



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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JA PHILIPPINES
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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=GOboOjO9E4dJlwYzF0tjweI4N7PW0m.1 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=UYP9vywBBL00WyltXYoNXGp3EpmXJ1</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=jTzotbHKzDdCKGbiQarvenYeaYcAao.1</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=gh58bn8cp60DGea4XZrXT4PNvvB5SA.1</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=qXC4olvrC0b3IY5lhNJLr13ztFWZlu.1</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=OTlhYZ0rIJBiv56E4cGOrriBLuDKzZ.1</p> <p>Meeting ID: 897 8429 1660</p>

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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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