



Republic of the Philippines
Department of Education
CARAGA REGION

MARCH 10, 2026

REGIONAL MEMORANDUM
ESSD – 2026 – 0234

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

PARTICIPATION IN THE CHA-CHING CASHCAPADES CHALLENGES AND CHA-CHING FINANCIAL CERTIFICATION ACCREDITATION (CCFA) FOR TEACHERS

1. In reference to the invitation from Junior Achievement of the Philippines (JA Philippines), the Department of Education Caraga Regional Office encourages schools to participate in the Cha-Ching Cashcapades Challenges and Cha-Ching Financial Accreditation (CCFA) for Teachers.
2. The initiative aims to promote financial literacy among learners and educators, focusing on the core money management concepts: Earn, Save, Spend, and Donate.
3. The Cashcapades Challenges include the following activities for learners:
 - a. Poster Making Contest (Traditional and Digital)
 - b. Alkansya Challenge (Creative coin bank using recycled materials)
4. Interested schools are encouraged to register participating learners through the official registration link on or before March 7, 2026, and submit entries on or before March 12, 2026.
5. In addition, new teachers and first-time participants of the Cha-Ching program are required to complete the Cha-Ching Financial Certification Accreditation (CCFA) through the official website from March 9 to May 11, 2026.
6. Schools Division Offices are requested to disseminate this memorandum to all interested elementary schools and ensure participation in the said initiative.
7. For more details on registration, submission procedures, and contest guidelines, participants may refer to the attached invitation and guidelines.
8. **Contact Information.** For inquiries, please contact:

Jairha Anne T. Sususco

Technical Assistant I for External Partnerships

Mobile: 0915-475-0476

Email: jairhaanne.sususco@deped.gov.ph



Address: J.P. Rosales Avenue, Butuan City
Trunkline No: (085) 225-1151
Telefax No: (085) 342-5959
Email: caraga@deped.gov.ph
Website: caraga.deped.gov.ph



2026-03-03590



Certificate No. PHP QMS
24 93 0191



Republic of the Philippines
Department of Education
CARAGA REGION

9. For information and dissemination.

MARIA INES C. ASUNCION

Director IV
Regional Director

ESSD/jats
03/06/2026

March 5, 2026

DR. MARIA INES C. ASUNCION, CESO IV

Regional Director

Department of Education - CARAGA Region XIII

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>

ENTREPRENEURSHIP



FINANCIAL LITERACY



WORK READINESS



EMAIL.
info@japionline.org



WEBSITE.
www.japhilippines.org

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=ptTo8VdaONGeLAIXcwe5m3D961OHnU.1 Meeting ID: 829 2255 2807 Passcode: 691043



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%





CASHCAPADES CHALLENGE: DIGITAL POSTER MAKING

Focuses on digital composition and graphic design techniques.

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 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	

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.

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



JA PHILIPPINES
LEARNING INSTITUTE

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

ENTREPRENEURSHIP



FINANCIAL LITERACY



WORK READINESS



EMAIL.
info@japionline.org



WEBSITE.
www.japhilippines.org