

Republic of the Philippines

Department of Education

Region VI-Western Visayas SCHOOLS DIVISION OF KABANKALAN CITY

Division Advisory No. <u>009</u>, s. 2024 May <u>08</u>, 2024

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 SDO Kabankalan City officials, personnel/staff, and all others concerned (Visit https://www.depedkabankalancity.com/)

Attached is an invitation from **Junior Achievement of the Philippines**, **Inc. (JA Philippines)** inviting interested Grade 4 and Grade 5 public school learners to join in their program, "Cashcapades".

The event is a competition that envisions the integration of Financial Literacy and Entrepreneurship education that will be divided into the following sections, which cover the topic: Earn, Save, Spend, and Donate. Interested participants can join with a *maximum of 1 entry per activity*.

The mechanics and criteria for the Cashcapades program are attached for reference.

For more information, contact:

SHEINA S. SAQUIAN

SEPS – Social Mobilization and Networking Section School Governance and Operations Division















SMALL STEPS, BIG WINS: CREATING HEALTHY MONEY HABITS





In accordance with this, JA Philippines is inviting all Grade 4 and Grade 5 students to the program entitled Cashcapades. The event is a competition that envisions the integration of Financial Literacy and Entrepreneurship education that will be divided into the following sections, which cover the topic: Earn, Save, Spend, and Donate. There will be a culminating event this May 2024 for the Awards Ceremony. This will take place in a variety of activities that the participants can all join with a maximum of 1 entry per activity.

Junior Achievement of the Philippines, Inc. (JA Philippines) is a member of JA Worldwide® that has been continually fulfilling the objective of motivating and through Youth Filipino developing proactive education on a worldwide economic scale. For the past 50 years, JA Philippines has been able to reach out to around 170,000 students per year, with a 1,000,000 student of total reach JA Worldwide's With beneficiaries. pursuing unwavering dedication to successes for youth, lifelong organization has been nominated for the 2024 Nobel Peace Prize.

ACTIVITY	TARGET NUMBER	RATIONALE	
Alkansya Challenge with 1000 entries	1000 student entries for all divisions	This activity intends to provide students the opportunity to express their creative sides while simultaneously motivating them to save money.	
Kiddopreneur: IMB with 500 entries	500 student entries for all divisions	IMB is a segment of the competition that focuses on training the participants on entrepreneurship and business planning.	
Essay Writing Contest with 500 entries	500 student entries for all divisions	This activity gives the students the opportunity demonstrate their reading, thinking and writing skills in relation to financial literacy in a well connected and compact manner.	
Poster Making Contest with 1000 entries	1000 student entries for all divisions	This activity aims to give the students to use the knowledge, understanding and awareness in connection to financial literacy in creating their creative visuals.	
Quiz Bee	1 representative per division	This activity aims to re-orient the students on their knowledge about financial literacy and entrepreneurship education through a quiz be	

This program aims to share financial literacy skills and entrepreneurship idea generation, with the ultimate goal of having participants apply their knowledge to a variety of activities. We believe that with your involvement with this event, Cashcapades, will delightfully enhance the Financial Literacy of the Grade 4 & 5 Students.



















ALKANSYA CHALLENGE (Grade 4)

Rationale: The Alkansya Challenge focuses on the importance of savings and teaching the kids and their parents how to form a healthy saving habit.

Participants: Grade 4 students

Activity: Money Bank

Main Challenge: Create your own money box and follow JA Philippines' suggested savings plan (Gumawa ng iyong sariling money box at sundan ang suhestiyon ng JA Philippines na savings plan.)

