



Republic of the Philippines  
Department of Education  
NEGROS ISLAND REGION

FEB 19 2026

REGIONAL MEMORANDUM  
No. 182, s. 2026

**VIRTUAL CHA-CHING TEACHERS' TRAINING**

To: Schools Division Superintendents of Bacolod City, Bago City, Cadiz City, Escalante City, Himamaylan City, Kabankalan City, La Carlota City, Negros Occidental, Sagay City, San Carlos City, Silay City, Sipalay City, Talisay City, and Victorias City  
Chiefs, Functional Divisions  
All Others Concerned

1. This Office, through the Education Support Services Division (ESSD), disseminates the attached communication from Junior Achievement of the Philippines dated February 17, 2026 regarding the **Virtual Cha-Ching Teachers' Training** via Zoom on **February 21, 2026 (Saturday)**.
2. Anent this, the participants of this online training are Grade IV teachers of the Schools Division Offices of Bacolod City, Bago City, Cadiz City, Escalante City, Himamaylan City, Kabankalan City, La Carlota City, Negros Occidental, Sagay City, San Carlos City, Silay City, Sipalay City, Talisay City, and Victorias City.
3. Furthermore, the training link shall be sent through the respective group chats on Friday afternoon, **February 20, 2026**. All participants are encouraged to secure a stable internet connection to ensure smooth and uninterrupted participation in the virtual activity.
4. Immediate dissemination of this Memorandum is desired.

**RAMIR B. UYTICO EdD, CESO III**  
Regional Director

Reference: As stated

Incl: None

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

PROGRAMS

TEACHERS

FDM/ESSD-RM/Cha-Ching Teachers' Training  
\_\_\_\_/February 17, 2026



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**Telephone Nos:**  
**Email Address:** nir@deped.gov.ph  
**Website:** <https://tinyurl.com/nir-gov-ph>



JA PHILIPPINES  
LEARNING INSTITUTE

FEBRUARY 17, 2025

**DR. RAMIR B. UYTICO, CESO III**

Regional Director

Department of Education - Negros Island Region

DEPARTMENT OF EDUCATION  
Bacolod Section, Negros Island Region

RECEIVED  
DATE: 2/18/26 8:50 AM

**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 **2025 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 learning experiences.

In partnership with **Prudence Foundation** and **Pru Life UK**, JA Philippines is pleased to introduce the **Cha-Ching Curriculum**—an award-winning financial literacy program designed for Grade 4 students. The curriculum is anchored on four core money-smart concepts: **Earn, Save, Spend, and Donate**. Through music videos, engaging classroom activities, and story-based learning, the Cha-Ching Curriculum equips students with practical skills to make wise financial decisions from an early age.

Aligned with our ongoing collaboration with the Department of Education, the **Cha-Ching Program** is being expanded across the Negros Island Region. To support teachers in implementing the program effectively, we are pleased to invite your division's teachers to attend the **Cha-Ching Teachers' Training**.

**Online training for all divisions under Negros Occidental**

**February 17, 2025 (via Zoom)**

**– 9:00 AM to 11:00 AM**

Join Zoom Meeting

<https://us06web.zoom.us/j/81211529933?pwd=7UB54i1JBC07zRvfNrPzuo7OJBbu8C1>

Meeting ID: 812 1152 9933

Passcode: 842340

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EMAIL.

info@japhilippines.org



WEBSITE.

www.japhilippines.org



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JA PHILIPPINES  
LEARNING INSTITUTE

**– 2:00 PM to 4:00 PM**

Join Zoom Meeting

<https://us06web.zoom.us/j/83616352423?pwd=XcSSf1HeE1BhvZ1zbi2ieBbdsuI7.1>

Meeting ID: 836 1635 2423

Passcode: 775738

**February 18, 2025 (via Zoom)**

**– 9:00 AM to 11:00 AM**

Join Zoom Meeting

<https://us06web.zoom.us/j/89912929316?pwd=JNxJha5xYJcwaU960xw4jOjAHzDhm.1>

Meeting ID: 899 1292 9316

Passcode: 862373

**– 2:00 PM to 4:00 PM**

Join Zoom Meeting

<https://zoom.us/j/95337228164?pwd=T86DxOoh9bFKExW3XCnXArRPRO3Ohs.1>

Meeting ID: 953 3722 8164

Passcode: 090403

We remain open to your office's recommendations, **please let us know if you have other preferred dates** that would work best for the participating divisions.

We look forward to working closely with your office to ensure the successful implementation of the Cha-Ching Curriculum across the Negros Island Region. Should you need further details or wish to confirm arrangements, please feel free to contact Ms. Paula Patrice Dela Cruz at [coordinator2@japionline.org](mailto:coordinator2@japionline.org).

Thank you very much for your continued partnership and for your commitment to advancing financial literacy among Filipino learners.

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EMAIL.

[info@japionline.org](mailto:info@japionline.org)



WEBSITE.

[www.japhilippines.org](http://www.japhilippines.org)



Sincerely,

A handwritten signature in black ink that reads "Paula Patrice Dela Cruz".

**PAULA PATRICE DELA CRUZ**

*Director of Operations*

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

A handwritten signature in black ink that reads "Krishna C. Alejandrino".

**KRISHNA C. ALEJANDRINO, MSC, ChBA**

*Executive Director*

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

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