

Republic of the Philippines  
**Department of Education**  
NATIONAL CAPITAL REGION

August 28, 2024

**REGIONAL MEMORANDUM**

ORD-2024- 851

**To :** Assistant Regional Director  
Schools Division Superintendents  
All Others Concerned

**PARTNERSHIP WITH JUNIOR ACHIEVEMENT OF THE PHILIPPINES, INC.**

1. Pursuant to DepEd Order No. 22, s. 2021 titled Financial Education Policy and the Bangko Sentral ng Pilipinas (BSP) National Strategy for Financial Inclusion, which is aligned with DepEd's programs to include financial lessons in the K to 12 Basic Education Curriculum, and the MaTaTaG Curriculum that integrate like skills education into learning process including financial literacy, the Department of Education - National Capital Region (DepEd-NCR) has forged a Memorandum of Agreement (MOA) with **Junior Achievement of the Philippines, Inc.** (JA Phils.) to implement different programs and projects including but not limited to financial literacy : **Cha-Ching, Personal Finance, JA Careers with a Purpose, Business Skills Pass, Dengue Slayer Competition, FedEx ITC, and TTBIZ .**

2. Relative to this, the JA Personal Finance Launch will be on **August 30, 2024** from **3:00 PM to 5:00 PM**, at the **Ground Floor, Marquis Building, 34<sup>th</sup> Street, Rizal Drive, Bonifacio Global City, Taguig City**, to be attended by the following :

PARTICIPANTS	QUANTITY
Regional Curriculum and Learning Management Division	1
Regional Education Program Supervisor – Mathematics	1
Regional Education Program Supervisor – Senior High School	1
Regional Legal Officer	1
Regional Partnership Focal Person	1
Schools Division Superintendents	16
Division Education Program Supervisors – Senior High School	16
Division Partnership Focal Persons	16



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Certificate No. PHP-QMS 24 93 0193



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3. Attendees are requested to register to this link :  
**<https://tinyurl.com/JAPersonalFinanceLaunch>**

4. Likewise, the Division Focal Persons for the JA Personal Finance Launch Program are the Education Program Supervisors for Senior High School, Mathematics and Science for the program implementation, and to be supported by the Partnership Focal Person for partnership and MOA concerns.

5. Attached are the copy of the Memorandum of Agreement and the invitation letter dated August 15, 2024 of Ms. Paula Patrice Dela Cruz, for reference.

6. For immediate dissemination.

**JOCELYN DR. ANDAYA**  
Director IV

Enclosed : as stated

/essd/partnership-glc



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Certificate No. PMP-QMS  
24-93-0153

**MEMORANDUM OF AGREEMENT**

KNOW ALL MEN BY THESE PRESENTS:


This Memorandum of Agreement was made and entered into on this 28 AUG 2024 day of \_\_\_\_\_ 2024 at the City of **CITY OF MANILA**, Metro Manila, Philippines, by and between:

**DEPARTMENT OF EDUCATION SCHOOLS NCR**, a government institution entity mandated by law, particularly B.P 232, otherwise known as the "Education Act of 1982," as amended by Republic Act No. 9155, otherwise known as the "Governance of Basic Education Act of 2001," with address at No. 6 Misamis Street, Bago Bantay, Quezon City, duly represented herein by its Regional Director, **Jocelyn DR. Andaya**, Filipino, of legal age, and hereinafter referred to as "**DepEd-NCR**."


- and -


**JUNIOR ACHIEVEMENT OF THE PHILIPPINES, INC (JA Philippines)** a non-stock, non-sectarian, and non-profit corporation duly organized and existing under and by virtue of Philippine laws, has been continuously serving the purpose of inspiring and developing Filipino Youth on a global economic scale. Located at the principal address at 6th Floor Room 606 Metropolitan Terraces Condominium Dao Street, corner Sacred Heart Street, San Antonio Village, Makati City, Philippines represented by its Executive Director, **MR. KRISHNA C. ALEJANDRINO** and hereinafter referred to as the "**JA Philippines**".

**WITNESSETH:**

 **WHEREAS, DepEd-NCR** has the responsibility of securing resources to make the public schools competitive and hence in consonance encourages the private sector to serve as a major partner in the nation's development and in the improvement of the public education system;

**WHEREAS, DepEd-NCR** top five (5) priorities are : (1)Keep school age children in school, (2)Improve foundational skills of learners, (3) Capacitate School Heads and teachers, (4)Ensure learner-centered environment, and (5)Strengthen governance.

