



Republic of the Philippines
Department of Education
REGION III
SCHOOLS DIVISION OFFICE OF BATAAN

OCT 14 2025

DIVISION ADVISORY

No. 264, s. 2025

To: Assistant Schools Division Superintendent
Chief Education Supervisors
Education Program Supervisors
Public Schools District Supervisors
Public Elementary and Secondary School Heads
Teaching and Non-Teaching Personnel
All Others Concerned

This Office informs all concerned that the Bangko Sentral ng Pilipinas will conduct the Bangko Sentral ng Pilipinas E-learning for Academy (BELA) Financial Education for the Department of Education (DepEd) Teaching and Non-Teaching Personnel from September to October 2025.

This course can be accessed via BELA Website: bsplearn.bsp.gov.ph, BELA Mobile App: Matrix LMS (App Store iOS or Google Play Android) and BSP Mobile App. Electronic Certificate will be issued upon completion of each module.

Furthermore, all personnel who are interested and will complete the course are required to fill out the registration form through this link: <https://tinyurl.com/BELAregistration>. The list of participants will be submitted to the Regional Focal Person.

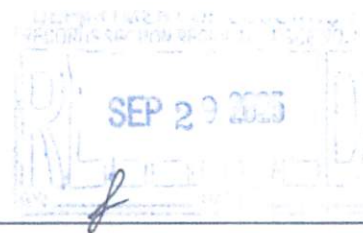
Attached is a copy of Regional Memorandum No. 303, s. 2025, for further details and inquiries.

CAROLINA S. VIOLETA, EdD, CESO V
Schools Division Superintendent

SO4
October 14, 2025



Republic of the Philippines
Department of Education
REGION III-CENTRAL LUZON



REGIONAL MEMORANDUM

No. 303, s. 2025

BANGKO SENTRAL NG PILIPINAS E-LEARNING ACADEMY (BELA) FINANCIAL EDUCATION FOR THE DEPARTMENT OF EDUCATION (DEPED) TEACHING AND NON-TEACHING PERSONNEL

To: Assistant Regional Director
Schools Division Superintendents
Chiefs, Regional Functional Division
Chiefs, School Governance and Operations Division (SGOD)
Division Partnership Focal Persons
Public Elementary and Secondary School Heads
Teaching and Non-Teaching personnel
All Others Concerned

1. Pursuant to Department of Education Order (DO) No. 22 series of 2022, titled Financial Education Policy that aims 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.

2. Relative to this, the Department of Education (DepEd), BDO Foundation and the Bangko Sentral ng Pilipinas (BSP) inked a Memorandum of Agreement (MOA) on the **Strengthening the Financial Education Program for K to 12 Learners and DepEd Teaching and Non-Teaching Personnel** which aims to enhance financial literacy and capability among K to 12 learners, as well as DepEd teaching and non-teaching personnel by integrating comprehensive financial education into the curriculum and professional development initiatives.

3. With this partnership, the Bangko Sentral ng Pilipinas has created Innovative Financial Education Program through **BELA Personal Financial Management Course** which aims to develop the financial literacy, decision-making skills, and responsible financial behaviors of DepEd teaching and non-teaching personnel and to promote financial well-being and economic resilience. This course is composed of self-paced e-learning modules, to wit:

- 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), and;
- i. Bangko Sentral ng Pilipinas (BSP's) role in the economy



Address: Matalino St. D.M. Government Center,
Maimpis, City of San Fernando (P)
Telephone Number: (045) 598-8580 to 89
Email Address: region3@depd.gov.ph





Republic of the Philippines
Department of Education
REGION III-CENTRAL LUZON

4. This course can be accessed via **BELA Website: bsplearn.bsp.gov.ph**, **BELA Mobile App: Matrix LMS (App store iOS or Google play Android)** and **BSP Mobile App**. Electronic certificate of completion will be issued upon completion of each module. The BELA started guide is enclosed for reference.

5. The target participants are all teaching and non-teaching DepEd Personnel. **The access schedule of DepEd Region III teaching and non-teaching personnel is on September to October 2025.** In addition, the Division Partnership Focal Person is requested to submit the list of teaching and non-teaching personnel who completed all modules on or before **November 15, 2025** via this link: <https://tinyurl.com/BELA-participants-R3> using the attached template.

