



Republic of the Philippines  
**Department of Education**  
REGION III  
SCHOOLS DIVISION OF BULACAN

October 4, 2024

DIVISION MEMORANDUM  
No. 429, s. 2024

**DIVISION TRAINING FOR RETIRING TEACHING AND NON-TEACHING  
PERSONNEL: "TRANSITIONING WITH PURPOSE:  
RETIREMENT READINESS PROGRAM"**

To: Assistant Schools Division Superintendents  
CID and SGOD Chief  
Elementary and Secondary School Heads  
Select Teaching and Non-Teaching Personnel  
All Other Concerned

1. In line with the Department of Education's commitment in ensuring the well-being of its personnel, the Schools Division of Bulacan shall conduct a Division Training for Retiring Teaching and Non-Teaching Personnel, "*Transitioning with Purpose: Retirement Readiness Program*." This training aims to provide participants with essential tools, strategies, and knowledge to successfully transition from active service to retirement, for them to be well-prepared emotionally, financially, and mentally. The training shall be conducted on **October 17-18, 2024**, at Villa Emmanuel Wavepool and Resort, Plaridel, Bulacan.
2. The training aims to:
  - Equip retiring personnel with practical skills in financial planning, health management, and emotional well-being.
  - Guide participants in understanding their post-retirement benefits and entitlements.
  - Foster a sense of purpose and community post-retirement.
  - Support a smooth transition from active service to a fulfilling retirement.
3. Participants to this training are teaching and non-teaching personnel in the division who are scheduled to retire within the next three (3) years.
4. The training will cover the following key areas:
  - Financial Literacy and Retirement Planning
  - Health and Wellness for Retirees
  - Emotional and Psychological Readiness
  - Legal Aspects and Retirement Benefits
  - Personal Growth and Purpose Post-Retirement



Republic of the Philippines  
**Department of Education**  
REGION III  
SCHOOLS DIVISION OF BULACAN

---

5. Experts in finance, law, health, and psychology will facilitate sessions. The training will utilize interactive lectures, group discussions, and workshops to ensure active participation and engagement.
6. All expenses related to the conduct of the training, including meals, materials, training kits, and incidental expenses shall be charged against the Division InSeT Fund, subject to the usual accounting and auditing rules and regulations. However, participants' travel expenses will be covered by their respective school's local fund.
7. Safety precautions shall be observed in the duration of this activity. Hence, it is expected that health personnel shall be present at the training venue.
8. This Memorandum serves as the travel authority of all participants.
9. Immediate dissemination of this Memorandum to all concerned personnel is desired.

  
**NORMA P. ESTEBAN, EdD, CESO V**  
Schools Division Superintendent



Republic of the Philippines  
**Department of Education**  
REGION III  
SCHOOLS DIVISION OF BULACAN

