



Republic of the Philippines
Department of Education
REGION X
DIVISION OF CAGAYAN DE ORO CITY

Office of the Schools Division Superintendent



29 Nov 2024

DIVISION MEMORANDUM

No. 942 s.2024

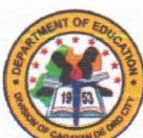
DIVISION FINANCIAL LITERACY PROGRAM FOR TEACHERS

TO: Assistant Schools Division Superintendent
Chiefs, CID and SGOD
All Curriculum Implementation Division Personnel
All School Governance and Operations Division Personnel
All Office of the Schools Division Superintendent Personnel
All Elementary and Secondary Public School Heads and Principals
This Division

1. Pursuant to DepEd Order No. 022, s. 2021 on Financial Educational Policy, a Financial Literacy Program shall be conducted by the Division Office for all its teaching and non-teaching personnel on December 7, 2024 (Saturday), 9:00 AM at Cagayan de Oro NHS- Senior High School.
2. The said activity shall encourage and enhance financial literacy and financial capability to all participants and to subsequently capacitate them to make sound financial decisions and sustain financial health.
3. Kindly refer to Enclosure 1 for the list of participants. School Heads must remind their respective teacher-participants to attend the said activity. Participants, as identified in Enclosure No. 1, shall be granted Service Credits subject to the Departments' rules and regulations.
4. In adherence to Equal Opportunity Principle (EOP), inclusive and fair treatment is accorded to all personnel regardless of disability, sexual orientation, gender, age, religion, and ethnicity.
5. This Office directs immediate and wide dissemination of this Memorandum.

ROY ANGELO E. GAZO
Schools Division Superintendent

Encl.: As stated
Reference: N o n e



Address: Fr. William F. Masterson Ave., Upper Balulang, Cagayan de Oro City
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To be indicated in the Perpetual Index
under the following subjects:

FINANCIAL LITERACY
FINANCIAL EDUCATION POLICY

DM001-OSDS-AS-RBSMB

Competence
Diligence
Outstanding Integrity



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Enclosure No. 1

NO	NAME	SCHOOL
1	MARIA RONA S. GALLARDO	AGUSAN ELEMENTARY SCHOOL
2	RELINDA N. BENITEZ	AGUSAN ELEMENTARY SCHOOL
3	RHEA ANNE TABLA. TOYHORADA	AGUSAN ELEMENTARY SCHOOL
4	DAVY BANAAG. EBARLE	AGUSAN NATIONAL HIGH SCHOOL
5	MARITES B. ATAN	ANGELES SISTERS NATIONAL HIGH SCHOOL
6	TRICIA B. BAJENTING	ANGELES SISTERS NATIONAL HIGH SCHOOL
7	BAYANI A. ALIANZA	BALUBAL NATIONAL HIGH SCHOOL
8	ZORAIDA R. DIPUTADO	BALULANG ELEMENTARY SCHOOL
9	ALEXANDRA BACAN. SUPILANAS	BALULANG NATIONAL HIGH SCHOOL
10	RIGEL O. PABLICO	BALULANG NATIONAL HIGH SCHOOL
11	SANDRA MAY OMAS-AS. EPONIA	BALULANG NATIONAL HIGH SCHOOL
12	AMALIA DALUZ. SUMALPONG	BAYABAS ELEMENTARY SCHOOL
13	REYNALDO P. TABIOS	BAYANGA NATIONAL HIGH SCHOOL
14	JOSE MARIA GONZALES. MAGSALAY	BONBON NATIONAL HIGH SCHOOL
15	HAYDEE M. ZAYAS	BUGO CENTRAL SCHOOL
16	CELSA DAYUDAY. SOLIS	BUGO NATIONAL HIGH SCHOOL
17	ANTHONY C. CEBALLOS	BULUA CENTRAL SCHOOL
18	DANETTE JANE P. SANTIAGO	BULUA CENTRAL SCHOOL
19	FLORDELIZ Z. CLERIGO	BULUA CENTRAL SCHOOL
20	GLICERIA L. PAGARA	BULUA CENTRAL SCHOOL
21	LUZVIMINDA H. PAGARAN	BULUA CENTRAL SCHOOL
22	REMY L. BACULIO	BULUA CENTRAL SCHOOL
23	VINA T. PABUA	BULUA CENTRAL SCHOOL
24	ARNOLD T. BACULIO	BULUA NATIONAL HIGH SCHOOL
25	GRACE M. MAGHUYOP	BULUA NATIONAL HIGH SCHOOL
26	HONEY MAY O. COLALJO	BULUA NATIONAL HIGH SCHOOL
27	MACAPANGCAT U. MAMA	BULUA NATIONAL HIGH SCHOOL
28	PERLITA BASARTE. LOPEZ	BULUA NATIONAL HIGH SCHOOL
29	ROBERTO ABAD. NAVALES	BULUA NATIONAL HIGH SCHOOL
30	ALEX R. DELA VEGA	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - JHS
31	BERLYN A. YU	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - JHS
32	ELIEZER R. DELA VEGA	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - JHS
33	JAMES JEROME BORBON. PEQUIRO	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - JHS
34	MARICEL P. UGSOD	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - JHS
35	ROSE MEDYL INZO. FRAGA	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - JHS
36	ROY PHILIP C. OLARTE	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - JHS
37	ANALUNA CABREJAS. OPIALDA	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - SHS