6. For inquires and concerns, you may directly coordinate with **Dr. Ginno Jhep A. Pacquing**, Project Development Officer IV via his email address at ginnojhep.pacquing@deped.gov.ph.

7. For information and compliance.

RONNIE S. MALLARI, PhD, CESO V
Regional Director

Encl.: Started Guide
References: DM-OUHROD-2025-2607
To be indicated in the Perpetual Index
under the following subjects:

BSP	BELA
FINANCIAL	LITERACY

ESSD 1/spp1
September 23, 2025

To send feedback
regarding any of
our services,
kindly scan the
QR Code.



Address: Matalino St. D.M. Government Center,
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Telephone Number: (045) 598-8580 to 89
Email Address: region3@deped.gov.ph





Republic of the Philippines
Department of Education
REGION III-CENTRAL LUZON

List of Completed Participants
BELA Personal Financial Management Course

Division: _____

No.	Name	School
1		
2		
3		
4		
n		

Prepared by;

Division Partnership Focal Person

Recommending Approval:

Chief, SGOD

Approved:

Schools Division Superintendent



Address: Matalino St. D.M. Government Center,
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Republika ng Pilipinas

Department of Education

OFFICE OF THE UNDERSECRETARY

HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT

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.



Room 102, Rizal Building, DepEd Complex, Meralco Ave., Pasig City 1600
Telephone Nos.: (+632) 86337206, (+632) 86318494
Email Address: usec.hrod@deped.gov.ph | Website: www.deped.gov.ph

Doc. Ref. Code	CO-OUHROD-F002	Rev	00
Effectivity	03.23.23	Page	1 of 3



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

[BHROD-EWD/Twinquel]



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ANNEX A

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

SEPTEMBER-OCTOBER	NOVEMBER-DECEMBER
• National Capital Region (including Central Office)	• Central Visayas (Region VII)
• Ilocos Region (Region I)	• Negros Island Region (NIR)
• Cagayan Valley (Region II)	• Eastern Visayas (Region VIII)
• Cordillera Administrative Region (CAR)	• Zamboanga Peninsula (Region IX)
• Central Luzon (Region III)	• Northern Mindanao (Region X)
• CALABARZON (Region IV-A)	• Davao Region (Region XI)
• MIMAROPA (Region IV-B)	• SOCCSKSARGEN (Region XII)
• Bicol Region (Region V)	• Caraga (Region XIII)
• Western Visayas (Region VI)	• Bangsamoro Autonomous Region in Muslim Mindanao (BARMM)



BSP E-Learning Academy (BELA)

