



DEPARTMENT OF EDUCATION  
Schools Division of Biñan City  
RECORDS SECTION

Republic of the Philippines  
Department of Education  
REGION IV-A CALABARZON  
CITY SCHOOLS DIVISION OF BINAN CITY

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DIVISION MEMORANDUM

No. 100, s. 2021

**USAPANG LEGAL: PANGUNGUTANG AT MGA RESPONSIBILIDAD NG MGA  
NAGPAPAHIRAM, NANGHIHIRAM AT CO-MAKER**

To : Assistant Schools Division Superintendent  
Chief, School Governance and Operations Division  
Chief, Curriculum Implementation Division  
All Public Schools District Supervisors  
All School Heads  
All Others Concerned

1. Consistent with Republic Act No. 10922 also known as Economic and Financial Literacy Act which declares that the State shall develop national consciousness on economic and financial literacy and pursuant to the launching of Department of Education's Personal Financial Management Program to address the financial wellness of its employees, this Office announces the conduct of ***Usapang Legal: Pangungutang at Mga Responsibilidad ng mga Nagpapahiram, Nanghihiram at Co-Maker on April 16, 2021, 1:00pm-4:00pm via online platform.***
2. This activity aims to help participants:
  - a. manifest understanding on the roles and responsibilities of lenders, borrowers and co-makers,
  - b. share practical tips and strategies to manage debt, and
  - c. realize the value of financial discipline and accountability.
3. Participants to this activity are **ALL** SDO Personnel, School Heads, Teachers and School-based Non-Teaching Personnel. Link to the said activity will be provided to the Division Chiefs/Head of Offices and School Heads on April 15.
4. All participants are advised to register thru: [tinyurl.com/UsapangLegal](http://tinyurl.com/UsapangLegal) on or before April 9, 2021.
5. Should there be questions and clarifications, please contact Mary Joy L. Cabiles, SEPS-HRD at (049) 511-4191.
6. Immediate dissemination of and strict compliance with this Memorandum is desired.

**EDNA FAURA-AGUSTIN**  
Schools Division Superintendent



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