38	ANA L. PABILONA	CAMAMAN-AN ELEMENTARY SCHOOL
39	DEBORAH P. BAGARES	CAMAMAN-AN ELEMENTARY SCHOOL
40	PAUL Y. BADON	CAMAMAN-AN ELEMENTARY SCHOOL
41	SHAIMA BORANSING. MIKUNUG	CAMAMAN-AN ELEMENTARY SCHOOL
42	SHIRBETH TOMAROY. VIOS	CAMAMAN-AN ELEMENTARY SCHOOL
43	TITA S. BALVERDE	CAMAMAN-AN ELEMENTARY SCHOOL
44	NIMFA C. CABILLA	CAMP EVANGELISTA ELEMENTARY SCHOOL
45	GINA LOQUIAS. LAMPARAS	CARMEN NATIONAL HIGH SCHOOL
46	BENHUR M. PAYE	CITY CENTRAL SCHOOL
47	BIRBENA P. CAMBARIHAN	CITY CENTRAL SCHOOL
48	CONSOLACION G. MABILLA	CITY CENTRAL SCHOOL
49	DALIA LOUISE A. TUPAS	CITY CENTRAL SCHOOL
50	MA GLENDA ARCILLAS. BAGOOD	CITY CENTRAL SCHOOL
51	MADELEINE GABALES. LOREJO	CITY CENTRAL SCHOOL
52	NELSIE N. OCLARIT	CITY CENTRAL SCHOOL
53	ROLLY B. BAYRON	CITY CENTRAL SCHOOL
54	ROMEO VILLAPAZ. BALANDRA	CITY CENTRAL SCHOOL
55	RONIELYN A. REYES	CITY CENTRAL SCHOOL
56	ROSALIA L. RABANES	CITY CENTRAL SCHOOL
57	VANESSA SAJULAN. BAGAY	CITY CENTRAL SCHOOL
58	VILMA A. LEVITA	CONSOLACION ELEMENTARY SCHOOL
59	JANETTE R. VOCAL	CORRALES ELEMENTARY SCHOOL
60	TRIFONIA D. LLACUNA	CORRALES ELEMENTARY SCHOOL
61	ARLENE SALARDA. SABURAO	CUGMAN ELEMENTARY SCHOOL
62	LAARNI FALLE. JUMILLA	CUGMAN ELEMENTARY SCHOOL
63	SUSAN CAVARDO. GALAMITON	CUGMAN ELEMENTARY SCHOOL
64	CORAZON O. RAMOS	CUGMAN NATIONAL HIGH SCHOOL
65	MARK VENCENT P. JACUTIN	CUGMAN NATIONAL HIGH SCHOOL
66	ROWENA CONSTANTINO. CUYUCA	CUGMAN NATIONAL HIGH SCHOOL
67	JOCELYN V. JANDAYAN	EAST CITY CENTRAL SCHOOL
68	MARY ANNE QUIAMBAO. ESCORO	EAST CITY CENTRAL SCHOOL
69	HYLENE J. GUANZON	EAST GUSA NATIONAL HIGH SCHOOL
70	MANUEL L. LINCARO	EAST GUSA NATIONAL HIGH SCHOOL
71	RUTHIELYN MACOMAO. ROBLE	EAST GUSA NATIONAL HIGH SCHOOL
72	ELVIE R. REPOLIDO	FR. WILLIAM F. MASTERSON, SJ., ELEMENTARY SCHOOL
73	AIDA P. ANIASCO	FS CATANICO ELEMENTARY SCHOOL
74	AMELITO D. BUCOD	GUSA ELEMENTARY SCHOOL
75	MARILYN L. MACEREN	GUSA ELEMENTARY SCHOOL
76	MARIA CECILIA SALVANA. BAYLIN	GUSA NHS - FS CATANICO ANNEX
77	REGAN RABADAN. RABADON	GUSA NHS - FS CATANICO ANNEX
78	EVA SANTOS. BADON	INDAHAG NATIONAL HIGH SCHOOL
79	JANICE TABUGAN. AMANCE	INDAHAG NATIONAL HIGH SCHOOL
80	MARITES S. BULAWIN	INDAHAG NATIONAL HIGH SCHOOL
81	IRFRALEEN FUENTES. AMORES	IPONAN ELEMENTARY SCHOOL
82	EDGARDO G. ESPINOSA	IPONAN NATIONAL HIGH SCHOOL

