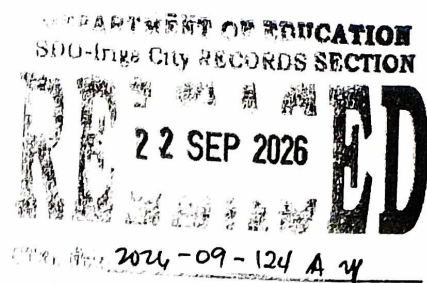




Republika ng Pilipinas
Kagawaran ng Edukasyon
REHIYON V (BIKOL)

TANGGAPANG PANSANGAY NG MGA PAARALAN NG LUNGSOD IRIGA



Office of the Schools Division Superintendent

ADVISORY No. 124, s. 2026

September 22, 2026

In compliance with DepEd Order (DO) No. 8, s. 2013
This advisory is issued not for endorsement per DO 28, s. 2001,
But only for information of DepEd officials,
personnel/staff, as well as the concerned public.

**BSP ECONOMIC AND FINANCIAL LEARNING PROGRAM (EFLP)
FOR THE ACADEME 2026**

Relative to the attached leaflet from Bangko Sentral ng Pilipinas-Economic and Financial Learning Office, invitation to attend the Free Webinar on September 23-24, 2026 is offered to all the Students on Day 1 and Educators on Day 2. Please see the attached leaflet for more details.

If interested kindly register in the following link:

- September 23, 2026
https://zoom.us/webinar/register/WN_RcjKBJ7DSZWjmf-cmRzggQ
- September 24, 2026
https://zoom.us/webinar/register/WN_V5H2IGONU6Fg61CT3HpVg

Participation in this program is voluntary and shall likewise ensure no disruption of classes. This issuance does not mean endorsement or promotion of any business or product. It is solely for information and awareness of concerned individuals.

for.
MARIA-MAGNOLIA F. BRIOSO, CESO VI
OIC-Schools Division Superintendent

Encl: As stated



**IRIGA
SPRINGS**

*Sa Serbisyo ng Tapat at Maagap,
Edukasyon ng Dekalidad!*



Sto. Domingo, Lungsod Iriga
iriga.city@deped.gov.ph



AnyScanner



BANGKO SENTRAL NG PILIPINAS
ECONOMIC AND FINANCIAL LEARNING OFFICE



ECONOMIC AND FINANCIAL LEARNING PROGRAM (EFLP) 2026

Sessions for the Academe



FOR STUDENTS

23 SEPTEMBER
9:30 A.M. - 3:00 P.M.

*From Awareness to Action: Making
Smart Money Decisions Early*

TOPICS



Economic Awareness for Students (The Big Picture)

Helps students see how the BSP shapes daily life, while offering practical and conceptual insights into key economic concepts—like inflation and interest rates—and their impact on present and future financial decisions.



Managing Your Money

Covers the basics of personal financial management, showing that discipline starts even before earning. Students learn saving, budgeting, and smart spending, using their allowance as practical training.



Making Sense of Your Money: Why It Feels Hard to Manage (Behavioral Finance)

Part 1 - Spending and Saving Habits

Explains why spending is hard to control, covering habits, hidden costs, emotional and social factors, and practical ways to save.

Part 2 - Borrowing and Better Money Habits

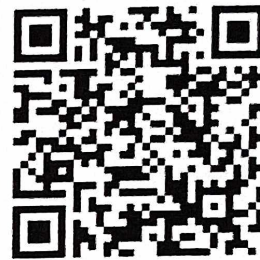
Explains why students may be tempted to borrow or spend future allowances through online credit or Buy now, Pay Later. It shows the costs of borrowing and how delayed gratification and better habits support long-term financial health.



Real Talk: A Student's Financial Journey

Student nominees share relatable experiences, financial challenges, and practical lessons on managing money and building better habits.

Scan QR codes to register
for our **FREE Webinar**
via **zoom**



FOR EDUCATORS

24 SEPTEMBER
9:00 A.M. - 2:30 P.M.

*From Practice to Teaching: Strengthening
Financial Health in the Classroom*

TOPICS



Money Habits Matter: How Everyday Financial Decisions Shape the Economy (Behavioral Finance)

Helps educators recognize how everyday financial behaviors shape their financial well-being and collectively contribute to the broader economy.



Loans and Borrowing: What to Know Before You Commit

Focuses on key considerations before taking on loans and borrowing arrangements. It highlights how to assess financial offers and avoid unfavorable or unsafe lending practices.



Understanding Credit Cards: Use, Costs, and Responsibilities

Provides an overview of how credit cards work and how they can be used responsibly, including the costs and risks associated with improper use.



Protecting Your Finances: Avoiding Scams and Financial Risks

Emphasizes safeguarding one's finances against scams and fraudulent activities and outlines practical steps for safer financial transactions.

Live streaming via Zoom and
BSP & PISOlit Facebook Pages