



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



DIVISION MEMORANDUM

No. **12-410** s. 2025

To: All Division Office Personnel

FINANCIAL LITERACY TRAINING FOR SDO SIARGAO DIVISION OFFICE PERSONNEL

1. In line with our commitment to promoting the personal and professional well-being of our personnel, this Office is pleased to announce the conduct of a **Financial Literacy Training** for all Division Office personnel. The activity will be held on **December 19, 2025**, at the **SDO Siargao Training Center**, from **8:00 AM to 5:00 PM**.
2. This training aims to enhance the financial management skills of participants 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. Specifically, the training seeks to equip SDO personnel with essential financial knowledge, improve budgeting skills, and promote long-term financial security.
4. Expenses incurred in the conduct of this activity shall be charged against the Division MOOE, subject to the usual government accounting and auditing rules and regulations.
5. This Memorandum is issued for your information, guidance, and compliance.

MANUEL O. CABERTE
Schools Division Superintendent

Encl/s: None

Reference/s: None

To be indicated in Perpetual Index under the following subjects

FINANCIAL LITERACY

SEMINAR

SGOD/REAgatep
12/16/2025



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