83	MARY JANE CHEE KEE. TOLENTINO	IPONAN NATIONAL HIGH SCHOOL
84	SAMELINE S. GOLOSO	KAMAKAWAN ELEMENTARY SCHOOL
85	CHELO B. AKUT	KAUSWAGAN CENTRAL SCHOOL
86	GEIA D. ROXAS	LAPASAN NATIONAL HIGH SCHOOL
87	MA DIONESIA D. LAO	LAPASAN NATIONAL HIGH SCHOOL
88	ALMA A. BRAGA	LUMBIA CENTRAL SCHOOL
89	JUNILDA M. MONROYO	LUMBIA CENTRAL SCHOOL
90	CARMELITA MANALILI. BANGLOY	MACANHAN ELEMENTARY SCHOOL
91	ELSIE E. TORREGOSA	MACANHAN ELEMENTARY SCHOOL
92	GENESIS B. LABAJO	MACANHAN ELEMENTARY SCHOOL
93	IVY ABEAR. SUAZO	MACASANDIG ELEMENTARY SCHOOL
94	LETECIA D. LAGAHIT	MACASANDIG NATIONAL HIGH SCHOOL
95	UNILO PINONGPONG. ZAPANTA	MACASANDIG NATIONAL HIGH SCHOOL
96	RONALD LLOREN. AMPONG	MAMBUAYA NATIONAL HIGH SCHOOL
97	GLENDE R. YANEZ	PAGATPAT ELEMENTARY SCHOOL
98	STELLA MARIE GEORFO. ALMONTE	PAGATPAT ELEMENTARY SCHOOL
99	MARISSA M. OCOT	PAGATPAT NATIONAL HIGH SCHOOL
100	BERNADETTE O. SAYASA	PEDRO ""OLOY"" N. ROA, SR. ELEMENTARY SCHOOL
101	HERMIE N. FABRE	PEDRO ""OLOY"" N. ROA, SR. ELEMENTARY SCHOOL
102	MARIVIC L. CANADA	PEDRO ""OLOY"" N. ROA, SR. ELEMENTARY SCHOOL
103	MARJURIE VILLARIN. TAMOZA	PEDRO ""OLOY"" N. ROA, SR. ELEMENTARY SCHOOL
104	RUBY NERI. ABELLERA	PEDRO ""OLOY"" N. ROA, SR. ELEMENTARY SCHOOL
105	LORENA M. AGCOPRA	PEDRO ""OLOY"" N. ROA, SR. NATIONAL HIGH SCHOOL
106	PAZ C. RABANES	PUERTO ELEMENTARY SCHOOL
107	VENANCIA L. MAGBARIL	PUERTO NATIONAL HIGH SCHOOL
108	GERALDINE TAN. SACALA	SACRED HEART VILLAGE ELEMENTARY SCHOOL
109	MARIA IRISH OLA. BELDEROL	SACRED HEART VILLAGE ES - PHILIPPINE ISLAND KIDS INC.
110	CRISLYN RABANES. GO	SOUTH CITY CENTRAL SCHOOL
111	EVA A. JENISAN	SOUTH CITY CENTRAL SCHOOL
112	FAHRIVA MADJUS. SOMONOD	SOUTH CITY CENTRAL SCHOOL
113	JOCELYN ROMULO. ABEJUELA	SOUTH CITY CENTRAL SCHOOL
114	MARIE GRACE CLAVIDO. MOFAR	SUNTINGON ELEMENTARY SCHOOL
115	MAUREEN BABIDA. ENCLUNA	SUNTINGON ELEMENTARY SCHOOL
116	CARMEL SUACILLO. JAMACA	SUNTINGON ELEMENTARY SCHOOL - ANNEX
117	ANALYN VESTIDAS. BONZO	TABLON NATIONAL HIGH SCHOOL
118	EVELYN T. ROMERO	TAGUANA ELEMENTARY SCHOOL
119	GINA H. BAYANG	UPPER CARMEN ELEMENTARY SCHOOL
120	ANNA LEE DUHINO. FLORES	WEST CITY CENTRAL SCHOOL
121	JERRY P. TARUC	WEST CITY CENTRAL SCHOOL
122	MYRA ABAD. CAMBAYA	WEST CITY CENTRAL SCHOOL

123	ROBY SAJONIA. JANO	WEST CITY CENTRAL SCHOOL
124	ARTURO C. ABAO	KAUSWAGAN CENTRAL SCHOOL
125	MA VERLA V. AVILA	MACASANDIG ELEMENTARY SCHOOL
126	NINFA B. HERRERA	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - JHS
127	ANNABELLE D. TABILE	CAGAYAN DE ORO NATIONAL HIGH SCHOOL - JHS
128	JOBERT MANGMANG. SALINGAY	TAGUANAEO ELEMENTARY SCHOOL
129	NATHANIEL SAMOSINO. BAYANG	GUSA ELEMENTARY SCHOOL
130	SANIT RAMAYRAT. SOMOZA	BATINAY ELEMENTARY SCHOOL
131	SOAIDAH MINDALANO. PAUDAC	SACRED HEART VILLAGE ES - PHILIPPINE ISLAND KIDS INC.
132	STEFANIE DAGULO. SUELO	CITY CENTRAL SCHOOL
133	BENJAMINA F. TIMBAL	RO
134	JANET B. PADLA	PN ROA ES
135	NORMAN JOHN PEREZ. LAGO	BAYABAS ELEMENTARY SCHOOL