



November 26, 2019

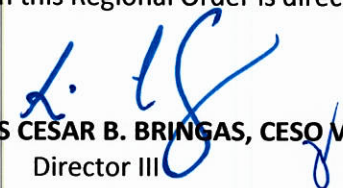


REGIONAL ORDER
No. 32, s. 2019

IMPLEMENTING GUIDELINES ON STRENGTHENING ADVOCACY ON FINANCIAL LITERACY AMONG TEACHING, NON-TEACHING PERSONNEL AND BASIC EDUCATION LEARNERS IN DEPED CARAGA

TO: SCHOOLS DIVISION SUPERINTENDENTS
CHIEFS, FUNCTIONAL DIVISIONS
This Region

1. In compliance with DepEd Memorandum No. 32, s. 2019 entitled Financial Literacy Learning Resources, and DepEd Memorandum No 107, s. 2019 known as Additional Information to DepEd Memorandum No. 32, s. 2019, this Office hereby disseminates the enclosed Implementing Guidelines on Strengthening Advocacy on Financial Literacy among Teaching, Non-Teaching Personnel and Basic Education Learners in the Region.
2. The flash drives containing five video presentations on financial literacy have been provided to the schools division offices. Those were donated by the BDO Foundation to be distributed to the schools, schools division offices and the Regional Office.
3. All Regional Orders, Memoranda and other related issuances inconsistent with these Implementing Guidelines are deemed amended accordingly upon its effectivity.
4. Immediate and wide dissemination of, and strict compliance with this Regional Order is directed.


FRANCIS CESAR B. BRINGAS, CESO V
Director III
OIC - Office of the Regional Director

Encl.: as stated

Reference: DepEd Memo No. 32, s. 2019
DepEd Memo No. 107, s. 2019

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

FINANCIAL LITERACY

LEARNING MATERIALS

PROGRAMS

HRDD/mcd
11/26/2019



2019-11-18669

DCC No.: DepEdRO13-F-REC-013/R2/9-4-2019



ISO 9001:2015 CERTIFIED
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UAE/QMS/2019/1938

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IMPLEMENTING GUIDELINES ON STRENGTHENING THE FINANCIAL LITERACY AMONG TEACHERS, NON-TEACHING PERSONNEL AND BASIC EDUCATION LEARNERS IN DEPED CARAGA REGION

I. Rationale

One of the Ten-Point Agenda of DepEd Secretary Leonor M. Briones is to expand the scope of employee welfare to respond to felt and reasonable needs of the teachers, non-teaching personnel and consequently capacitate the learners on financial education toward financial freedom. Financial Literacy (FL) learning materials which include lesson plans/guide and related video presentations are available and accessible through lrmds@deped.gov.ph which will equip both employees and learners with knowledge and skills to manage money effectively and help make better financial decisions.

II. Scope and Coverage

This policy is intended to benefit the following:

- all DepEd Caraga personnel: teaching, non-teaching, teaching-related and officials;
- all basic education learners of Caraga Region; and
- stakeholders and customers.

III. Implementing Guidelines

The Department of Education Caraga acknowledges the various needs of its employees: teaching, and non-teaching including learners. Among other reasonable needs, it seeks to capacitate them toward financial well-being to make them more satisfied and more engaged at work, ensuring high levels of effectiveness and productivity that results to the realization of the Region's Quality Policy.

A. For Classroom Instruction and Learner-Related Activities

1. Teachers are required to visit the lrmds@deped.gov.ph to download and utilize the financial literacy (FL) learning resources which must be reflected on the Daily Lesson Log/lesson plan.
2. Video presentations shall be utilized on a regular basis inside the classrooms and during school activities. These shall be played during recess time and lunch break to engage the learners the value of saving and using money wisely. Thus, the following grade levels must be exposed to the videos on the following frequency: elementary level: at least twice a day; Junior High School and Senior High School levels: at least thrice a day.
3. Teachers shall play/present videos on FL appropriate for the grade levels, especially for Grades 3-6.
4. Utilization of the lesson exemplars/guides on the following subjects: *Araling Panlipunan*, *Edukasyon sa Pagpapakatao*, Economics and Mathematics. Please refer to *Annex 1: List of Financial Literacy materials and their corresponding Grade Levels, Competency Code and Topics* where applicable.
5. Financial Literacy week shall be celebrated every January fourth week of the year. School heads and teachers shall initiate school/classroom activities that will motivate the school community to practice better personal financial management such as literary and musical contest related to the program and other significant activities.
6. School heads shall ensure that all grade level teachers have soft copies of the video presentations and lesson exemplars as well as their frequent utilization in the classrooms and school in general. This shall be reflected in the School Heads' Instructional Supervision Report.