Getting Started Guide

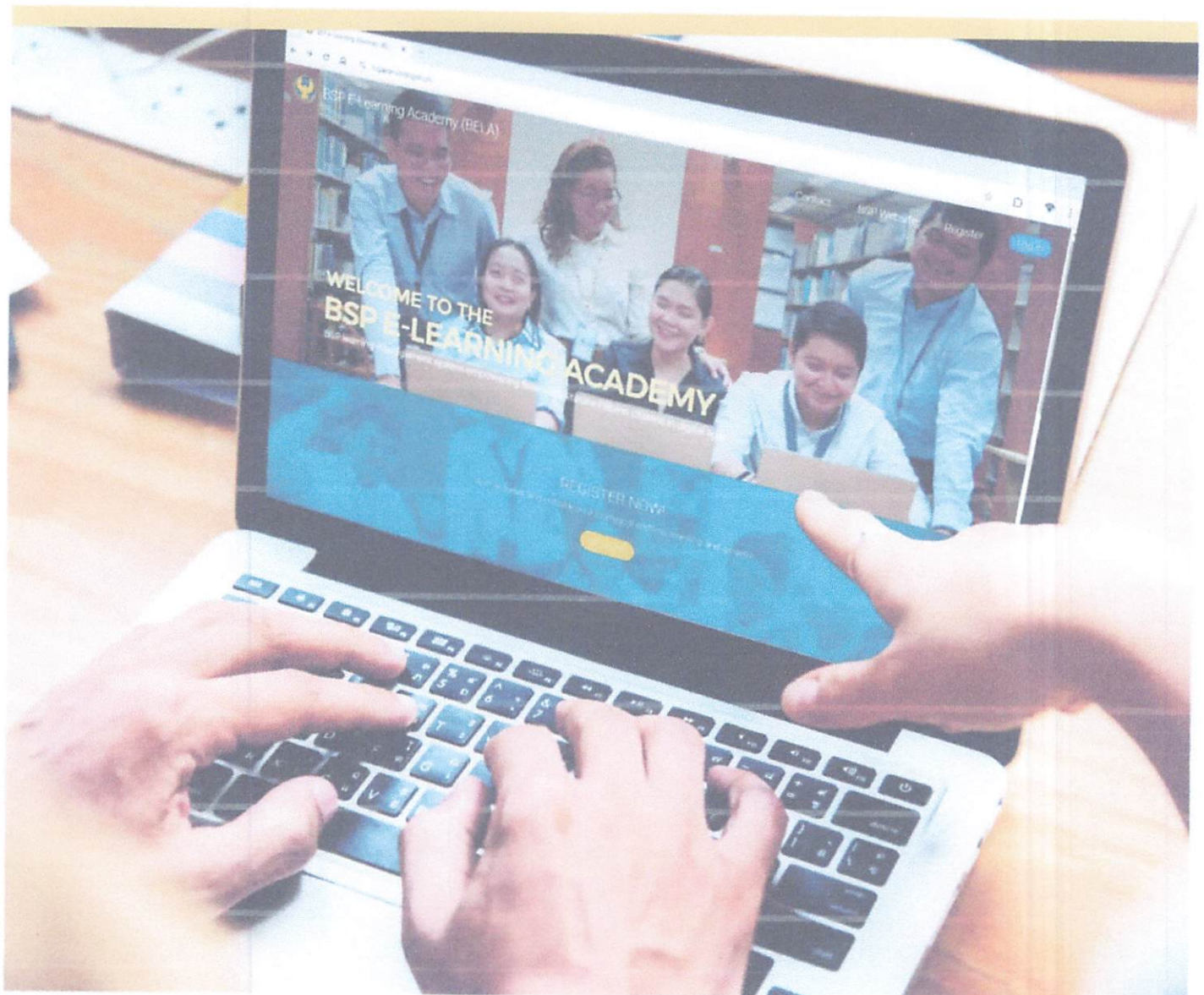




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I. Introduction

The BSP E-Learning Academy (BELA) is a learning management system (LMS) that aims to provide top-tier e-learning courses in the fields of personal finance, economics, and central banking.

At BELA, we believe that education is the key to financial literacy and economic empowerment. Whether you're a seasoned professional, a curious learner, or someone looking to enhance their understanding of these critical areas, you are in the right place.

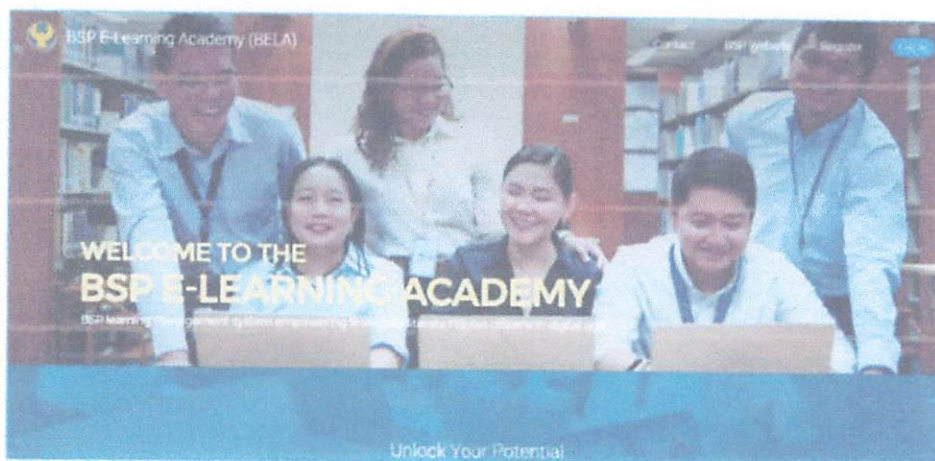
Our e-learning courses, accessible anytime, anywhere, are meticulously crafted by experts in their fields to provide you with comprehensive insights, practical skills, and real-world applications. From understanding the fundamentals of personal finance to delving into the intricacies of economic policies and central banking mechanisms, our interactive and self-paced programs are designed to cater to learners of all levels.