 **WHEREAS, JA Philippines** through its programs and projects : **Cha-Ching, Personal Finance, JA Careers with a Purpose, Business Skills Pass, Dengue Slayer Competition, FedEX ITC, and TTBIZ** (Program description in Annex A) capitalize on providing practical information about financial literacy, widen their range of expertise in the field of science, problem-solving, reading proficiency, and the importance of identifying education and career goals based on the student's skills, interests, and values.

 **WHEREAS, JA Philippines** has responded to the call of **DepEd** for private sector participation in developing a partnership with **NCR** through the provision of free training for students' subject to the terms and conditions hereinafter set forth for **Cha-Ching, Personal Finance, JA Careers with a Purpose, Business Skills Pass, Dengue Slayer Competition, FedEX ITC, and TTBIZ**;

**WHEREAS, JA Philippines**, will provide the learning materials and platform for the programs as well as conduct training sessions for teachers and students, and facilitate the reports on the progress of students for **Cha-Ching, Personal Finance, JA Careers with a Purpose, Business Skills Pass, Dengue Slayer Competition, FedEX ITC, and TTBIZ**.

**WHEREAS, DepEd-NCR** teachers and student shall be part of the beneficiary of the aforementioned programs

**NOW, THEREFORE,** for and in consideration of the foregoing premises, the Parties hereby agree as follows:

**SECTION 1: TERM**

- a. This agreement shall be effective for two (2) years and may be renewed three months before the end of the agreement.
- b. The training for the teachers and implementation of the program will be conducted from **2024-2025**.

**SECTION 2: RESPONSIBILITIES OF DEPED NCR**

- a. provide policy guidance and directions to ensure the proper implementation of the Program;
- b. designate a Focal Person to serve as Partnership Coordinator for this Partnership Agreement;
- c. coordinate with the **JA Philippines** in the implementation of the Program;
- d. assist in the implementation and evaluation of the Program;
- e. perform other responsibilities necessary for the effective and efficient implementation of the Program.

**SECTION 3: RESPONSIBILITIES OF JA**

- a. organize all Marketing and Promotional items for the program;
- b. designate a Focal Person to coordinate the implementation of this Agreement;
- c. provide funding in accordance with the provisions covering a particular project of the Programs;
- d. provide materials and volunteer resources required for the Programs;
- e. provide DepEd with regular reports, updates, as well as requested data and information, that could help provide inputs to enhancing education programming in the partnership;
- f. select and identify target areas/schools in close coordination with DepEd for the implementation of the Program;
- g. take the lead in the implementation of the Program;
- h. undertake such other duties and responsibilities that all Parties may agree upon to efficiently and effectively implement this Agreement; and

**SECTION 4: OWNERSHIP and INTELLECTUAL PROPERTY RIGHTS**

- a. **JA shall** remain the sole owner of all training materials used in the online training courses for **Cha-Ching, Personal Finance, JA Careers with a Purpose, Business Skills Pass, Dengue Slayer Competition, FedEX ITC, and TTBIZ**.

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- b. **DepEd-NCR** students and teachers can freely use said materials with proper acknowledgment for **Cha-Ching, Personal Finance, JA Careers with a Purpose, Business Skills Pass, Dengue Slayer Competition, FedEx ITC, and TTBIZ.**

**SECTION 5: PROJECT EFFECTIVITY**

This Memorandum of Agreement shall be effective for two (2) years from the date of the signing of the parties unless otherwise revised or revoked.

**SECTION 6: DATA PRIVACY**

Personal Data defined as any information relating to identified or identifiable natural persons, shall be considered confidential information and afforded all of the protections set forth in Republic Act 10173 also known as the Data Privacy Act of 2012. In addition to and without limiting the terms generally applicable to confidential information, the parties agree that each shall process, apply, view, and use personal data only to the extent necessary to perform under this agreement. Neither party shall transfer or otherwise allow the use of the personal data of the other party unless expressly instructed or authorized by another party. Both parties shall comply with applicable laws and practices relating to data privacy and data security.

