



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

June 29, 2026

DIVISION MEMORANDUM
No. 285, s. 2026

**IMPLEMENTATION OF THE FUNCTIONAL EDUCATION AND LITERACY
PROGRAM ON FINANCIAL LITERACY (FELP-FL)**

To: Assistant Schools Division Superintendents
CID Chief
Education Program Supervisors
Public Schools District Supervisors
Public Elementary and Secondary School Heads
Education Program Specialists II
All Others Concerned

1. In line with the Department of Education's formal adoption of the Basic Education Financial Education Policy (DepEd Order No. 022, s. 2021), this Division encourages all schools and community learning centers (CLCs) implementing the Alternative Learning System (ALS) Program to adopt the Functional Education and Literacy Program on Financial Literacy (FELP-FL). This program responds directly to the mandates of Republic Act (RA) No. 10922 and RA No. 10679, and is fully extended to interested ALS learners as a specialized short-term course. To incentivize participation and recognize lifelong learning competencies, learners who successfully complete the course will be awarded an official Micro-Certificate from the DepEd Central Office.

2. Functional literacy extends beyond basic academic reading and calculation; it encompasses the practical capability to apply learned skills effectively to real-life socio-economic contexts. Data from the recent Functional Literacy, Education, and Mass Media Survey (FLEMMS) underlines the critical necessity for actionable, contextualized literacy interventions. Furthermore, internal assessments indicate that while institutional personnel often display strong conceptual knowledge of budgeting and saving, socioeconomic pressures, structural debt dependency, and behavioral biases heavily impede actual financial wellness and long-term planning. To bridge this gap between knowledge and actual behavioral



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practice, this Division is institutionalizing a holistic financial literacy blueprint targeting ALS learners.

3. The FELP-FL aims to achieve the following:
 - 3.1. For Learners: Intensify the integration of core financial competencies (earning, saving, spending, budgeting, and investing) within the K to 12 curriculum across appropriate subject disciplines, including Mathematics, Values Education, and EPP/TLE;
 - 3.2. For Teachers and Staff: Provide comprehensive workplace financial wellness interventions, emphasizing personal cash flow management, debt consolidation, asset building, and active retirement planning to protect personnel from predatory lending schemes; and
 - 3.3. For the Community: Empower stakeholders and low-income households through school-community linkages, extending functional budgeting and financial inclusion advocacies to parents during institutional engagements (e.g., Parent-Teacher Association meetings, Portfolio Days).
4. Enclosure No. 1 contains the Core Components and Implementation Timeline
5. The duties and responsibilities of these division office units include:
 - 5.1 Curriculum Implementation Division (CID): Shall lead the systematic curriculum integration of financial literacy concepts, validate contextualized teacher-made instructional resources, and monitor classroom instructional delivery.
 - 5.2 School Governance and Operations Division (SGOD): Shall oversee human resource development, organize financial wellness programs for non-teaching and teaching personnel, and manage institutional partnerships with accredited financial entities.
 - 5.3 School Heads: Shall serve as chief implementers at the school level, ensuring that FELP-FL initiatives are explicitly written into the School Improvement Plan (SIP) and Annual Implementation Plan (AIP).



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6. Expenses incurred during school-level training, materials production, and local program evaluation shall be charged against the School MOOE or local funds, subject to standard DepEd accounting and auditing regulations. Partnerships with non-commercial stakeholders, local government units (LGUs), and accredited banking institutions are authorized, provided they adhere strictly to existing DepEd non-commercialization and partnership guidelines.

7. All School Heads of implementing schools or Community Learning Centers shall submit quarterly electronic progress reports tracking learner involvement and personnel attendance to their respective Public Schools District Supervisors (PSDSs), copy furnished the CID Office. A consolidated Division report shall be compiled at the end of the school year to gauge overall program effectiveness.

8. Immediate dissemination of and strict compliance with this Memorandum is directed.


CECILIA E. VALDERAMA, PhD, CESO VI
Schools Division Superintendent 



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Enclosure No. 1 to Div. Memo. No. 285 , 2026

Core Components and Implementation Timeline

| Lessons | Timeline |
|-----------------------------------|----------|
| Introduction to Personal Finances | 5hrs |
| Managing Income | 4 hrs |
| Saving | 6 hrs |
| Spending and Budgeting | 7 hrs |
| Borrowing | 6 hrs |
| Investing | 4 hrs |
| Protecting Your Finances | 9 hrs |
| Financial Planning | 4 hrs |
| Total | 45 hrs |