- B. For teachers and non-teaching personnel training /other similar activities
1. Non-teaching personnel shall include teaching-related personnel and other personnel/employees in the Department who are not handling classroom teaching.
 2. Teachers and non-teaching personnel shall indicate in the Activity Matrix as part of the Activity Proposal the FL video presentations as added-value to any activity, which must be checked and evaluated by a member of the Personnel Development Committee (PDC) in the division and regional office levels.
 3. Teachers shall integrate the presentation and a five-minute discussion on these FL videos in their Learning Action Cell sessions and for other similar activities/gatherings during waiting time, break time, and or lunch break.
 4. Region/division/district and schools shall play the video presentations at least three times a day, in the waiting area, for all employees, stakeholders, customers and learners to gain knowledge and insights on managing finances.
- C. Monitoring and Evaluation of the Program
1. Implementation in the classroom instruction shall be monitored and evaluated by the school head using the enclosed *Annex 2: Monitoring and Evaluation tool template* which shall be included in their quarterly School Monitoring, Evaluation and Adjustment (SMEA), submitted to the Schools Division Office, SGOD division for consolidation, analysis and inclusion in the quarterly Division Monitoring, Evaluation and Adjustment report.
 2. Activity Completion Report on the conduct of the annual school's Financial Literacy Week Celebration shall also be submitted to the Schools Governance and Operations Division.
 3. The School Head shall accomplish the monitoring tool in a quarterly basis: January - March; April – June; July- September; and October-December. These reports shall be submitted at the end of each quarter to the Schools Governance and Operations Division (SGOD), which will be handled by the Education Program Supervisor (EPS) for medium SDO while Senior Education Program Specialist (SEPS) for M and E for small SDO. Consequently, the schools division office shall include this report under Financial Literacy Program which shall be reported quarterly during the Division Monitoring, Evaluation and Adjustment, copy furnish the Regional Quality Assurance Division and the Human Resource Development Division.
 4. The school heads shall indicate these reports in their Instructional Supervision Report as one of their means of verification when they accomplish their IPCRF, copy furnished the Division Office.
 5. The schools division office shall ensure that schools comply with the quarterly reporting on the implementation of this program as well as the Activity Completion Report of the annual celebration of Financial Literacy Week in the school level.
 6. At the end of each school year, Focus Group Discussion (FGD) shall be conducted in the classrooms with the learners which shall be facilitated by the teachers. School heads shall facilitate the FGD among teachers and non-teaching personnel in the schools. Schools division office and the regional office FGD shall be conducted at the end of each calendar year to determine the challenges in the implementation of this program and evaluate how the learners, teachers and non-teaching personnel perceived the utilization of these FL learning resources.

7. *Annex 3*: FGD structured questions shall be utilized for the purpose. The same shall be documented to capture significant results and to continuously improve and make the Program more responsive to the felt needs of learners, teachers and non-teaching personnel.
8. At the schools division office level, the Education Program Supervisor in the SGOD shall facilitate the conduct of FGD where groupings are managed by the chiefs of the functional divisions. Documenters shall be assigned to each group. At the Regional level, the Education Program Supervisor in the Human Resource Development Division shall facilitate the FGD with the chiefs of the functional divisions who shall manage the FGD, by functional division.
9. Consolidated report on the conduct of FGD shall be submitted to the schools division office and consequently to the Regional Office to serve as basis for decision making and to continuously enhance the program.

