



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

Advisory No. 304, s. 2026

September 23, 2026

In compliance with DepEd Order (DO) No. 8, s. 2013  
this advisory is issued not for endorsement per DO 28, s. 2001,  
but only for the information of DepEd officials,  
personnel/staff, as well as the concerned public.  
(Visit [www.deped.gov.ph](http://www.deped.gov.ph))

**Teacher, Ikaw naman! Credit Smart para sa mas  
Matatag na Kinabukasan**

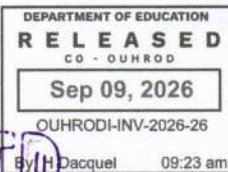
This Office informs all concerned that the Department of Education-Bureau of Human Resource and Organizational Development-Employee Welfare Division (BHROD-EWD) is conducting the webinar titled "Teacher, Ikaw naman! Credit Smart para sa mas Matatag na Kinabukasan" on October 2, 2026 via Zoom and through various online platforms.

Attached is the DM-OUHRODI-2026-3613, for further reference.

For information and guidance.

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

S05/rjvm  
September 23, 2026



Republika ng Pilipinas  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY  
HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT, AND INFRASTRUCTURE



**MEMORANDUM**  
**DM-OUHRODI-2026-3613**

**TO :** Regional Directors  
School Division Superintendents  
Assistant School Division Superintendents  
All Other Concerned

**FROM :** **WILFREDO E. CABRAL**  
Undersecretary Human Resource and Organizational Development,  
and Infrastructure

**SUBJECT :** **INVITATION TO THE CREDIT INFORMATION CORPORATION'S**  
**"TEACHER, IKAW NAMAN! CREDIT SMART PARA SA MAS**  
**MATATAG NA KINABUKASAN"**

**DATE :** September 08, 2026

Consistent with the continuing efforts of the Department of Education (DepEd) in advocating for financial literacy among its personnel, the Bureau of Human Resource and Organizational Development – Employee Welfare Division (BHROD – EWD) encourages all teaching and nonteaching personnel to attend the **Credit Information Corporation (CIC)<sup>1</sup> spearheaded webinar entitled "Teacher, Ikaw Naman! Credit Smart para sa Mas Matatag na Kinabukasan."** on October 02, 2026, from 9:00 a.m. to 12:00 p.m. via Zoom and will be simultaneously livestreamed via Zoom and CIC's official Facebook page (please check official FB page link).

The webinar is in line with the National Teacher's Month celebration, and CIC's mandate on promoting responsible borrowing, credit awareness, and a better understanding of the country's credit information system.

In view thereof, all DepEd personnel **are encouraged to actively participate in the activity**, in collaboration with the Credit Information Corporation (CIC), championing financial literacy and financial well-being among DepEd personnel. Attached are the Indicative Program and publicity materials for your reference and guidance.

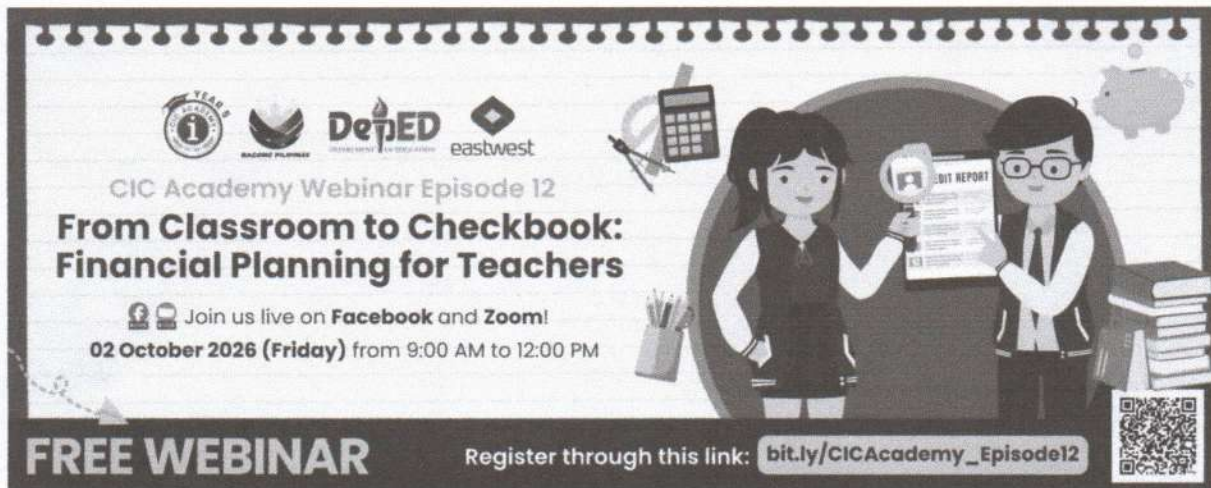
For any concerns and/or clarifications, you may contact Ms. Twinquel L. Dimailig of the BHROD – EWD through [bhrod.ewd@deped.gov.ph](mailto:bhrod.ewd@deped.gov.ph).