Instructions:

- 1. Create your own creative money box or alkansva. (Gumawa ng iyong sariling alkansva.)
- 2. Follow JA Philippines' suggested savings plan. See below for JA Philippines' Savings Plan: (Sundin ang suhestiyon ng JA Philippines' na savings plan. Tignan ang mga nasa ibaba sa suhestiyon ng JA Philippines na mga savings plan)
 - a. Click this link: Savings Plan 1
 - b. Click this link: Savings Plan 2
 - c. Click this link: Savings Plan 3
 - d. Barya Challenge Save all & any loose change received encountered per day (Itabi ang lahat ng mga barya na inyong natanggap sa buong araw)
 - e.Invisible P20 Challenge Save all P20 bills that will be received or encountered per day (Itabi ang lahat ng mga 20 pesos bill na inyong natanggap sa buong araw)
 - f. Invisible P50 Challenge Save all P50 bills that will be received or encountered per day (Itabi ang lahat ng mga 50 pesos bill na inyong natanggap sa buong araw)

Submission:

- All entries should be in the following document file format with file name: CASHCAPADES_ALKANSYA CHALLENGE (Grade 4)_FIRST NAME_LAST NAME: (Lahat ng entries ay dapat sumunod sa mga sumusunod na document file format na may pamagat na: CASHCAPADES_ALKANSYA CHALLENGE (Grade 4)_FIRST NAME_LAST NAME):
 - Portable Document Format (.pdf)
 - Document (.doc or .docx)
- The entry submitted must contain the following content: (Ang iyong isumiteng entry ay dapat naglalaman ng mga sumusunod:)
 - Documentation of your journey making the money box. (Dokumentasyon ng paggawa ng iyong sariling money box.)
 - The savings plan dedicated to your money box. (Ang savings plan na iyong ginamit.
 - Note that you and your parents shall be seen on the documentation picture. (Tanda na ikaw at ang iyong mga magulang ay dapat makita sa iyong pag dokumenta.)
- Savings plan should be in line with the given format set by JA Philippines. Note that you can deviate
 from the amount you want to achieve on your savings plan. (Ang savings plan ay dapat sumunod sa
 format na itinala ng JA Philippines. Tandaan na ikaw ay maaaring lumihis mula sa suhestiyon na
 halaga at gumawa ng sariling halaga na iyong gustong makuha.)
- Deadline of Submissions: May 15, 2024 | Click this link to register: Form for Alkansya Challenge

- Creativity 50% (Showcase your creative minds through designing your own money box or alkansya)
- Savings Plan 30% (Show that you were able to form the habit of saving through consistency in your savings plan)
- **Results of Savings Plan 20%** (Proportion of how much you were able to earn by the end of the challenge compared to how much you were expected to earn with the savings plan being followed)













SHALINGS PELINES

ALKANSYA CHALLENGE (Grade 5)

Rationale: The Alkansya Challenge focuses on the importance of savings and teaching the kids and their parents how to form a healthy saving habit.

Participants: Grade 5 Students

Activity: Money Bank

Main Challenge: Create your own savings account and follow JA Philippines' suggested savings plan.
(Gumawa ng iyong sariling savings account at sundan ang suhestiyon ng JA Philippines na savings plan.)

Instructions:

- 1. Create your own savings account in one of JA Philippines' suggested banks. (Gumawa ng iyong sariling bank account sa isa suhestiyon na bangko ng JA Philippines.) Click this link: **Suggested Banks**
- 2. Follow JA Philippines' suggested savings plan. See below for JA Philippines' Savings Plan: (Sundin ang suhestiyon ng JA Philippines' na savings plan. Tignan ang mga nasa ibaba sa suhestiyon ng JA Philippines na mga savings plan)
 - a. Click this link: Savings Plan 1
 - b. Click this link: Savings Plan 2
 - c. Click this link: Savings Plan 3
 - d. Barya Challenge Save all & any loose change received encountered per day (Itabi ang lahat ng mga barya na inyong natanggap sa buong araw)
 - e. Invisible P20 Challenge Save all P20 bills that will be received or encountered per day (Itabi ang lahat ng mga 20 pesos bill na inyong natanggap sa buong araw)
 - f. Invisible P50 Challenge Save all P50 bills that will be received or encountered per day (Itabi ang lahat ng mga 50 pesos bill na inyong natanggap sa buong araw)

Submission:

- All entries should be in the following document file format with file name: CASHCAPADES_ALKANSYA CHALLENGE (Grade 5)_FIRST NAME_LAST NAME. (Lahat ng entries ay dapat sumunod sa mga sumusunod na document file format na may pamagat na: CASHCAPADES_ALKANSYA CHALLENGE (Grade 5)_FIRST NAME_LAST NAME)
 - Portable Document Format (pdf)
 - Document (.doc or .docx)
- The entry submitted must contain the following content: (Angliyong isumiteng entry ay dapat naglalaman ng mga sumusunod:)
 - Documentation of your journey making the money box. (Dokumentasyon ng paggawa ng iyong sariling money box.)
 - The savings plan dedicated to your money box. (Ang savings plan na iyong ginamit.)
 - Note that you and your parents shall be seen on the documentation picture. (Tanda na ikaw at ang iyong mga magulang ay dapat makita sa iyong pag dokumenta.)
- Savings plan should be in line with the given format set by JA Philippines. Note that you can deviate
 from the amount you want to achieve on your savings plan. (Ang savings plan ay dapat sumunod sa
 format na itinala ng JA Philippines. Tandaan na ikaw ay maaaring lumihis mula suhestiyon na halaga
 at gumawa ng sariling halaga na iyong gustong makuha.)
- Deadline of Submissions: May 15, 2024 | Click this link to register: Form for Alkansya Challenge

- Creativity 50% (Showcase your creative minds through designing your own money box or alkansya)
- Savings Plan 30% (Show that you were able to form the habit of saving through consistency in your savings plan)
- Results of Savings Plan 20% (Proportion of how much you were able to earn by the end of the challenge compared to how much you were expected to earn with the savings plan being followed)













KIDDOPRENEUR / IMB

Rationale: Kiddopreneur/IMB is a competition segment that focuses on training the participants on entrepreneurship and business planning.

Participants: Grade 4 & Grade 5 Students

Main Challenge:

How will you be able to maximize your 5,000 Pesos and be able to have a livelihood project? Showcase the practices of the entrepreneur kids and be an inspiration to the students (Ano ang mapapalago mo sa halagang 5,000 Pesos? Maipakita na kaya ng mga bata matuto palaguin ang pera at maging inspirasyon sa mga bata).

Instructions:

- 1. Choose 1 topic for the project (Pumili ng isang paksa para sa proyekto)
 - a. Social Entrepreneurship (Examples: Food, Arts, Lights, Cleaning Materials
 - b. Recycled Product (Examples: Recycled, Thrift, or Second Hand)
- 2. Answer the following in your paper (Ipakita ang mga sumusunod sa papel)
 - a. Business Name (Pangalan ng Negosyo)
 - b. Topics (Choose 1 here: Social Entrepreneurship or Recycled Product)
 - c. About the Business & Product (Tungkol sa negosyo at produkto)
 - d. Save: How will you & how much will you be able to save for your business (Paano at magkano ang maiipon mo sa negosyo mo)
 - e. Earn: What would make people buy your product? (Baket sila dapat bumili sayo?)
 - f. **Spend:** What materials do you need & how much will it cost? (Ano anong materyales ang kailangan mo at magkano magagastos mo para sa negosyo?)
 - g. **Donate**: Who will benefit in your business & product? (Sino at paano ako makakatulong sa kapwa ko?
 - h. **Strategy:** What will you do to market your product? (Ano gagawin mo para mabenta produkto mo?)
 - i. **Optional Picture:** Show picture of your sample product (Maglagay ng larawan ng iyong produkto, pero ito ay kung gugustuhin at kung pwede mo lamang gawin)
- 3. From the submissions, the judges would choose who will be going to the finals and they would be the ones who will be presenting. (Mamimili ang hukom kung ano ang magaganda sa mga ipinasa ng mga estudyante)
- 4. At the same time, a powerpoint presentation shall be required to be submitted with the same items in the paper and will be presented on April 29, 2023 (Kailangan magpasa ng PPT na kasama ang parehas na laman ng inyong papel at iprepresenta sa Abril 29, 2023)
- 5. A Kiddopreneur's fair will be held where students get to present their businesses and a special award on audience impact will be given (Magkakaron ng Kiddopreneur's fair para sa mga bata na ibahagi sa madla ang kanilang mga gawa)