Through BELA, you'll have the opportunity to expand your knowledge, sharpen your skills, and make informed decisions that can positively impact your financial well-being and contribute to a better understanding of economic principles.

To ensure a smooth start to your learning journey, we have prepared this helpful guide, which covers essential steps that learners should take when getting started with BELA. Refer to the table of contents for quick access to specific topics.

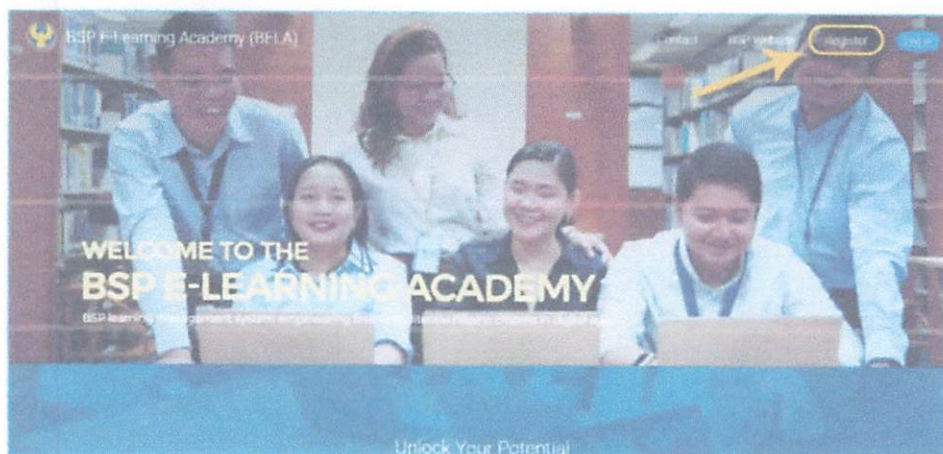
II. How to Register

1. Access BELA through this link: <https://bsplearn.bsp.gov.ph>.





2. Click the "Register" button at the top right corner.



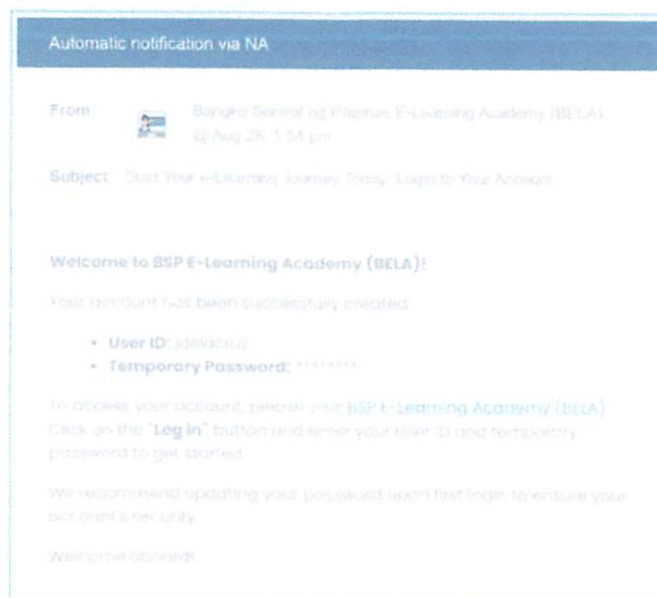
3. Upon clicking, you will be directed to the registration form. Please fill out the necessary information and click Submit.

Once registered, your login credentials will be sent to your registered email address. You will also receive separate emails with the links to access each e-learning module that you need to complete.

