





Republic of the Philippines
Department of Education
CARAGA REGION

6. For inquiries, please contact **Ms. Jairha Anne T. Sususco**, Technical Assistant I at 0915-475-0476 or jairhaanne.sususco@deped.gov.ph.
7. For information and compliance.


MARIA INES C. ASUNCION
Director IV
Regional Director

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

PARTNERSHIPS	MEETINGS
BASIC EDUCATION	CURRICULUM
TRAVEL	

ESSD/jats
10/16/2025

Enclosure No 1 to Regional Memorandum 1120, s. 2025

LIST OF ATTENDEES

Office/Division	Name	Position
Regional Office	Edmund D. Mendoza	Chief, ESSD
	Bernabe L. Linog	Chief, CLMD
	Glaisa A. Lloren	Education Program Specialist II, HRDD
SDO Agusan del Norte	Glorina L. Siclon	Chief, SGOD
	Fe M. Dizon	Chief, CID
SDO Agusan del Sur	Orlando F. Gamil	Chief, SGOD
	Lorna P. Gayol	Chief, CID
SDO Surigao del Sur	Carlo S Tian Chow C. Correos	Chief, SGOD
	Fluelen L. Cos	Chief, CID

APPROVED COMMUNICATION LETTER FROM JA PHILIPPINES



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October 14, 2025

MARIA INES C. ASUNCION, CESO IV

Regional Director

Department of Education - CARAGA

Greetings from Junior Achievement of the Philippines!

The **Junior Achievement of the Philippines, Inc.** (JA Philippines) is a member of JA Worldwide®, a non-stock, non-profit global organization recently nominated for the 2024 Nobel Peace Prize. For 56 years, it has been dedicated to educating students and providing programs for the youth anchored on workforce readiness, entrepreneurship, and financial literacy through experiential, hands-on programs.

The **Cha-Ching Program** is an initiative of **Prudence Foundation**, the community investment arm of **Prudential plc**, in partnership with **Pru Life UK** and **JA Asia Pacific**. The program equips children with the core money management concepts of **Earn, Save, Spend, and Donate** through fun, story-based learning experiences.

Under your leadership, **DepEd CARAGA** has taken a pioneering step toward integrating financial literacy in the basic education curriculum. Last **October 6–7, 2025**, we were honored to host the DepEd CARAGA team in Makati City for a partnership meeting focused on preparing for the pilot implementation of the Cha-Ching Program in the region. The two-day session provided a valuable opportunity to align objectives, discuss implementation plans, and explore long-term strategies to sustain the initiative.

We are thrilled that CARAGA will be the first region in Mindanao to pilot the Cha-Ching Program, which will be implemented across the **Divisions of Surigao del Norte, Agusan del Norte, and Agusan del Sur, accommodating all Grade 4 public school students** within these pilot areas.

To ensure a smooth rollout and strengthen coordination, we would like to **invite the SGOD and CID representatives from the three pilot divisions**—Surigao del Norte, Agusan del Norte, and Agusan del Sur—as well as your good office, to **attend a coordination meeting in Manila on October 27, 2025**. This meeting will serve as an opportunity to discuss the next steps for the regional implementation of the Cha-Ching Program and ensure alignment across the pilot areas.



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All **transportation, flights, accommodation, and meals** for the SGOD and CID representatives will be **arranged and covered by JA Philippines**.

Following this, we also plan to conduct a **Teachers' Training in Butuan City in November 2025** for the **three pilot divisions**—Surigao del Norte, Agusan del Norte, and Agusan del Sur—to ensure readiness for classroom implementation.

Should you have any questions or require additional information, please do not hesitate to contact us at **coordinator2@japionline.org**. We would also appreciate your **confirmation regarding the proposed meeting on October 27, 2025**, to allow us to finalize our travel and coordination arrangements.

We deeply appreciate your continued trust and support. With your guidance and the commitment of the DepEd CARAGA team, we are confident that this partnership will empower young learners to make responsible financial decisions and become financially literate citizens.

Thank you very much, and we look forward to our continued collaboration.

Sincerely,

PAULA PATRICE DELA CRUZ

Director of Operations

Junior Achievement of the Philippines, Inc. (JA Philippines)

KRISHNA C. ALEJANDRINO, MSC, ChBA

Executive Director

Junior Achievement of the Philippines, Inc. (JA Philippines)