Submission:

- See the file template for division and documentation purpose (Gamitin ang template na ito para sa dokyumentasyon at mga divisions) Click this link: Template
- You can register as an individual or in a group of 3. If you choose to register as a group, you should register with the name of the leader of the group. (Maaaring sumali bilang isang indibidwal o bilang grupo ng tatlong miyembro. Kung sasali bilang isang grupo, magrehistro gamit ang pangalan ng lider ng grupo.)
- All entries should be in the following document file format with file name: CASHCAPADES_IMB_FIRST NAME_LAST NAME (Ang dokumento ay ipapasa ng nasa format at may pamagat na CASHCAPADES_IMB_FIRST NAME_LAST NAME)
 - Portable Document Format (.pdf)
 - Document (.doc or .docx
- · Deadline of submission: May 15, 2024 | Click this link to register: Form for Kiddopreneur

















KIDDOPRENEUR / IMB

Rationale: Kiddopreneur/IMB is a competition segment that focuses on training the

participants on entrepreneurship and business planning.

Participants: Grade 4 & Grade 5 Students

- Livelihood Feasibility Potential 55% (Show the potential likelihood that the business can be done by the students in real-time)
- . Financial Breakdown 25% (Reflects that all costs & earnings have been well thought of
- · Product Appeal & Development 20% (Appealing enough that captures the attention of
- customers)













SHZ HZ HZ HZ HZ NS

ESSAY WRITING

Rationale: One of the best ways to track one's progress is by writing. This contest would focus on helping the children realize their current spending habits and discover what's the best exercise they could obtain in order to be a more responsible spender.

Participants: Grade 4 & Grade 5 Students

Main Challenge:

Write an essay focusing on the topic, "How will you be a responsible spender as a student?" (Sumulating sanaysay patungkol sa paksang "Bilang isang estudaynte, paano ka magiging responsable sa paggastos?) Each entry should be placed in a short bond paper, can be written in english or filipino, and contain a min. of 500 words and a max. of 1,000 words.

Instructions:

 In writing you essay, it must answer the following questions: (Sa pagsulating iyong sanaysay, narito ang mga dapat mong isa-alang alang:)

a Introduction:

- i. Opening statement: One sentence that states your belief in being a responsible spender (Panimulang Mensahe: Isang pahayag na naglalarawan ng iyong paniniwala sa responsableng paggastos).
- ii. Who is a responsible spender? What do you think he/she should practice? (Sa iyong pananaw, ano ang responsableng paggastos at ano-ano ang dapat niyang katangian?)

b. **Body**:

- i. What are your experiences in spending your own allowance? Or how do you usually spend your money? (Maaari mo bang ibahagi ay iyong sariling karanasan sa paggastos ng iyong baong pera?)
- ii. What practices are you doing to be able to spend your money wisely? (Ano ano ang mga pagsasanay na iyong ginagawa sa paggastos ng pera sa tamang paraan?)

c Conclusion

- i. What are the lessons you learned from these experiences? (Ano ano ang iyong natutunan base sa iyong sariling karanasan?)
- ii. What tips or advice can you give to your fellow grade 4 students when it comes to spending their own money? (Anong payo ang maaari mong ibahagi sa iyong kapwa patungkol sa tamang paggastos ng pera?)

Submission:

- One (1) entry in PDF format with file name: CASHCAPADES_ESSAY WRITING_FIRST NAME_LAST NAME. (Bawat kalahok ay maaari lamang magpasa ng Isang tala na may pamagat na: with file name: CASHCAPADES_ESSAY WRITING_FIRST NAME_LAST NAME).
- Deadline of submission: May 15, 2024 | Click this link to register. Form for Essay Writing

- Format 15% Follows the correct paper guidelines on font, size, alignment, and other elements
- Clarity 20% Clear messages and thoughts were delivered. Details were well communicated. Reflects understanding of the essay theme and is easily understood
- Originality 30% New and innovative content and shows quality in the most interesting way. If shows original writing skill and reflects exceptional degree on student's effort.
- Creativity 35% Shows a creative purpose in answering the essay. Effort can be seen throughout
 the presentation & demonstrates understanding in problem-solving. It has relevant details but still
 creative













POSTER-MAKING (Digital Art)

Rationale: This activity aims to give the students to use their knowledge, understanding and awareness in connection to financial literacy in creating their creative visuals. (Ang aktibidad na ito ay naglalayong mabigyan ang mga mag-aaral na gamitin ang kanilang kaalaman, pag-unawa at kamalayan sa koneksyon sa kaalaman sa pananalapi sa paglikha ng kanilang malikhaing visual.)