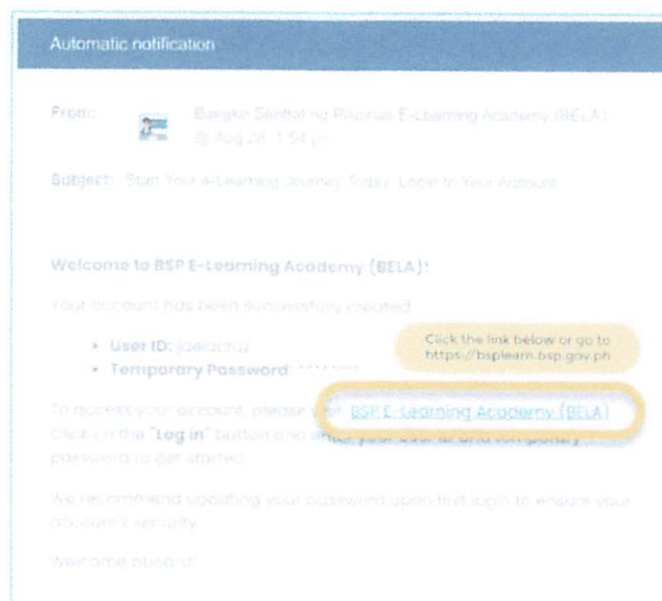


III. Login Instructions

1. The login credentials will be sent to your registered email address. Please note that the confirmation emails might be directed to your Junk or Spam mail folder (messages@matrixlms.com.au) due to the platform being hosted on Cypher Learning.

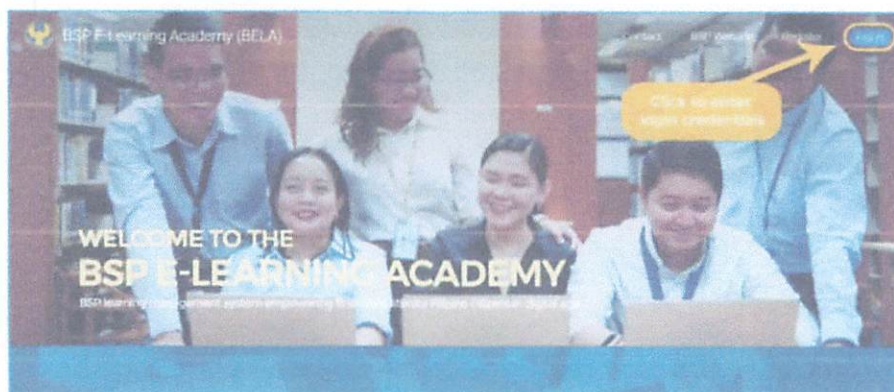


2. To go to the login page, access BELA through this link: <https://bsplearn.bsp.gov.ph> or click the link on the login instructions email as shown below.

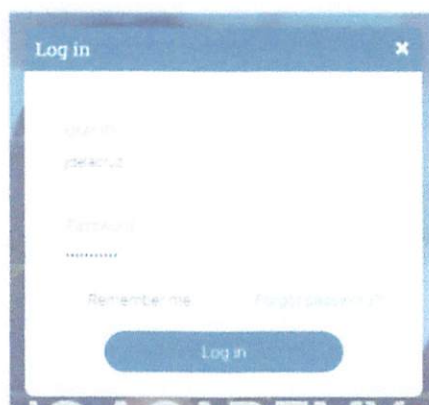




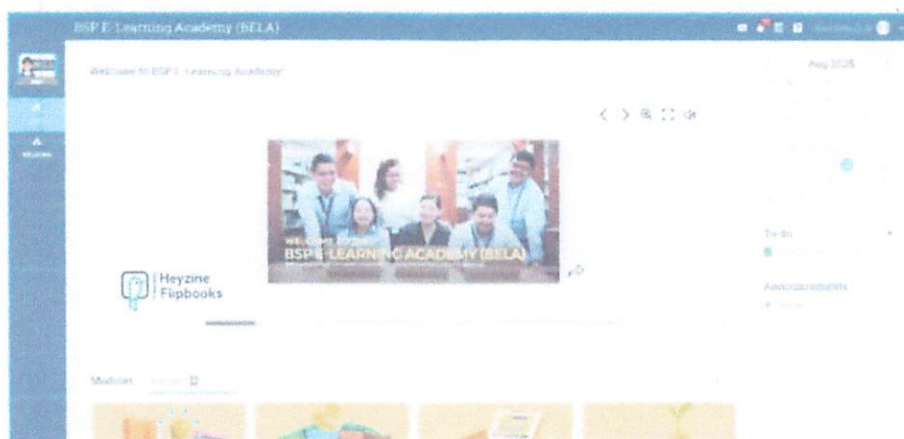
3. Upon clicking the link, you will be directed to the login page.
Click the "Log in" button at the top right corner to log in to your account.



