



Republic of the Philippines  
**Department of Education**  
 REGION X  
**SCHOOLS DIVISION OF LANAO DEL NORTE**

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November 6, 2025

DIVISION MEMORANDUM  
 No. 703 s. 2025

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

To: Assistant Schools Division Superintendent  
 Chief-Curriculum Implementation Division  
 Chief-Schools Governance and Operations Division  
 Public Elementary and Secondary School Heads  
 Others Concerned

1. In reference to **Regional Memorandum No. 823, s. 2025**, this Office disseminates information on the conduct of the **Financial Education Program for Teaching and Nonteaching Personnel** through the **BSP E-Learning Academy (BELA)**.
2. This initiative supports DepEd Order No. 22, s. 2022, titled Financial Education Policy, which aims to enhance the financial literacy and financial capability of all DepEd personnel and learners to make sound financial decisions that lead to financial health and inclusion.
3. The BELA platform is an online learning site that provides free, self-paced courses on personal finance, economics, and central banking. Its Personal Financial Management Course comprises nine e-learning modules, each designed to be completed in less than 30 minutes
4. Users may access the BELA platform following the clustered regional schedule provided below:
 

November to December:  
 Regions VII, VIII, IX, X, XI XII, XIII, NIR, and BARMM
5. The BELA modules can be accessed through the following platforms:
  - a. BELA Website: [bsplearn.bsp.gov.ph](http://bsplearn.bsp.gov.ph)
  - b. BELA Mobile App: Matrix LMS (available on App Store and Google Play)
  - c. BSP Mobile App
6. Upon successful completion of each module, participants shall be issued a digital certificate, which can be downloaded and printed for their records.
7. For guidance on registration process, login instructions, and how to navigate the BELA platform, please refer to the BELA User Guide provided in the attached Memorandum.



Address: DepEd-Division of Lanao del Norte, Pigcarangan, Tubod, Lanao del Norte  
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Republic of the Philippines  
**Department of Education**  
REGION X  
**SCHOOLS DIVISION OF LANAO DEL NORTE**

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8. This Office directs the immediate and wide dissemination of this Memorandum.

**EDWIN R. MARIBOJOC, CESO V**  
Schools Division Superintendent

ATCH: As stated  
To be indicated in the Perpetual Index  
Under the following subjects:

FINANCIAL EDUCATION      TRAINING PROGRAM

RE:      Financial Education Program for Teaching and Nonteaching Personnel

HRD/jri



**Address:** DepEd-Division of Lanao del Norte, Pigcarangan, Tubod, Lanao del Norte  
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Republic of the Philippines  
**Department of Education**  
REGION X - NORTHERN MINDANAO

DEPARTMENT OF EDUCATION  
RECORDS SECTION, REGIONAL OFFICE NO. 7  
CAGAYAN DE ORO CITY  
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25-140536

October 15, 2025

REGIONAL MEMORANDUM  
No. 823, s. 2025

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

To: School Division Superintendents  
All Others Concerned

1. Following the attached **DepEd Memorandum DM-OUHROD-2025-0607** issued by the Office of the Undersecretary for Human Resource and Organizational Development (OUHROD), the Department of Education (DepEd), in partnership with the **Bangko Sentral ng Pilipinas (BSP)** and **BDO Foundation**, announces the conduct of the **Financial Education Program for Teaching and Nonteaching Personnel** through the **BSP E-Learning Academy (BELA)**.

2. This initiative supports **DepEd Order No. 22, s. 2022**, titled **Financial Education Policy**, which aims to enhance the financial literacy and financial capability of all DepEd personnel and learners to make sound financial decisions that lead to financial health and inclusion.

3. The BELA platform is an online learning site that offers free self-paced courses on personal finance, economics, and central banking. The BELA Personal Financial Management Course consists of nine e-learning modules, each of which can be completed in less than 30 minutes.

4. Topics include the following:

- a. Financial planning
- b. Budgeting and saving
- c. Debt management
- d. Basics of investing
- e. Financial consumer protection
- f. Digital financial literacy
- g. Fraud and scam prevention
- h. Personal Equity and Retirement Account (PERA)
- i. BSP's role in the economy

5. Supporting the continuing efforts of DepEd to strengthen financial education among its personnel and the celebration of **National Teachers' Month (NCM)** and **World Teachers' Day (WTD)**, all teaching and nonteaching personnel are encouraged to access and complete the BELA modules.



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6. The BELA platform shall be accessible based on a **clustered regional schedule** as follows:

- a. **September-October:**  
NCR, Regions I, II, III, IV-A, IV-B, V, VI, and CAR
- b. **November-December:**  
Regions VII, VIII, IX, X, XI, XII, XIII, NIR, and BARMM

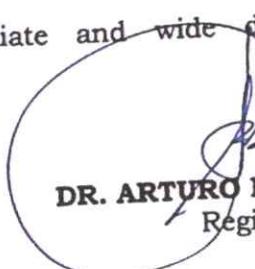
7. The BELA modules can be accessed through the following platforms:

- a. **BELA Website:** [bsplearn.bsp.gov.ph](http://bsplearn.bsp.gov.ph)
- b. **BELA Mobile App: Matrix LMS** (available on App Store and Google Play)
- c. **BSP Mobile App**

8. Upon completion of each module, the participants will receive a **digital certificate**, which may be downloaded and printed.

9. For guidance on registration, login, and navigation, the personnel may refer to the **BELA User Guide** provided in the national Memorandum.

10. This Office directs the immediate and wide dissemination of this Memorandum.

  
**DR. ARTURO B. BAYOCOT, CESO III**  
Regional Director

ATCH.: As stated  
To be indicated in the Perpetual Index  
under the following subjects:

FINANCIAL EDUCATION      TRAINING PROGRAM  
RE:      Financial Education Program for Teaching and Nonteaching Personnel  
HRDD/onb



Republika ng Pilipinas

**Department of Education**

OFFICE OF THE UNDERSECRETARY

HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT

**MEMORANDUM**  
DM-OHROD-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.



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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](http://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](mailto:bhrod.ewd@deped.gov.ph) or [usec.hrod@deped.gov.ph](mailto:usec.hrod@deped.gov.ph).

For information and guidance.

Copy furnished:  
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[BHROD-EWD/Twinquel]



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