



Republic of the Philippines
Department of Education
REGION XI
SCHOOLS DIVISION OF PANABO CITY

Office of the Schools Division Superintendent

October 2, 2025

DIVISION MEMORANDUM

No. 0219, s 2025

ACCESS TO THE FINANCIAL MANAGEMENT RESOURCES

To : Asst. Schools Division Superintendent
Chief Curriculum Implementation Division, and
School Governance and Operations Division
All Public School District Supervisors
All Education Program Supervisors
All Public Secondary School Heads
All Teaching and Non-Teaching Personnel
All Division Office Personnel

1. All DepEd teaching and non-teaching personnel are encouraged to access the Personal Financial Management Course, offered by the Bangko Sentral ng Pilipinas E-Learning Academy (BELA), from November to December 2025.
2. The BELA modules can be accessed through the following platforms:
 - a. BELA website: bsplearn.bsp.gov.ph,
 - b. BELA mobile App: Matrix LMS,
*Available through App Store (iOS) or Goggle Play (Android)
 - c. BSP Mobile App
3. For queries, email hrrddneapro11@gmail.com
4. For your information and implementation.

JINKY B. FIRMAN PhD, CESO VI
Schools Division Superintendent

RELEASED

CCT 03 2025

RECORDS SECTION-SDO PANABO CITY
BY

Encl: As stated
CID/je y/ jbv



Republic of the Philippines
Department of Education
DAVAO REGION

September 23, 2025

REGIONAL MEMORANDUM
HRDD-2025-246

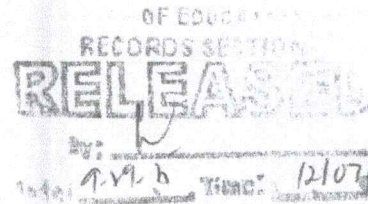
INFORMATION DISSEMINATION ON THE LAUNCHING OF
BSP E-LEARNING ACADEMY MODULES

To: Assistant Regional Director
Schools Division Superintendents

1. This has reference to DM-OUHROD-2025-2607, titled Financial Education for Teaching and Non-Teaching Personnel through the Bangko Sentral ng Pilipinas (BSP) E-Learning Academy (BELA) Modules dated September 12, 2025, be informed that all DepEd teaching and non-teaching employees are encouraged to access the BELA Personal Financial Management Course from November to December 2025.
2. For queries, email hrddneapro11@gmail.com.
3. Immediate dissemination of this Memorandum is directed.

ALLAN G. FARNAZO
Director IV

Encl.: As stated
ROH3/glv





Republika ng Pilipinas

Department of Education

OFFICE OF THE UNDERSECRETARY

HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT

RECEIVED
18 SEP 2025
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2:16

MEMORANDUM

DM-OUHROD-2025- 2607

FOR : Undersecretaries
Assistant Secretaries
Bureau/Service Directors
Regional Directors
School Division Superintendents
Assistant School Division Superintendents
All Others Concerned

FROM : 
WILFREDO E. CABRAL
Undersecretary

SUBJECT : FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING
PERSONNEL THROUGH THE BANGKO SENTRAL NG PILIPINAS
(BSP) E-LEARNING ACADEMY (BELA) MODULES

DATE : September 12, 2025

Pursuant to Department of Education Order (DO) No. 22, s. 2022 entitled "*Financial Education Policy*", the department targets to enhance the financial literacy and financial capability of all learners, teachers, and DepEd personnel to make sound financial decisions that lead to financial health and financial inclusion.

The Department of Education (DepEd), BDO Foundation, and the Bangko Sentral ng Pilipinas (BSP) entered into a Memorandum of Agreement (MOA) in January 2025 for the project, "*Strengthening the Financial Education Program for K to 12 Learners and DepEd Teaching and Non-Teaching Personnel*".

As part of the continuing efforts of DepEd to strengthen the financial education program to its personnel and in celebration of the **National Teachers Month** this September and **World Teachers Day** in October, DepEd together with the BSP and BDO Foundation will be launching starting this September the **BSP E-LEARNING ACADEMY (BELA)**, an online platform that provides e-learning courses on personal finance, economics, and central banking.

In this regard, all DepEd teaching and non-teaching personnel are encouraged to access the **BELA Personal Financial Management Course**, from September until December, consisting of nine (9) self-paced e-learning modules, each of which can be completed in less than 30 minutes.

Topics include:

- financial planning
- budgeting and saving
- debt management
- basics of investing
- financial consumer protection
- digital financial literacy
- fraud and scam prevention
- Personal Equity and Retirement Account (PERA), and
- the BSP's role in the economy

The BELA platform shall be accessible to DepEd teaching and non-teaching personnel based on a **clustered schedule** (Annex A).

The BELA modules can be accessed through the following platforms:

- BELA Website: bsplearn.bsp.gov.ph
- BELA Mobile App: Matrix LMS
 - Available through App Store (iOS) or Google Play (Android)
- BSP Mobile App

For further reference, attached is a **User Guide** (Annex B), which provides a step-by-step registration process, login instructions, and how to navigate the BELA platform. Certificates of Completion will be issued electronically and may be downloaded once a module has been completed.

This initiative will aid in the production of a financially literate and debt-free teaching force.

For any concerns and/or clarifications, you may contact Ms. Twinquel L. Dimailig of the BHROD – EWD through at bhrod.ewd@deped.gov.ph or usec.hrod@deped.gov.ph.

For information and guidance.

Copy furnished:
OFFICE OF THE SECRETARY
osec@deped.gov.ph

ANNEX A

BSP E-Learning Academy Schedule of Access for the Department of Education

SEPTEMBER-OCTOBER	NOVEMBER-DECEMBER
<ul style="list-style-type: none">• National Capital Region (including Central Office)	<ul style="list-style-type: none">• Central Visayas (Region VII)
<ul style="list-style-type: none">• Ilocos Region (Region I)	<ul style="list-style-type: none">• Negros Island Region (NIR)
<ul style="list-style-type: none">• Cagayan Valley (Region II)	<ul style="list-style-type: none">• Eastern Visayas (Region VIII)
<ul style="list-style-type: none">• Cordillera Administrative Region (CAR)	<ul style="list-style-type: none">• Zamboanga Peninsula (Region IX)
<ul style="list-style-type: none">• Central Luzon (Region III)	<ul style="list-style-type: none">• Northern Mindanao (Region X)
<ul style="list-style-type: none">• CALABARZON (Region IV-A)	<ul style="list-style-type: none">• Davao Region (Region XI)
<ul style="list-style-type: none">• MIMAROPA (Region IV-B)	<ul style="list-style-type: none">• SOCCSKSARGEN (Region XII)
<ul style="list-style-type: none">• Bicol Region (Region V)	<ul style="list-style-type: none">• Caraga (Region XIII)
<ul style="list-style-type: none">• Western Visayas (Region VI)	<ul style="list-style-type: none">• Bangsamoro Autonomous Region in Muslim Mindanao (BARMM)