4. Enter your login credentials and then click the login button.



5. Congratulations! You have successfully logged into your account.





IV. Navigating the Platform

A. Home Page

The learner dashboard is the first page you see when you log in to your account. Here, you will find an overview of your courses and groups. You can also see your calendar, to-do list, announcements, and more.



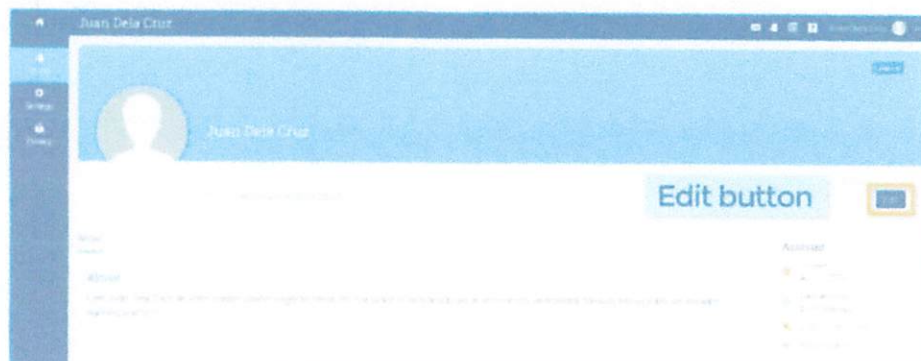
B. Profile

Your profile page contains your basic information, account details, awards, certificates, and more. The information that is visible depends on your account type and the platform's security settings.

You can access your profile by clicking your name in the top right bar.



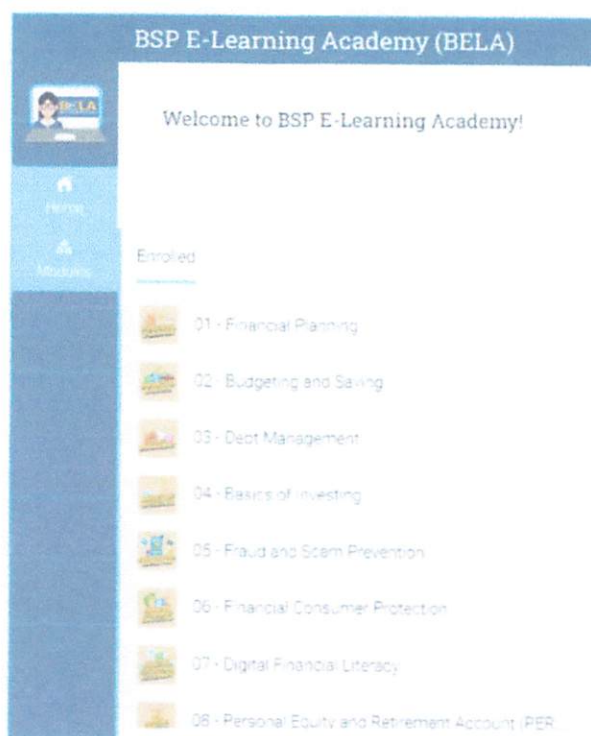
To edit your profile (e.g., account information and password), click on the Edit button.