**IN WITNESS WHEREOF**, the **PARTIES**, hereunto, through their respective representatives, have hereby affixed their signatures this 20 day AUG 2024 at CITY OF MANILA, Philippines.

**DEPARTMENT OF EDUCATION**  
**National Capital Region**  
by:

**JOCELYN DR ANDAYA**  
Director IV



**JA PHILIPPINES**  
by:

**KRISHNA C ALEJANDRINO**  
Executive Director



**Signed in the Presence of:**

**CRISTITO A. ECO**  
Assistant Regional Director



**PAULA PATRICE DELA CRUZ**  
National Project Manager





**ANNEX A :**

LIST OF PROGRAMS			
Program	Description	Student Target	Timeline
<b>Cha-Ching</b>	<p><b>Cha-Ching</b> is a financial literacy program that aims to teach <b>Grade 4</b> students financial literacy through basic money concepts integrated in their curriculum, as part of the 360 degree approach to effectively <b>form healthy financial habits</b> that they can bring to adulthood. Students participate in educational activities like learning modules that can expand their knowledge on <b>Earn, Save, Spend and Donate</b>. And in order to improve the curriculum implementation and recognize the hardworking teachers behind this initiative, the Cha-Ching Financial Accreditation (CCFA), an online assessment tool, was created for the teachers, with the goal of gauging the knowledge of our educators on financial literacy and the effectiveness of our method of teaching. With CCFA passers and Deped coordinators and teachers as our Cha-Ching advocates, students will be one step closer to a financially literate generation in the future.</p>	<p><b># of Students:</b> 100,000 students</p> <p><b>No. of Divisions:</b> 16 divisions</p> <p><b>Year Level:</b> Grade 4</p> <p><b>Curriculum Map</b></p>	<b>Sept 2024 to March 2025</b>
<b>Personal Finance</b>	<p>The <b>JA Personal Finance</b> targets Filipino Senior High School students under the ABM and STEM strands to teach them about financial literacy, in compliance with the Philippine Department of Education curriculum requirements. JA Personal Finance is a program for students to experience the interrelationship between today's financial decisions and future financial freedom.</p> <p>More so, the program will have <b>three (3) sessions</b>, with the following topics on: <b>(1) BASICS OF INVESTMENT, (2) EMERGENCY FUNDS AND FINANCE PLANNING AND (3) RISK MANAGEMENT.</b></p>	<p><b>No. of Students:</b> 27,000 students</p> <p><b>No. of Divisions:</b> 16 divisions</p> <p><b>Year Level:</b> Grade 11 &amp; 12 Students</p>	<b>September - December</b>
<b>JA Careers with a Purpose &amp; Digital Literacy</b>	<p>JA Careers with a Purpose and Digital Literacy is an impactful program designed to cater to senior high school students, ensuring comprehensive coverage and</p>	<p><b># of Students:</b> 5,000 students</p>	<b>August 2024</b>

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	<p>personalized attention. Divided into two distinct sections, the program offers targeted guidance in career readiness and digital literacy. By engaging students in hands-on learning experiences and equipping them with practical skills, JA aims to empower each participant to pursue meaningful career paths and thrive in an increasingly digital world.</p> <p>More so, the program will have <b>four (4) sessions</b>, with the following topics on: <b>(1) INTERESTS, STRENGTHS, WEAKNESSES, AND ASPIRATIONS, (2) CAREER PLANNING, (3) JOBS OF THE FUTURE, AND (4) DIGITAL LITERACY AND CYBERSECURITY.</b></p> <p>The purpose of this program is to prepare the students for <b>career related opportunities &amp; digital literacy</b> by providing them with skills and resources that will give them a competitive advantage when launching a career right after graduation.</p> <p>The program will start in <b>August 2024.</b></p>	<p><b>No. of Divisions:</b></p> <p><b>Year Level:</b> Grade 11 &amp; 12 Students</p>	
<p><b>Business Skills Pass</b></p>	<p>The <b>JA Business Skills Pass (BSP) Program</b> offers senior high school students quality training and immersion in business skills, fulfilling curriculum requirements. Aligned with the "Youth Entrepreneurship Act" (RA 10679) and broader education reforms (RA 10533), the BSP is part of the Junior Achievers (JA) curriculum, supporting job readiness, entrepreneurship, and college preparedness. Success relies on educational institutions' support. JA Philippines and its members have launched the "ABM Education Quality (ABM Q) Seal" to recognize excellence in BSP implementation, in line with the Department of Education's Reward and Recognition System.</p> <p>Partnering with 50 corporations, the BSP program provides business simulation experiences where students practice running businesses. Over five years, it has helped students start businesses, pursue business-related college courses, and access international scholarships, including grants in three Australian universities. For over 50 years, JA has promoted entrepreneurship and business management for youth, endorsed by DTI for youth entrepreneurial skills development.</p>	<p><b># of Students:</b> 150 students</p> <p><b>Year Level:</b> Grade 11 &amp; 12 Students</p>	
<b>LIST OF COMPETITIONS</b>			