Participants: Grade 4 & 5 students

Main Challenge:

Instructions:

Submission:

- CASHCAPADES POSTER MAKING (Digital) FIRST NAME_LAST NAME. (Ang bawat kalahok ay dapat CASHCAPADES_POSTER MAKING (Digital)_FIRST NAME_LAST NAME)
- . Deadline of submission: May 15, 2024 | Click this link to register: Form for Poster Making

- Originality 20% The art must from the idea of the creator.
- Format 10% Must ensure all the rules are followed and all details are properly placed.













POSTER-MAKING (Traditional Art)

Rationale: This activity aims to give the students to use their knowledge, understanding and awareness in connection to financial literacy in creating their creative visuals. (Ang aktibidad na ito ay naglalayong mabigyan ang mga mag-aaral na gamitin ang kanilang kaalaman, pag-unawa at kamalayan sa koneksyon sa kaalaman sa pananalapi sa paglikha ng kanilang malikhaing visual.)

Participants: Grade 4 & 5 students

Main Challenge:

Instructions:

Submission:

- CASHCAPADES_POSTER MAKING (Traditional)_FIRST_NAME_LAST_NAME. (Ang bawat kalahok ay CASHCAPADES_POSTER MAKING (Traditional)_FIRST NAME_LAST NAME)
- Deadline of submission: May 15, 2024 | Click this link to register: Form for Poster Making

- · Creativity 30% Ability to stand out from the other posters and the ability to understand the
- Relevance to the theme 40% Capture a moving message to the audience. In addition, the artwork
- Originality 20% The art must from the idea of the creator.
- Format 10% Must ensure all the rules are followed and all details are properly placed.













QUIZ BEE

Rationale: The Cha-Ching Quiz Bee is a simulation game-type quiz bee aiming to test and reinforce financial literacy concepts to kids of young age.

Participants: Grade 4 or Grade 5 Students

Main Challenge:

This competition is a simulation quiz bee where your knowledge on financial literacy will be tested. Participants should be able to answer questions about the Cha-Ching episodes and Earn-Save-Spend-Donate (ESSD). (Ang quiz bee na ito ay isang laro na titignan ang iyong kaalaman sa financial literacy. Ang mga sasali ay dapat makasagot ng mga tanong sa Cha-Ching episodes at pati na rin sa kasanayan sa Earn-Save-Spend-Donate.)

The participant with the highest point shall be regarded as the "Cha-Ching Champion". (Ang participants na mayroong pinakamataas na points ang mananalo at kikilalanin bilang "Cha-Ching Champion".)

Instructions:

1. Watch all Cha-Ching episodes and review money and ESSD-related topics from your Cha-Ching Curriculum, (Panoorin ang lahat ng Cha-Ching episodes at pag-aralan ang mga konsepto tungkol sa pera at Earn-Save-Spend-Donate mula sa mga aralin ng Cha-Ching Curriculum.)

Submission:

- Submit the list of names participating in the google forms provided below:
- Deadline of submission of names: May 15, 2024 | Click this link to register: Form for Quiz Bee

Point System:

- For every question that will be given, the points earned will be based on the time of answering after the question is given. Wrong answers will not be given points.
- Participants with the top 3 highest scores will be recognized as the 2nd runner-up, 1st runner-up and the Champion as the "Cha-Ching Champions".