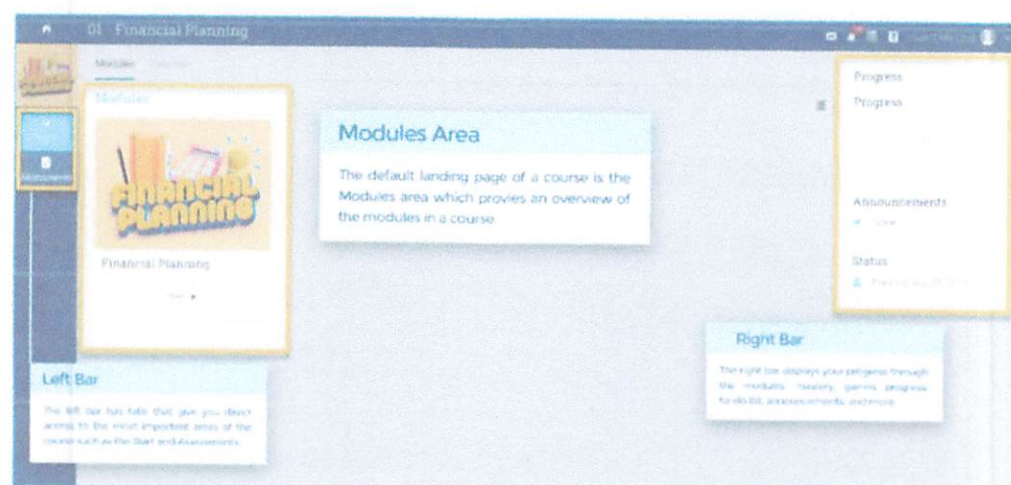


C. Courses

In the left bar of your home page, you will see the courses in which you are enrolled.



In the module page, you will see the following sections:





In the left bar, you can see your progress for each section of a module and the module itself.



This shows that you have completed the section.

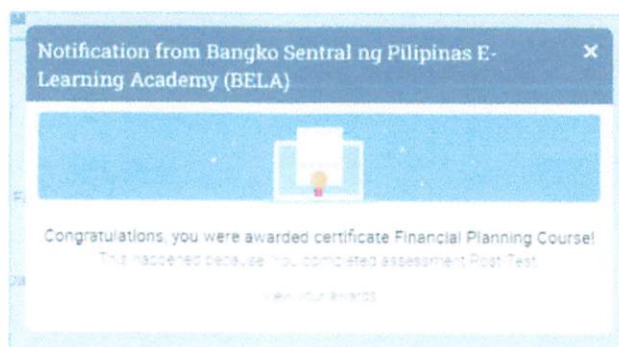


This shows you that the section has not been completed, and there are courses or assessments to take.



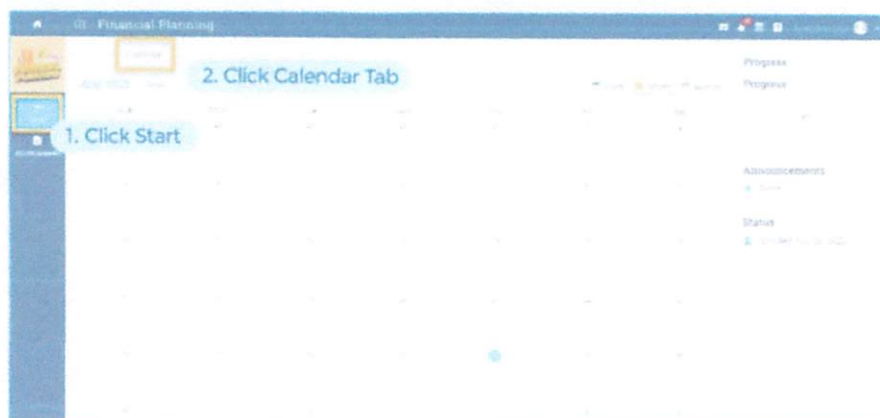
This icon indicates that the section is locked. The current section must be completed before unlocking the next.

After completing a course/module, you will receive a notification for your certificate of completion, which you may download and save to your personal computer.



C.3. Course Calendar

To access the course calendar, go to Start and click the Calendar tab. The calendar shows all the course events, such as deadlines and schedules of synchronous and asynchronous activities as applicable.





