Management (OUSM)" <ousm@depd.gov.ph>, "Office of the Assistant Secretary for Strategic Management (OASSM)" <oassm@depd.gov.ph>, "Office of Undersecretary for HROD (OUHROD)" <usec.hrod@depd.gov.ph>, "Office of the Assistant Secretary for Public Affairs (OASPAS)" <oaspas@depd.gov.ph>, Office of the Assistant Secretary for Operations <asec.ops@depd.gov.ph>, Office of the Assistant Secretary for Operations <oasops@depd.gov.ph>, Office of the Undersecretary for Operations <ouops@depd.gov.ph>, Office of the Assistant Secretary for Education Governance <oaseg@depd.gov.ph>, Office of the Assistant Secretary for Public Affairs and External Partnerships <oaspaep@depd.gov.ph>, Private Education Office DepEd <private.education@depd.gov.ph>, oas.hrod@depd.gov.ph, Peter Irving Corvera <peter.corvera@depd.gov.ph>, Fatima Panontongan <fatima.panontongan@depd.gov.ph>, Georgina Ann Yang <georgina.yang@depd.gov.ph>, Cilette Liboro Co <cilette.liboroco@depd.gov.ph>, Trygve Olaivar <trygve.olaivar@depd.gov.ph>, Marcelino Veloso III <marcelino.veloso@depd.gov.ph>, Mel John Verzosa <meljohn.verzosa@depd.gov.ph>, Janir Datukan <janir.datukan@depd.gov.ph>, Filemon Ray Javier <filemonray.javier@depd.gov.ph>, Dexter Galban <dexter.galban@depd.gov.ph>, MALCOLM GARMA <malcolm.garma@depd.gov.ph>, Gerard Chan <gerard.chan@depd.gov.ph>, "cc: Ronald Mendoza" <ron.mendoza@depd.gov.ph>, ROGER MASAPOL <roger.masapol@depd.gov.ph>, Jocelyn Andaya <jocelyn.andaya005@depd.gov.ph>, Jennie Jocson <jennie.jocson@depd.gov.ph>, Nilo Rosas <nilo.rosas@depd.gov.ph>, Jerome Buenviaje <jerome.buenviaje@depd.gov.ph>, Aurelio Paulo Bartolome <aurelio.bartolome@depd.gov.ph>, ROWENA RUIZ <rowena.ruiz@depd.gov.ph>, Carmela Oracion <carmela.oracion@depd.gov.ph>, Internal Audit Service Office of the Director <ias.od@depd.gov.ph>, External Partnerships Service Office of the Director <eps.od@depd.gov.ph>, DepEd Philippines <pas.od@depd.gov.ph>, Bureau of Curriculum Development Office of the Director <bcd.od@depd.gov.ph>, Bureau of Learning Delivery Office of the Director <bld.od@depd.gov.ph>, Bureau of Education Assessment Office of the Director <bea.od@depd.gov.ph>, Bureau of Learning Resources Office of the Director <blr.od@depd.gov.ph>, Bureau of Alternative Education - Office of the Director <bae.od@depd.gov.ph>, Bureau of Learner Support Services Office of the Director <blss.od@depd.gov.ph>, Disaster Risk Reduction and Management Service Office of the Director <drms.od@depd.gov.ph>, Legal Service Office of the Director <ls.od@depd.gov.ph>, Administrative Service Office of the Director <as.od@depd.gov.ph>, Information and Communication Technology Office of the Director <icts.od@depd.gov.ph>, Planning Service <ps.od@depd.gov.ph>, Finance Service Office of the Director <fs.od@depd.gov.ph>, Project Management Service Office of the Director <pms.od@depd.gov.ph>, Procurement Management Service <procms.od@depd.gov.ph>, National Educators Academy of the Philippines Office of the Director <neap.od@depd.gov.ph>, Teacher Education Council <tec@depd.gov.ph>, "to: Bureau of Human Resource and Organizational Development Office of the Director" <bhrod.od@depd.gov.ph>, "cc: Department of Education International Cooperation Office" <ico@depd.gov.ph>, DEPED BAGUIO TEACHERS CAMP <btc@depd.gov.ph>, drmo@depd.gov.ph, Palarong Pambansa <palarong.pambansa@depd.gov.ph>, "Learner Rights and Protection Office [DepEd]" <lipo@depd.gov.ph>, Legislative Liaison Office <legis@depd.gov.ph>, tecs@depd.gov.ph, Government Assistance and Subsidies Office <gaso@depd.gov.ph>, School Titling Office <sto@depd.gov.ph>, DepEd Ilocos Region <region1@depd.gov.ph>, DepEd II Cagayan Valley Region <region2@depd.gov.ph>, DepEd III Central Luzon <region3@depd.gov.ph>, DepEd IVA CALABARZON <region4a@depd.gov.ph>, DepEd IVB MIMAROPA <mimaropa.region@depd.gov.ph>, DepEd V Bicol Region <region5@depd.gov.ph>, DepEd VI Western Visayas <region6@depd.gov.ph>, DepEd VII Central Visayas <region7@depd.gov.ph>, DepEd VIII Eastern Visayas <region8@depd.gov.ph>, DepEd IX Zamboanga Peninsula <region9@depd.gov.ph>, DepEd X Northern Mindanao <region10@depd.gov.ph>, DepEd XI Davao Region <region11@depd.gov.ph>, DepEd XII Soccsksargen <region12@depd.gov.ph>, DepEd Region XIII- CARAGA <caraga@depd.gov.ph>, DepEd Cordillera Administrative Region <car@depd.gov.ph>, DepEd NCR <ncr@depd.gov.ph>, "Negros Island Region (NIR)" <nir@depd.gov.ph>, TOLENTINO AQUINO <tolentino.aquino@depd.gov.ph>, Benjamin Paragas <benjamin.paragas@depd.gov.ph>, Ronnie Mallari <ronnie.mallari@depd.gov.ph>, ALBERTO ESCOBARTE <alberto.escobarte@depd.gov.ph>, NICOLAS CAPULONG <nicolas.capulong@depd.gov.ph>, RD Gilbert Sadsad <gilbert.sadsad@depd.gov.ph>, RD-VIII Ramir Uytico <ramir.uytico@depd.gov.ph>, SALUSTIANO JIMENEZ <salustiano.jimenez@depd.gov.ph>, RONELO AL FIRMO <ronelo.firmo@depd.gov.ph>, RUTH FUENTES <ruth.fuentes@depd.gov.ph>, ARTURO BAYOCOT