SUMMARY OF ACTIVITIES

COMPETITION SEGMENT	PARTICIPANTS	SUBMISSIONS	ACTIVITY	IMPORTANT LINKS
Alkansya Challenge	Grade 4	Deadline: May 15, 2024 Submission Form Link: Form for Alkansya Challenge	Money Bank	Suggested Savings Plan Link: <u>Savings Plan</u> **Does not include Barya Invisible P20 and Invisible P50 Challenges
	Grade 5	Deadline: May 15, 2024 Submission Form Link: Form for Alkansya Challenge	Bank Account	Suggested Bank Accounts for Kids Link: Suggested Bank Suggested Savings Plan Link: Savings Plan **Does not include Barya, Invisible P20 and Invisible P50 Challenges
Kiddopreneur/ IMB	' Grade 4 & 5	Deadline: May 15, 2024 Submission Form Link: Form for Kiddopreneur/IMB	Kiddopreneur	Paper Template Link Kiddopreneur/IMB Template
Essay Writing	Grade 4 & 5	Deadline: May 15, 2024 Submission Form Link: Form of Essay Writing	Essay Writing	Paper Template Link: Cashcapades: Essay Writing
Poster Making	Grade 4 & 5	Deadline: May 15, 2024 Submission Form Link: Form for Poster Making- Digital Art	Digital Art	
		Deadline: May 15, 2024 Submission Form Link: Form for Poster Making- Traditional Art	Traditional Ai	rt
Quiz Bee	Grade 4 & 5	Deadline: May 15, 2024 Submission Form Link: Form for Quiz Bee	Quiz Bee	















ALKANSYA CHALLENGE | SAVINGS PLAN (GRADE 4)

CLICK HERE TO SEE THE WINNING ENTRY FROM LAST YEAR

ALKANSYA CHALLENGE | BANK ACCOUNT (GRADE 5)

CLICK HERE TO SEE THE WINNING ENTRY FROM LAST YEAR

KIDDOPRENEUR/IMB

CLICK HERE TO SEE THE WINNING ENTRY FROM LAST YEAR

POSTER MAKING | TRADITIONAL ART

CLICK HERE TO SEE THE WINNING ENTRY FROM LAST YEAR

POSTER MAKING | DIGITAL ART

CLICK HERE TO SEE THE WINNING ENTRY FROM LAST YEAR

ESSAY WRITING

CLICK HERE TO SEE THE WINNING ENTRY FROM LAST YEAR











Member of 1A Worldwide











CHA-CHING IMPLEMENTATION VIDEO TESTIMONIAL AND PHOTO DOCUMENTATION

RATIONALE:

Create a video testimonial on how did yoy implement the Cha-ching program.

PARTICIPANTS

All Divisions

DEADLINE:

May 15, 2024

SUBMISSION LINK:

https://forms.gle/pPG1hNP7xqzGml

CHA-CHING FINANCIAL ACCREDITATION

PATIONALE

Build a community of Cha-Ching financial educators and organizations that will help advocate the increased adoption and continued development of the Cha-Ching Curriculum.

PARTICIPANTS

All Division

DEADLINE

Register until May 10, 2024 Access platform: May 20, 2024

REGISTRATION LINK

BAINE

CHA-CHING MONEY ADVENTURE

RATIONALE:

Go on adventures with the Cha-Ching band, and together, learn about the concepts of Earn, Save, Spend and Donate in this game! **PARTICIPANTS**

All Division

DEADLINE: May 15, 2024

IMPORTANT LINKS:

Guidelines: <u>CLICK HERE</u>
Sign Up Here: <u>CLICK HERE</u>
Submission Form: <u>CLICK HERE</u>

CASHCAPADES

SUBMISSIONLINKS

ALKANSYA CHALLENGE:

KIDDOPRENEUR / IMB: CLICK HERE

ESSAY WRITING:

POSTER MAKING: CLICK HERE

> QUIZ BEE CLICK HERE

PARTICIPANTS

Grade 4 - Money Box/Bank

Grade 4 & 5

Grade 4 & 5

Grade 4 & 5

Grade 4 & 5

DEADLINE OF ENTRIES

May 15, 2024

CLICK HERE TO KNOW MORE DETAILS ABOUT CASHCAPADES