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Program	Description	Student Target	Timeline
<b>Dengue Slayer</b>	<p>A scientific working group that advocates for dengue vaccine introduction strategies in Asia, Asia Dengue Voice and Action Group (ADVA) and Junior Achievement (JA) are launching an <b>ADVA / JA Dengue Slayers Challenge 2024</b>, an inaugural initiative in five countries (Indonesia, Malaysia, Philippines, Singapore, and Thailand) with a focus of engaging our youth to experience international collaboration first-hand while developing innovative solutions, enabling them to gain a broader understanding of the dengue endemic.</p> <p>The <b>ADVA / JA Dengue Slayers Challenge 2024</b> provides a platform for students to develop ideas to address one of the world's most critical environmental issues we are facing today – the dengue endemic. Our aim is to inspire and empower future generations, introducing young students to the challenges faced by the dengue endemic and to encourage them to come up with innovative solutions to prevent and control dengue outbreaks for the communities around them. An individual and collective community action to prevent mosquito breeding to reduce the Aedes mosquito population is much needed.</p>	<b># of Students:</b>  <b>Year Level:</b> Grade 10 & 11 Students	
<b>TTBIZ</b>	<p><b>JA Travel and Tourism Business Program</b> is an educational program for high school students to develop global talents. Students from Japan and partner countries make teams to propose a new travel plan. They communicate online to complete the mission.</p> <p>Composed of 2 teams (2 members per team)n allocated for the school.</p> <p>In the end, these multinational teams give a presentation about their travel plan with an online meeting platform. Judges from various fields evaluate the plans to decide the champion team. Members of the champion team are invited to a study tour to Japan.</p>	<b># of Students:</b>  <b>Year Level:</b> Grade 12 Students	
<b>FedEx International Trade Challenge</b>	<p>FedEx International Trade Challenge Competition, an annual project designed to provide an opportunity for High School students, to cultivate them about the advantages of a business, thus inspiring them to become global leaders in the near future.</p>	<b># of Students:</b>  <b>Year Level:</b> Grade 7 - 11 Students	

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	<p>This program is a shared annual initiative between JA Philippines and FedEx Express that has been in the industry for years now. This is to achieve an increased number of business-literate &amp; ready students, by exposing them through practical teamwork exercises, and classroom learning, with two key activities which are International Trade Workshop and the International Trade Challenge (ITC).</p> <p>To give you a better understanding, the International Trade Challenge is a competition among young people coming from Asia Pacific countries. They will be asked to create a Market Entry Strategy Plan for a specific product from an industry given by the organizers. Not only that, winners from participating countries will have the opportunity to advance to the regional competition alongside other winning teams from the Asia Pacific.</p>		
ONGOING INCR PROGRAMS			
Program	Description	Student Target	Timeline
<b>STEM2D Bridges</b>	STEM2D Bridges stands as a pioneering initiative jointly orchestrated by JA Philippines and Johnson & Johnson, aimed at empowering young women with disabilities hailing from Bulacan and Paranaque to pursue rewarding careers in STEM2D fields. This collaboration addresses a critical need in today's educational landscape, where individuals with disabilities often encounter formidable obstacles hindering their access to opportunities in Science, Technology, Engineering, Mathematics, Manufacturing, and Design (STEM2D).		
<b>JA It's My Dream</b>	JA It's My Dream! encompasses entrepreneurship curriculum for Out of School Youth. The program emphasizes entrepreneurship while providing a strong focus on writing skills. Cohorts are encouraged to use critical thinking on social studies, reading, and to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.		