Enclosure No. 1 to Division Memorandum No. 429, s. 2024

List of Participants

No	Name	School
1.	MARILOU T. GONZALES	SAN MIGUEL ELEMENTARY SCHOOL
2.	Nenit D. Biol	Loma de Gato Elementary School
3.	ZENAIDA R. DELANTAR	CANIOGAN HIGH SCHOOL
4.	Lourdes O. Lagartera	San Jose Elementary School
5.	Diving C. Espiritu	Bajet-Castillo High School
6.	Annabelle B. Hermogenes	Sta. Maria Elementary School
7.	Annabelle B. Hermogenes	Sta. Maria Elementary School
8.	Helen S.Feliciano	Norzagaray Elementary School
9.	VIRGILO GERONA ALEJANDRO	TAAL ELEMENTARY SCHOOL
10.	YOLANDA A. NARCISO	RAMONA S. TRILLANA HIGHSCHOOL
11.	Filomena D. Dionisio	Balagtas Central School
12.	Susana L. Rodiño	Northville 4B Elementary School
13.	Melissa O. Gonzales	San Vicente Elementary School
14.	Benilda F. Santos	Balagtas National Agricultural High School - Annex
15.	EMERITA S. COCHON	TELAPATIO ELEMENTARY SCHOOL
16.	REMIGIO B. FRANCISCO	TALBAK HIGH SCHOOL
17.	MAGDALENA T. ASUSANO	SAN AGUSTIN ELEMENTARY SCHOOL
18.	Emelita Sto.Tomas Sacdalan	Banga E/S,Plaridel District
19.	Nenita V. Mabitasan	Caniogan High School
20.	GLORIA T. YUGA	GUYONG ELEMENTARY SCHOOL
21.	Eliza C. Valdez	Masalipit Elementary School
22.	Luisa Olarte Cheng	Taal High School
23.	DIONOSIO M. PILLARINA	Maronquilll Elem.School
24.	Rufina V. Santillan	Calasag Elementary School
25.	Brenda'Lea A. Caranto	Dr. Pablito V. Mendoza Sr. High School
26.	Lolita R. Raymundo	Victoriano C. Raymundo Elementary School
27.	Amelia A. Balastigue	Victoriano C. Raymundo Elementary School
28.	Josefina S. Pedroche	SDO proper
29.	Annabelle M. Mendoza	Talipit National High School



**Address:** Provincial Capitol Compound, Brgy. Guinhawa,  
City of Malolos, Bulacan  
**Website:** <https://bulacandeped.com>  
**Email:** [bulacan@deped.gov.ph](mailto:bulacan@deped.gov.ph)



Republic of the Philippines  
**Department of Education**  
REGION III  
SCHOOLS DIVISION OF BULACAN

30.	LERMA C. VILLANADA	PINAOD CENTRAL SCHOOL
31.	Julieta B. Evangelista	San Miguel National High School
32.	Julita C. Cruz	Sagrada Familia Elementary School
33.	Nestor A. Guimbaolibot	San Miguel Meysulao High School
34.	Remedios C. Bejerano	Pinagtulayan Elementary School
35.	ROSARO S. SEBASTIAN	RAMONA S. TRILLANA HIGH SCHOOL
36.	Leonida S. Timbancaya	Matungao Elementary School
37.	Leonor D. Buenaventura	Bagumbayan Elementary School
38.	Daniel Panganiban	Parada Natinal High School
39.	Carmelita S. Gonzales	Tibaguin Elementary School
40.	Jesie L. Borja	Bunsuran NHS
41.	LOIDA V. GALANG	ENGR. VIRGILIO V. DIONISIO MEMORIAL HIGH SCHOOL
42.	Olympia R. Bautista	TABANG ELEMENTARY SCHOOL
43.	Raul C. ESPIRITU	Sdo Bulacan
44.	Daisy G. Sandig	Banga Elementary School
45.	EDELITA C. MERCADO	GUIGUINTO CENTRAL SCHOOL
46.	Olympia R. Bautista	Tabang Elementary School
47.	SHIRLEY R. LEONCIO	DRA. RUPERTA G. CALUAG ELEMENTARY SCHOOL
48.	Rosauro A. Villanueva	Prenza National High School
49.	GLICERIA B. DAYAO	SAN AGUSTIN ELEMENTARY SCHOOL
50.	Ofelia S. Jimenez	Parada National High School
51.	Luzviminda R. Miravalles	Parulan Elementary School
52.	JULIETA D. BONGCO	LAGUNDI ELEMETARY SCHOOL
53.	Imelda O. Suangco	Canatchile Elementary School
54.	Mario m. Villasenor	Rufino a. Cruz memorial elementary school
55.	Angelica S. Rivera	Salacot Elementary School
56.	EUFROCINA D. JIMENEZ	OOBANDO SCHOOL OF FISHERIES
57.	YOLANDA L. VALDIZNO	DAGAT-DAGATAN ELEMENTARY SCHOOL
58.	Leonor L. Molina	Norzagaray Elementary School
59.	Rosario De Guzman Carpio	Hagonoy East Central School
60.	Leonida T. Garcia	Caingin Elementary School
61.	Eugenia E. Bolinas	Laura De Leon Halili High School