IV. Effectivity

These Implementing Guidelines shall be implemented effective immediately upon issuance of this Order.

LIST OF FINANCIAL LITERACY LEARNING RESOURCES

Title	Learning Area	Grade Level	Competency Code	Topics
Ang Kwento ni Mila	Araling Panlipunan	10	AP101PE-Ig15 AnP101PE-Ig16 G	Unemployment (Ang pagkakaroon ng kamalayang pangkapaligiran at pagiging mapanagutang mamamayan ay susi sa ikapapanatili ng kalikasan at kaunlaran ng bansa.)
	Edukasyon sa Pagpapakatao	9	Esp9KP-IIIa-11.1 Esp9KP-IIIa-11.2 Esp9KP-IIIb-11.3 Esp9KP-IIIb-11.4	Kasipagan, Pagpupunyagi, Pagtitipid at Wastong Pamamahala sa Naimpok
Kwento ni Mila Part 2	SHS Personal Development	11/12 Core subject	EsP-PD11/12DS-Id-3.3	Developmental Stages in Middle and Late Adolescence
	SHS Business Finance	11/12 (ABM)	ABM-BF12-Ivo-P-27	Managing Personal Income
	Araling Panlipunan	9 (Ekonomiks)	AP9MAK-IIIi-19	Impok Serye Kahalagahan ng Pag-impok at Pamumuhunan bilang Salik sa Ekonomiya
	Edukasyon sa Pagpapakatao	9	EsP9KP-IIIa-11.1	Kasipagan, Pagpupunyagi, Pagtitipid, at Wastong Pamamahala sa Naimpok
Bente-Bente		Kindergarten		Nalalaman ang kahalagahan ng Pag-iipon ng Pera Nalalaman ang kahalagahan ng Pera
	Edukasyon sa Pagpapakatao	6	EsP6PPP-IIIe-36	Ang Pag-iimpok at Matalinong Pamamahala ng Makukunanan ng Resources ay Salik ng Lika-Kayang Pag-unlad
Bente-Bente (First Batch)	Araling Panlipunan	9 (Ekonomiks)	AP9MKE-Ii-19	Pagiging maparaan/madiskarte sa pagpapalago ng perang naipon gamit sa pamumuhunan
Ganda ni Girlie	ALS Learning Strand 4: Life and Career Skills	ALS	EPP4IE-0a-2 EPP4IE-0b-3 LS4LC-AE-PSB-LE/AE/LS/AS-1	Self-Employment/Entrepreneurship
	SHS Personal Development	11/12 (Core Subject)	EsP-PD11/12DS-Id-3.3	Developmental Stages in Middle & Late Adolescence
	Araling Panipunana	9 (Ekonomiks)	APMKE-Ih-17	Pagkonsumo Maging matalino sa paggastos ng pera o salapi