TRACKING #: 9385 TIME: 3:19 PM  
SIGNATURE: [Signature] 18 SEP 2025 at 2:33 PM



<arturo.bayocot001@deped.gov.ph>, ALLAN FARNAZO <allan.farnazo@deped.gov.ph>, CARLITO ROCAFORT <carlito.rocafort@deped.gov.ph>, Maria Ines Asuncion <mariaines.asuncion@deped.gov.ph>, ESTELA CARINO <estela.carino@deped.gov.ph>, "cc: Cristito Eco" <cristito.eco001@deped.gov.ph>  
 Cc: Employee Welfare Division <bhrod.ewd@deped.gov.ph>, Earl Ryan Losito <earl.losito@deped.gov.ph>, Twinquel Dimailig <twinquel.dimailig@deped.gov.ph>, Rizza Buiza <rizza.buiza@deped.gov.ph>, Janzen Alarcio <janzen.alarcio@deped.gov.ph>, Andrea Lim <andrea.lim002@deped.gov.ph>, MOHAMMAD KHALID GUNTING <mohammadkhalid.gunting@deped.gov.ph>, Adrian Conti <adrian.conti@deped.gov.ph>, Sharon Ayala <sharon.ayala@deped.gov.ph>, Rachel Malate <rachel.malate001@deped.gov.ph>, SONIA SOBREMISANA <sonia.sobremisana@deped.gov.ph>, Leona Victoria Teves <leona.teves@deped.gov.ph>, Myrben Paul Baclig <myrben.baclig@deped.gov.ph>, Marck Eric Jhon Esole <marck.esole@deped.gov.ph>

Dear **Undersecretaries, Assistant Secretaries, Bureau/Service Directors and Regional Directors,**

Pursuant to Department of Education Order (DO) No. 22, s. 2022 entitled "*Financial Education Policy*", the department *targets to enhance the financial literacy and financial capability of all learners, teachers, and DepEd personnel to make sound financial decisions that lead to financial health and financial inclusion.*

The Department of Education (DepEd), BDO Foundation, and the Bangko Sentral ng Pilipinas (BSP) entered into a Memorandum of Agreement (MOA) in January 2025 for the project, "*Strengthening the Financial Education Program for K to 12 Learners and DepEd Teaching and Non-Teaching Personnel*".

