

Republic of the Philippines
Department of Education
REGION X

DIVISION OF CAGAYAN DE ORO CITY

Office of the Schools Division Superintendent

6 May 2026

DIVISION MEMORANDUM

No. 412 s.2026

CHA-CHING FINANCIAL ACCREDITATION (CCFA) FOR TEACHERS

TO: Assistant Schools Division Superintendent
SGOD and CID Chief
Education Program Supervisors and Public School District Supervisors
Public Elementary School Heads
All Others Concerned
This Division

1. In line with the partnership between the Department of Education and Junior Achievement of the Philippines (JA Philippines), this Office informs all concerned personnel regarding the Cha-Ching Financial Accreditation (CCFA) for Teachers, which serves as a required professional certification to ensure the effective implementation of the Cha-Ching Program in schools.
2. The Cha-Ching Program promotes financial literacy among learners by focusing on the core concepts of Earn, Save, Spend, and Donate. This initiative aims to equip learners with essential life skills and values necessary for responsible financial decision-making.
3. In this regard, **all Grade 4 teachers** who are currently implementing the Cha-Ching curriculum, including new and first-time teacher participants, are required to complete and pass the CCFA examination.
4. Attached is the communication letter for information and guidance.
5. In adherence to Equal Opportunity Principle (EOP), inclusive and fair treatment shall be accorded to all participants regardless of disability, sexual orientation, gender, age, religion, and ethnicity.
6. For information and wide dissemination of this Memorandum.

ROY ANGELO E. GAZO
Schools Division Superintendent

Reference: None

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

COMMUNICATION BRIGADA ESKWELA
DM-120-SGOD-SMN-RHL
May 6, 2026



Address: Fr. William F. Masterson Ave., Upper Balulang, Cagayan de Oro City
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Email Address: cagayandeoro.city@deped.gov.ph
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JA PHILIPPINES
LEARNING INSTITUTE

MAY 5, 2026

ROY ANGELO E. GAZO

Schools Division Superintendent

Department of Education - Cagayan de Oro City

Greetings from Junior Achievement of the Philippines!

Junior Achievement of the Philippines, Inc. (JA Philippines), a member of JA Worldwide®, proudly serves as the implementing arm of Junior Achievement programs in the country. Through our flagship **Cha-Ching Program**, we continue to promote financial literacy and values formation among Filipino learners by equipping them with essential life skills anchored on the four core concepts: *Earn, Save, Spend, and Donate*.

In line with this, we would like to inform your office regarding the **Cha-Ching Financial Accreditation (CCFA) for Teachers**, which serves as a **required professional certification** to ensure the quality, consistency, and effective delivery of the Cha-Ching program in schools.

Please be advised that the CCFA is **mandatory for all Grade 4 teachers and educators who are currently implementing or will be implementing the Cha-Ching curriculum**, including new and first-time teacher participants of the program. This accreditation process ensures that educators are adequately prepared to facilitate Cha-Ching lessons and effectively integrate financial literacy concepts in the classroom.

Teachers are allowed a maximum of **three (3) attempts** to complete and pass the CCFA examination.

Moreover, kindly note that the CCFA is a **one-time certification requirement**. Teachers who have previously taken and successfully passed the CCFA are **no longer required to retake the examination** in succeeding implementations.

CCFA Requirements

All concerned teachers are requested to complete the following:

1. Review the CCFA exam guidelines attached to this correspondence;
2. Access the official platform via www.ccfacentre.com and complete the examination;
3. Submit a screenshot of the completed exam through the official submission link:
<https://forms.gle/UjKx9FfGwSHirA2E8>

ENTREPRENEURSHIP



FINANCIAL LITERACY



WORK READINESS



EMAIL.

info@japionline.org



WEBSITE.

www.japhilippines.org



Before proceeding to the submission link, please ensure that the following requirements are prepared:

- Registered account via the Official CCFA Portal (www.ccfacentre.com);
- Completed required training modules and the CCFA Exam;
- Digital copy of CCFA Certificate;
- Screenshot of completed exam;
- Proof of Classroom Implementation (e.g., photos, activity documentation, or other supporting evidence);

Note: For multiple photos or documents, please **upload all files in a single Google Drive folder and provide the shareable link** in the submission form. Ensure that access is set to **“Anyone with the link can view.”** Please do not submit collaged images.

TIMELINE OF ACTIVITIES

DEADLINE FOR SUBMISSION	
Date	Activity
March 9 – May 11, 2026	CCFA for Teachers (Access and Answer Period) 1. Register at: www.ccfacentre.com 2. Follow the 2026 CCFA Registration Guide for step-by-step instructions.
May 11, 2026	CCFA for Teachers Submission Link: https://forms.gle/UjKx9FfGwSHirA2E8

REWARDS AND INCENTIVES

To further encourage excellence in program implementation, recognition and incentives shall be granted to outstanding teachers, coordinators, divisions, and regions who demonstrate strong participation and commitment to the CCFA and Cha-Ching program.



AWARDS FOR TEACHERS

CCFA Awards for Teachers	Honors teachers who actively promote financial literacy through the Cha-Ching program, inspire student participation, and creatively integrate the program into classroom learning. The prize is 2,000 Pesos.
Top Certified CCFA	Awarded to the top 5 passers from each Department of Education Region who achieve a perfect score on their first attempt. Each awardee receives 3,000 Pesos, a medal, and a certificate.

AWARDS FOR SCHOOL/DISTRICT COORDINATORS

CCFA Awards for School Coordinators	Acknowledges coordinators who effectively manage and oversee the program at the school level, ensuring smooth implementation and active engagement from students and teachers. The prize is 20,000 Pesos.
Accelerator Award	Given to administrators who have supported CCFA initiatives in the best-performing partner schools. Performance is based on the number of certified CCFA teachers and the number of students who completed the Cha-Ching program. Awardees receive a Certificate and a special token and 50,000 pesos.

AWARDS FOR DIVISION SUPERVISORS/COORDINATORS

CCFA Awards for Division Coordinators	Recognizes division-level leadership and support in implementing the CCFA and Cha-Ching programs. This award honors dedication and effective coordination that contributes to the program's success. The prize is 50,000 Pesos.
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SPECIAL AWARDS

Outstanding Cha-Ching Educator of the Year	This honors an individual teacher who is a bona fide educator in a partner school and has successfully passed the CCFA Accreditation Exam. It recognizes their personal dedication to bringing the curriculum to life for their students. The Prize is 20,000 pesos.
Best Division	This award recognizes the division with the most successful and comprehensive implementation of the Cha-Ching program across its schools. It is a high-level honor that comes with a prize of 50,000 pesos in recognition of this achievement.
Best Region	This award is presented to the Department of Education region that demonstrates superior performance in the overall implementation of Cha-Ching initiatives. It highlights the region's commitment to driving both student participation and professional teacher accreditation. The Prize is 100,000 pesos.

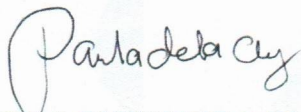
In this regard, we respectfully request your office to **disseminate this advisory and ensure compliance of all concerned teachers and coordinators** within your division.

For any inquiries, please contact Ms. Paula Patrice Dela Cruz at **coordinator2@japionline.org**.

We look forward to your continued partnership in empowering Filipino learners through financial education.

Thank you very much.

Respectfully,



PAULA PATRICE DELA CRUZ

Director of Operations

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

