



Republic of the Philippines
Department of Education
CARAGA REGION

FEBRUARY 11, 2026

REGIONAL MEMORANDUM
CLMD – 2026 – 0148

To: Schools Division Superintendents) Division of Agusan del Norte
All Others Concerned) Division of Agusan del Sur
) Division of Surigao del Sur
) Division of Butuan City

INTEGRATION OF CHA-CHING FINANCIAL LITERACY IN GRADE 4
MATHEMATICS, MAPEH, AND GMRC

1. In line with DepEd's commitment to strengthening financial literacy, values formation, and essential life skills among learners, the Caraga Region, in partnership with Junior Achievement Philippines (JAP), will implement the **Pilot Cha-Ching Financial Literacy Program for Grade 4**. The program will run from **February 4 to March 11, 2026**, and will be integrated into identified learning areas across all public elementary schools in the selected divisions.
2. The pilot implementation aims to:
 - a. integrate the core financial literacy concepts of Earn, Save, Spend, Donate - into regular Grade 4 classroom instruction;
 - b. support teachers in contextualizing Cha-Ching lessons within the MATATAG Curriculum learning competencies;
 - c. enhance learner understanding of responsible money management and civic responsibility;
 - d. provide baseline data and implementation insights for program enhancement and scale-up; and
 - e. ensure effective classroom application of Cha-Ching instructional materials.
3. The pilot implementation shall follow the schedule below:

Weeks	Dates	Subjects
Week 1	February 4, 2026	Mathematics
Week 2	February 11, 2026	PE and Health
Week 3	February 18, 2026	PE and Health
Week 4	February 25, 2026	GMRC
Week 5	March 4, 2026	GMRC
Week 6	March 11, 2026	Music and Arts

4. The program shall be implemented during **regular class hours** and will not require additional teaching loads or extra instructional time.

5. The following guidelines shall be observed during the implementation:
- Preparation and Planning – Teachers shall review all Cha-Ching materials prior to implementation. Familiarization with the Teacher’s Manual is required. Worksheets, play money, cut-outs, and instructional resources shall be prepared and organized per session to ensure efficient classroom management.
 - Curriculum Integration – Cha-Ching activities shall be embedded in regular lessons aligned with the prescribed MATATAG Curriculum learning competencies. Teachers are encouraged to identify natural cross-curricular connections, using financial literacy concepts as meaningful contexts for Mathematics, Language, GMRC, PE and Health, Music, and Arts lessons.
 - Instructional Materials – Only official JAP Cha-Ching teaching and learning materials shall be used. Teachers shall access the online or soft copies of instructional resources through the official link: <https://tinyurl.com/Cha-chingTeachersResources>
 - Hands-On and Experiential Learning – The Cha-Ching program is learner-centered, experiential, and interactive. Teachers shall maximize the use of play money, worksheets, game-based activities, collaborative tasks, and role-playing scenarios to actively engage learners.
 - Real-World Connections – Classroom instruction shall be linked to real-life financial experiences. Teachers may encourage learners to observe everyday financial transactions, discuss community practices, or participate in guided real-world applications appropriate to their context.
 - Family Engagement – Take-home activities shall be maximized to reinforce learning and strengthen family support for financial literacy. Clear instructions shall be provided to parents or guardians. Schools may conduct brief parent orientations, as deemed necessary.
 - Ongoing Projects – Income-generating projects, saving challenges, and donation drives may be sustained over several weeks to reinforce financial literacy concepts and promote responsible money management habits among learners.
 - Assessment and Reflection – Learner assessment shall be formative and performance-based and shall not form part of graded requirements. Teachers are encouraged to use pre- and post-questionnaires, reflective discussions, journals, or presentations to measure learner progress and program effectiveness.
 - Documentation and Supervision – Teachers shall document implementation through photos, sample learner output, and brief activity notes. School Heads shall provide instructional supervision and ensure adherence to the approved schedule.

- j. Celebration and Recognition – Learners shall be recognized for their participation and effort. Certificates of Achievement and culminating activities may be conducted to celebrate learning and share success stories with parents, school administrators, and the community.
6. The Curriculum Implementation Division, through the Education Program Supervisors, shall monitor the pilot implementation and consolidate feedback for program evaluation and future implementation planning.
7. For inquiries or clarifications, contact **Mr. Bernabe L. Linog**, Chief of CLMD at bernabe.linog@deped.gov.ph.
8. For immediate dissemination and appropriate action.

MARIA INES C. ASUNCION

Director IV 
Regional Director

Encl.: As stated
Reference: None
To be indicated in the Perpetual Index
under the following subjects:

BASIC EDUCATION
CURRICULUM

PARTNERSHIP
TRAINING PROGRAMS

CLMD/bll
02/02/2026