Republic of the Philippines  
**Department of Education**  
REGION III  
SCHOOLS DIVISION OF BULACAN

62.	Herminia Mancilla Cumayao	Ramona S Trillana High School
63.	Felicidad M. Samson	Marcelo H. del Pilar Memorial School
64.	PRISCILA PINEDA-ILISCUPIDEZ	MARILAO SOUTH CENTRAL INTEGRATED SCHOOL - MARILAO SOUTH DISTRICT , MARILAO, BULACAN
65.	ROSITA DR. STA MARIA	LOLOMBOY NATIONAL HIGH SCHOOL
66.	JESUSA S. LUGO	SAN MIGUEL NATIONAL HIGH SCHOOL
67.	MA. DEL CARMEN C. VIOLA	San Miguel National High
68.	Herly R. Juario	Turo Elementary School
69.	Ofelia C. Lopez	Plaridel Elementary School
70.	Marilou Garrido Delos Reyes	San Miguel National High School
71.	SUSANA C. RIPALDA	SAN MIGUEL NATIONAL HIGH SCHOOL
72.	MA .FE D. FARNE	San Gabriel ES
73.	ASUNCION G. CRUZ	ENGR. VIRGILIO V. DIONISIO MEMORIAL HIGH SCHOOL
74.	Cherilyn R. Goyena	San Miguel National High School
75.	Edgardo G Anora	Dona candelaria meneses duque nhs
76.	Emilie I. Viquiera	Maronquillo Elementary School
77.	AGUSTINA M. PINEDA	SEGUNDO ESGUERRA SR. MEMORIAL ELEMENTARY SCHOOL
78.	LIBRADA M. DALMACIO	SAN AGUISTIN ELEMENTARY SCHOOL
79.	TEOFILA M. ANGULO	LAPNIT ELEMENTARY SCHOOL
80.	Esperanza Perez	Pandi North District
81.	Angelita C. Baltazar	Angat District
82.	Susana T Gabriel	San Nicolas Elem School
83.	Teodora S. Navarette	Sto. Nino Elementary School
84.	Celerina R. Del Rosario	Buga Elementary School
85.	Vilma C. Francisco	Lolomboy Elementary School
86.	Alejandro E Faustino	Inaon Integrated School
87.	Marissa S Reyes	Norzagaray Elementary School
88.	Melinda V. Dantis	Mandile Elementary School
89.	Belinda A. Libunao	Salacot Elementary School
90.	AUREA M. SANTOS	TAMPOK ELEMENTARY SCHOOL
91.	Luz Gatchalian Marpuri	Buguion Elementary School
92.	Lourdes M. joson	Bintog Elementary School



Republic of the Philippines  
**Department of Education**  
REGION III  
SCHOOLS DIVISION OF BULACAN

93.	HILARIA G. AGUILAR	TEODORA CRUZ ELEMENTARY SCHOOL
94.	Ma.Elena R. Perez	Sagrada Familia Elementary School
95.	EMELIZA F. VIDAL	SAN MIGUEL NATIONAL HIGH SCHOOL
96.	Teresita F. Valmocina	Pinaod Central School
97.	Evangelina T. Mendoza	Taal High School
98.	EDNA C. ATAYDE	ALAGAO ELEMENTARY SCHOOL
99.	Emelita L. Bautista	Northville V Elementary School
100.	IRENE R. ESPADILLA	SITIO PAG-ASA ES