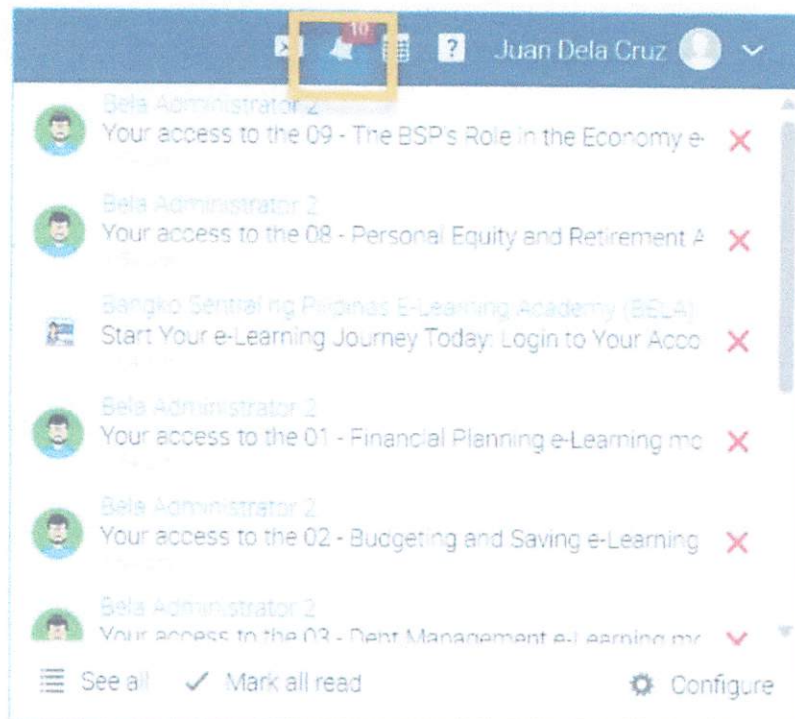
C.4. Right Bar

In the right bar, you can find: your course progress, activity display, to-do list, announcements, upcoming events, and enrollment status. To see more details, click on an item.



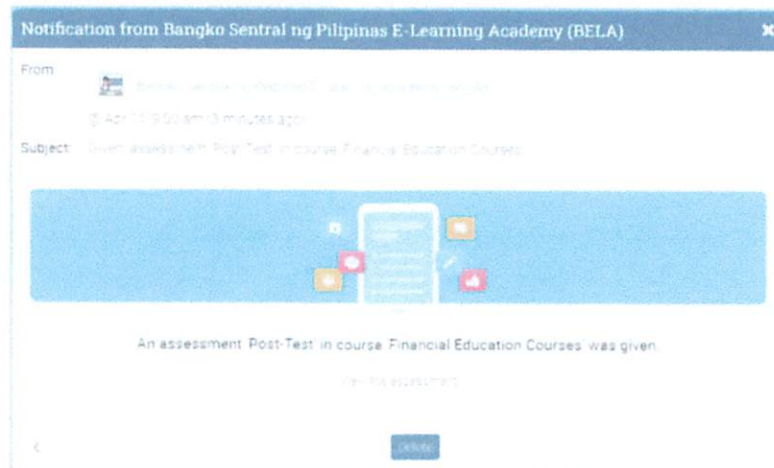
D. Notifications

To see your notifications, go to the notification icon in the top right bar. A drop-down menu will appear that lists your most recent notifications. Notifications include course-related notifications, activities, and enrollments.





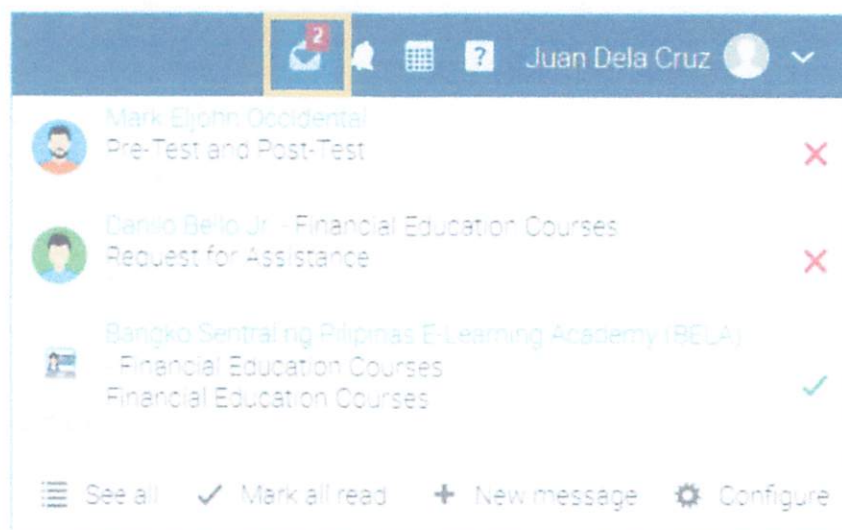
To select which notifications are automatically emailed to your registered email address, click the **Configure** option.



E. Communication Channels

You can communicate with instructors and colleagues through “Messages” feature.

To see your inbox, click on the message icon in the top right bar. A drop-down menu will appear that lists the most recent messages.





To read a message, click on it. To reply to a message, click Reply, enter your response, and click Send. To delete a message, click Delete.

