



Republic of the Philippines
Department of Education
CARAGA REGION
SCHOOLS DIVISION OF SIARGAO



December 11, 2024

DIVISION MEMORANDUM

No. 12-329, s. 2024

**FINANCIAL LITERACY TRAINING FOR SDO SIARGAO DIVISION OFFICE
PERSONNEL**

To: Asst. Schools Division Superintendent
SGOD Chief
CID Chief
Others Concerned

1. In line with our commitment to promoting the personal and professional well-being of our personnel, we are pleased to announce the Financial Literacy Seminar for all Division Office personnel. The seminar is scheduled to take place on December 13, 2024, at the SDO Siargao Training Center, from 8:00 AM to 5:00 PM.
2. This seminar aims to enhance financial management skills by focusing on key concepts such as budgeting, saving, investing, and debt management. The activity will feature expert-led sessions, practical workshops, and an open forum to address participants' financial concerns and strategies.
3. The seminar seeks to equip SDO personnel with essential financial knowledge, improve budgeting skills, and promote long-term financial security.
4. This memorandum serves as a Travel Authority and includes the following enclosure:
Enclosure No. 1 – List of Division Office Personnel
5. Expenses incurred during the conduct of the activity will be charged to the Local Fund/MOOE in accordance with standard government accounting and auditing rules and procedures.
6. This information is provided for your guidance and compliance.


KAREN L. GALANIDA, PhD, CESO V
Schools Division Superintendent 

Encl/s: As stated
Reference/s: None
To be indicated in Perpetual Index under the following subjects

FINANCIAL LITERACY SEMINAR

SGOD/MOS
12/11/2024



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