**Program Management Team:**

Name	Designation
Norma P. Esteban, EdD, CESO V	Schools Division Superintendent
Maria Celina L. Vega, CESO VI	Assistant Schools Division Superintendent
Atty. Bryan M. Santos	OIC-Assistant Schools Division Superintendent
Cecilia S. Custodio	Chief, SGOD
Marilene G. Ramos	SEPS, HRD
Ma. Bella S. Fajardo	EPS II- HRD, Proponent
Cecille E. Cruz	EPS II- SMME, Monitoring and Evaluation
Ma. Jesusa V. Pampilon	EPS II- SMN, Documentation, ACR
Christian V. Dela Cruz	PDO I, Youth Formation, Resource Speaker
<b>Technical Working Committee</b>	
Engelbert S. dela Cruz	PDO I, Learners Formation
John Aldous B. Tanguis	PDO I, Plaridel
Precila A. Magpayo	PDO I, Bustos
Nhaire Kyla C. de Jesus	PDO I, Pulilan
Ronald Salvador	ICT
Bernadette R. de Jesus	Nurse II
Maria Luisa C. de Jesus	Nurse II







Republic of the Philippines  
**Department of Education**  
 REGION III  
**SCHOOLS DIVISION OF BULACAN**

Enclosure No. 2 to Division Memorandum No. 424, s. 2024

**Matrix of Activities**

**Day 1- October 17, 2024**

Time	Activity/Topic	Person-in-Charge
8:00- 8:30 AM	Registration	Program Management Team
8:30- 9:00 AM	Preliminary Program National Anthem Prayer Bulacan March Attendance Check Energizer	Program Management Team
	Welcome Remarks	Maria Celina L. Vega, CESO VI ASDS
	Statement of Purpose	Cecilia S. Custodio, PhD SGOD-Chief
	Inspirational Message	Norma P. Esteban, EdD, CESO V SDS
9:00 – 10:15 AM	-Discussion on the Documentary Requirements for Application for Retirement  -Benefits to be received by teaching and non-teaching personnel upon retirement  -Requirements for Clearance - <i>Question and Answer</i>	Victoria O. Madrigal
10:15 – 10:30 AM	 AM Health Break 	
10:30-12:00 PM	-Retirement Benefits Overview - Pension Loan and Pensioner's Privileges - Retirement Processing and Documentation - <i>Question and Answer</i>	GSIS Representative
12:00 – 1:00 PM	 Lunch Break 	
1:00 – 2:30 PM	Legal Matters for Retirees - <i>Question and Answer</i>	Atty. Bryan M. Santos OIC-ASDS



Republic of the Philippines  
**Department of Education**  
 REGION III  
**SCHOOLS DIVISION OF BULACAN**

2:30 – 2:45 PM	PM Health Break	
2:45 – 3:45 PM	-Services and benefits Available for retirees -Requirements for maintaining coverage with PhilHealth after retirement - <i>Question and Answer</i>	PhilHealth Representative
3:45 – 5:00 PM	Managing Retirement Funds, Investments, and budgeting for post-retirement life - <i>Question and Answer</i>	Allan Geoffrey G. Cruz, LPT, MAED Unit Manager Sun Life of Canada (Philippines)

**Day 2- October 18, 2024**

Time	Activity/Topic	Person-in-Charge
8:00- 8:30 AM	Management of Learning	Program Management Team
8:30 – 10:00	Health and Wellness	Macy E. Fresnoza Lead Trainer and Founder EF Yoga School
10:00 – 10:15	AM Health Break	
10:15 – 12:00	Yoga Session	Macy E. Fresnoza Lead Trainer and Founder EF Yoga School
12:00 – 1:00 PM	Lunch Break	
1:00 – 3:00 PM	Addressing the psychological aspects of retirement, including coping with change, finding purpose, and maintaining mental health.	Christian V. dela Cruz, LPT, RGC PDO I Registered Guidance Counselor Psychometrician
3:00 – 3:15 PM	PM Health Break	
3:15 – 4:00	Sharing of Experiences and Pieces of Advice from SDO Bulacan Retirees	MARCOS M. DELA CRUZ Former, Chief SGOD Former School Teacher
4:00 – 5:00 PM	Closing Program Awarding of Certificates End-of-Program Evaluation	Program Management Team



**Address:** Provincial Capitol Compound, Brgy. Guinhawa,  
 City of Malolos, Bulacan  
**Website:** <https://bulacandeped.com>  
**Email:** [bulacan@deped.gov.ph](mailto:bulacan@deped.gov.ph)