Copy furnished:  
**OFFICE OF THE SECRETARY**  
[osec@deped.gov.ph](mailto:osec@deped.gov.ph)

<sup>1</sup> Under Republic Act No. 9510, the Credit Information Corporation has the powers and functions to receive and consolidate basic credit data, to act as a central registry or central repository of credit information, and to provide access to reliable, standardized information on credit history and financial condition of borrowers (Accessed: <https://cic.gov.ph/vision-and-mission/>)

**Indicative Program***CIC Academy Webinar**October 02, 2026, Friday, 9:00 a.m. to 12:00 p.m.**Live Via Zoom and CIC's Official Facebook Account*

| <b>Time</b>             | <b>Activities</b>                                         |
|-------------------------|-----------------------------------------------------------|
| 8:30 a.m. – 9:00 a.m.   | Opening of the Zoom platform for participants             |
| 9:00 a.m. – 9:15 a.m.   | Preliminaries                                             |
| 9:15 a.m. – 9:45 a.m.   | Resource Speaker<br><b>Department of Education</b>        |
| 9:45 a.m. – 9:50 a.m.   | Health Break                                              |
| 9:50 a.m. – 10:00 a.m.  | Ice Breaker                                               |
| 10:00 a.m. – 10:45 a.m. | Resource Speaker<br><b>Credit Information Corporation</b> |
| 10:45 a.m. – 11:45 a.m. | Live Question and Answer session                          |
| 11:45 a.m. – 12:00 p.m. | Webinar Evaluation<br>Announcement of Winners             |



**10 YEARS** **DepED** **eastwest**

CIC Academy Webinar Episode 12

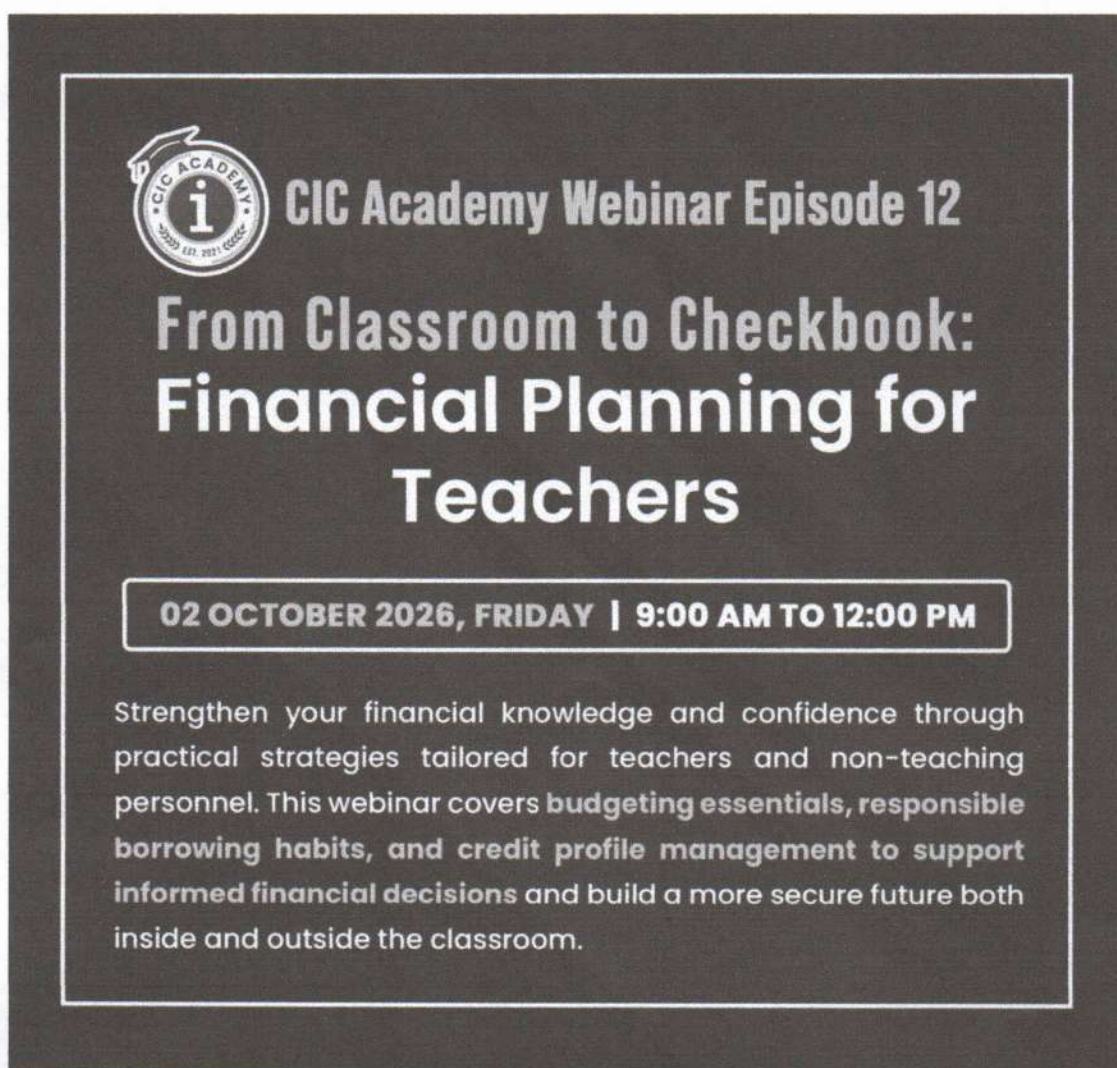
**From Classroom to Checkbook:  
Financial Planning for Teachers**

Join us live on **Facebook** and **Zoom!**

**02 October 2026 (Friday)** from 9:00 AM to 12:00 PM

**FREE WEBINAR**

Register through this link: [bit.ly/CICAcademy\\_Episode12](https://bit.ly/CICAcademy_Episode12)



**CIC ACADEMY** **CIC Academy Webinar Episode 12**

**From Classroom to Checkbook:  
Financial Planning for Teachers**

**02 OCTOBER 2026, FRIDAY | 9:00 AM TO 12:00 PM**

Strengthen your financial knowledge and confidence through practical strategies tailored for teachers and non-teaching personnel. This webinar covers **budgeting essentials**, **responsible borrowing habits**, and **credit profile management** to support **informed financial decisions** and build a more secure future both inside and outside the classroom.