Title	Learning Area	Grade Level	Competency Code	Topics
Ganda ni Girlie	Araling Panlipunan	9 (Ekonomiks)	AP9MKE-II-19	Pagiging maparaan/madiskarte sa pagpapalago ng perang naipon gamit sa pamumuhunan
	Araling Panlipunan	9 (Ekonomiks)	AP9MAK-IIIc-7	Ugnayan ng Pangkalahatang Kita, Pag-impok, at Pagkonsumo (Yunit 3: Aralin 3)
	Araling Panlipunan	9 (Ekonomiks)	AP9MAKIIIi-19	Impok Serye Kahalagan ng Pag-impok at Pamumuhunan bilang Salik sa Ekonomiya
	Edukasyon sa Pagpapahalaga	9	EsP9KP-IIIa-11.1	Kasipagan, Pagpupunyagi, Pagtitipid, at Wastong Pamamahala sa Naimpok
Abot Kamay	SHS Entrepreneurship	11/12 (Applied subject)	ABM-BF12-Ivo-P-27	Pag-unawa sa Kaalamang Pinansyal
	Edukasyon sa Pagpapahalaga	5	Esp5P-IIa-22	Pagiging Responsible
	Edukasyon sa Pagpapahalaga	9	Esp9KP-IIa-11.1	Kasipagan, Pagpupunyagi, Pagtitipid, at Wastong Pamamahala sa Naimpok
Umutang Ay Di Biro	Araling Panlipunan	9 (Ekonomiks)	AP9MKE-Ia-3 AP9MKE-Ib-4 AP9MKE-Ig-15 AP9MAK-IIIa-2 AP9MAK-IIIc-6	Konsepto ng Kakapusan sa Epekto Nito sa Pang-araw-araw na Pamumuhay Kaugnayan ng Pagkonsumo sa Pangungutang Paikot na Daloy ng Ekonomiya Ugnayan ng Kita, Pagkonsumo at Pag-iimpok
	Edukasyon sa Pagpapakatao	9	EsP9KP-IIIa-11.1	Kasipagan, Pagpupunyagi, Pagtitipid, at Wastong Pamamahala sa Naimpok
Scamatayan	Araling Panlipunan	9 (Ekonomiks)	AP9MKE-Ih-16 AP9MKE-Ih-18	Pagkonsumo: Nangangailangan ng Ibayong Pag-iingat at Pagsusuring Sarili, ng Kapwa, at ng mga Oportunidad para sa Responsabling Pagkonsumo ng mga Produkto at Serbisyo
Save a Million: Junior Edition (First Batch)	Araling Panlipunan	9 (Ekonomiks)	AP9MAK-IIIa-1 AP9MAK-IIIa-2 AP9MAKIIIc-7 AP9MKE-If-13	Masinop sa Pag-impok, Responsable sa Utang Paikot na Daloy ng Ekonomiya Ugnayan ng Pangkalahatang Kita, Pag-iimpok at Pagkonsumo (Yunit 3: Aralin 3) Pamantayan sa Pagpili ng Pangangailangan
Save to Have a Million: Teacher's Edition	Mathematics	6	M6SP-Ive-1.6 to 3.6	Making a Pie Graph: Your Family Budget (Statistics and Probability – Pie Graphs)

Title	Learning Area	Grade Level	Competency Code	Topics
Work Hard for the Money	Mathematics	5	M5SP-IV1-14 M5SP-lvi-15	Probability Experiment: Predicting Future (Probability & Statistics)
	Mathematics	7	M7SP-lvb-1	Data Gathering (Statistics & Probability)

B. Issues and concerns that were encountered in the program implementation and monitoring in the utilization of these financial literacy resources:

- 1. _____.
- 2. _____.
- 3. _____.
- 4. _____.
- 5. _____.

C. Recommendations to improve the implementation of the program in schools/SDO/Regional Office:

- 1. _____.
- 2. _____.
- 3. _____.

Prepared by:

School Head/Education Program Supervisor

Date Accomplished: _____

Received by:

Division Education Program Supervisor – SGOD/HRDD

Date: _____

Annex 3 of Regional Order No. 32, s. 2019: Focus Group Discussion Guide Questions

Instructions:

1. State the purpose of the conduct of the Focus Group Discussion to evaluate how these financial literacy learning materials have equipped them with knowledge and skills relative to personal financial management.
2. Attendance Sheet must be accomplished to verify number of participants and the school/office where the FGD is conducted.
3. Participants to the Focus Group Discussion shall be identified through code numbers P 1, P 2, and so on to ensure confidentiality and avoid discrimination. The same shall be reflected on the documentation.
4. All answers shall be treated with utmost respect and everyone shall be given the equal opportunity to express his/her thoughts.
5. Proceedings of the FGD in the schools shall be submitted to the schools division office, the FGD in the SDO shall also be consolidated and be reported to the Regional Office, Human Resource Development Division.

Guide Questions:

1. How did you find the financial literacy learning materials? How often have you viewed/utilized those FL learning resources?
2. Which of the learning resources have contributed/influenced your personal financial management? In what way/s?
3. What are the significant learnings/insights that you have gained in these FL learning resources?
4. What are some of your realizations after you have viewed/utilized the FL video presentations?
5. Is there anything you wanted to tell us that would help improve financial management skills in your school/division/office?