As part of the continuing efforts of DepEd to strengthen the financial education program to its personnel and in celebration of the **National Teachers Month** this September and **World Teachers Day** in October, DepEd together with the BSP and BDO Foundation will be launching starting this September the **BSP E-LEARNING ACADEMY (BELA)**, an online platform that provides e-learning courses on personal finance, economics, and central banking.

In this regard, all DepEd teaching and non-teaching personnel are encouraged to access the **BELA Personal Financial Management Course**, from September until December, consisting of nine (9) self-paced e-learning modules, each of which can be completed in less than 30 minutes.

Topics include:

- financial planning
- budgeting and saving
- debt management
- basics of investing
- financial consumer protection
- digital financial literacy
- fraud and scam prevention
- Personal Equity and Retirement Account (PERA), and
- the BSP's role in the economy

The BELA platform shall be accessible to DepEd teaching and non-teaching personnel based on a **clustered schedule** (Annex A).

The BELA modules can be accessed through the following platforms:

- BELA Website: [bsplearn.bsp.gov.ph](https://bsplearn.bsp.gov.ph)
- BELA Mobile App: Matrix LMS
  - Available through App Store (iOS) or Google Play (Android)
- BSP Mobile App

For further reference, attached is a **User Guide** (Annex B), which provides a step-by-step registration process, login instructions, and how to navigate the BELA platform. Certificates of Completion will be issued electronically and may be downloaded once a module has been completed.

This initiative will aid in the production of a financially literate and debt-free teaching force.

For any concerns and/or clarifications, you may contact Ms. Twinquel L. Dimailig of the BHROD – EWD through at [bhrod.ewd@deped.gov.ph](mailto:bhrod.ewd@deped.gov.ph) or [usec.hrod@deped.gov.ph](mailto:usec.hrod@deped.gov.ph).

For information and guidance.




Office of the Undersecretary for Human Resource  
and Organizational Development (OUHROD)  
Tel. No.: (02)8633-7206 | Telefax No.: (02) 8631-8494  
DEPARTMENT OF EDUCATION  
DepEd Complex, Meralco Ave., Pasig City 1600  
[www.deped.gov.ph](http://www.deped.gov.ph)

Please help us in improving our service by answering our survey form: <https://forms.office.com/r/0S5c5wG5sQ>

*This communication may contain confidential or privileged information, and is intended solely for the individual or entity to whom it is originally addressed. Any disclosure, copying, dissemination, or any action taken in reliance to it by others, other than the intended recipient, is strictly prohibited. The opinions, conclusions, and statements expressed in this message are those of the sender and may not necessarily reflect the views of the Department of Education.*

### 3 attachments

 [DM-OUHROD-2025-2607] FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING PERSONNEL THROUGH THE BANKO SENTRAL NG PILIPINAS (BSP) E-LEARNING ACADEMY (BELA).pdf  
63K

 Annex A Clustered Schedule.pdf  
19K

 Annex B. BELA User Guide.pdf  
1666K

Department of Education Region VIII <[region8@deped.gov.ph](mailto:region8@deped.gov.ph)>

Thu, Sep 18, 2025 at 3:00 PM

To: "Office of the Undersecretary for Human Resource and Organizational Development (OUHROD)"  
<[usec.hrod@deped.gov.ph](mailto:usec.hrod@deped.gov.ph)>

Acknowledged. Thank you.

[Quoted text hidden]

--

Department of Education RO VIII  
Government Center, Candahug, Palo, Leyte  
(053) 832-2997  
[www.deped.gov.ph](http://www.deped.gov.ph)

