



November 8, 2019

DIVISION MEMORANDUM  
No. 343 s. 2019

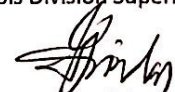

**DIVISION TRAINING ON PERSONAL FINANCIAL MANAGEMENT  
FOR NON-TEACHING PERSONNEL**

TO: Asst. Schools Division Superintendent  
CID and SGOD Chiefs  
CID Supervisors  
Public Elementary and Secondary School Heads  
This Division



1. The field is hereby informed of the Division Training on Personal Financial Management for Non-Teaching Personnel on November 11, 2019 at Philippine Gateway Hotel, Surigao City.
2. This training aims to:
  - Understand Financial Planning,
  - learn practical tips and tools on proper financial planning,
  - know the Financial Planning Cycle,
  - understand the importance of Financial Planning,
  - impart the importance of saving and budgeting as part of financial planning,
  - share practical saving and budgeting tips,
  - understand the concept of time value of money and basic saving products,
  - share insights about borrowing,
  - share practical tips and strategies to manage debt,
  - discuss rights and responsibilities of lenders and borrowers,
  - understand the concept of investing and factors to consider before investing,
  - learn the types of investment instruments available in the Philippines,
  - understand the basic principles of inflation, risk-return trade-off and investment horizon,
  - to identify the common types of financial fraud and scam,
  - to know safety measures to avoid being victim of financial fraud and scam,
  - share the Financial Consumer Protection Framework and Complaints Assistance Mechanism of the Bangko Sentral ng Pilipinas, and
  - instill the importance of being a responsible financial consumer.
3. The expenses for this activity chargeable against Human Resource Training and Development Fund (HRTD) R.O. 13-19-0771 subject to the usual accounting and auditing rules and regulations.
4. The participants to this training are the School-based and SDO Administrative Aides I-VI Administrative Assistants I-III, SDO Librarian, and PDOs (SGOD & CID). Attached is the list of participants.
5. Wide and immediate dissemination of this Memorandum is desired.

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

  
GEMMA L. PEDISANI - SINDAY  
ADMINISTRATIVE OFFICER 

Reference: RA 10533

To be indicated in the PERPETUAL INDEX under the following subjects:

CURRICULUM      FINANCIAL MANAGEMENT      TRAINING



Republic of the Philippines  
DEPARTMENT OF EDUCATION  
Caraga Administrative Region  
SCHOOLS DIVISION OFFICE OF SURIGAO CITY  
Surigao City



November 8, 2019

Enclosure to Division Memo. No. 743, 2019 (Annex A)

POSITION TITLE	NAME OF INCUMBENT	SCHOOL ASSIGNMENT	DISTRICT
ADMINISTRATIVE ASSISTANT II	TUPAL, MAY ANNE BALDAZOTES	Alegria NHS	District III
ADMINISTRATIVE ASSISTANT II	LAMOR, MARGIE CARPIO	Anomar NHS	District VII
ADMINISTRATIVE ASSISTANT III	MACEREN, KIMBERLY AIMEE SALINO	Anomar NHS	District VII
ADMINISTRATIVE ASSISTANT II	ALVARADO, ELDEE PONGCOL	Cabrera-Altres SHS	District VII
ADMINISTRATIVE ASSISTANT II	DUMADAG, RICAJANE SARUNG	Cantiasay NHS	District IV
ADMINISTRATIVE ASSISTANT III	CRISTINO, NANCY BARCE	Caraga Regional Science HS	District III
ADMINISTRATIVE AIDE I	MOCON, CEREFINO TIU	Caraga Regional Science HS	District III
ADMINISTRATIVE ASSISTANT III	NEGRE, JENNIFER ILIGAN	Caraga Regional Science HS	District IV
ADMINISTRATIVE ASSISTANT II	MENESES, LEONARDA ABLAGON	Caraga Regional Science HS	District III
ADMINISTRATIVE ASSISTANT II	ESCALANTE, JENEFFER UNKNOWN	Day-asan NHS	District I
ADMINISTRATIVE ASSISTANT III	RANCE, JULIE ANASTA	Ipil NHS	District VI
ADMINISTRATIVE ASSISTANT II	CONTE, JONAH AVILA	Ipil NHS	District VI
ADMINISTRATIVE ASSISTANT II	ABNE, GLENNA GA	Juan P. Cedro, Sr. Memorial HS	District VII
ADMINISTRATIVE ASSISTANT II	DUMADAPAT, LEONA POTENTE	Libuac NHS	District IX
ADMINISTRATIVE ASSISTANT III	FELICIO, MARIA NIÑA TRINA GIPAL	Lipata NHS	District II
ADMINISTRATIVE ASSISTANT II	REYES, CHAROTHCCELL COMPOC	Manjagao NHS	District X
ADMINISTRATIVE ASSISTANT III	CALIMPONG, EDGAR PENADOS	Mat-i NHS	District X
ADMINISTRATIVE ASSISTANT II	MAGDAY, MARIANNE GABALES	Mat-i NHS	District X
ADMINISTRATIVE ASSISTANT II	SERING, JANEN SERVAÑA	Mat-i NHS	District X
ADMINISTRATIVE ASSISTANT III	ILIGAN, DAVE ARNIGO	Nonoc NHS	District V
ADMINISTRATIVE ASSISTANT III	FELECIO, ANN PATRICIA PALERO	Office of the Public Schools District Supervisor	District II
ADMINISTRATIVE ASSISTANT III	MAITEL, JANITH CONSIGNA	Office of the Public Schools District Supervisor	District IV
ADMINISTRATIVE ASSISTANT II	DIAZ, NELIA LABE	Office of the Public Schools District Supervisor	District VII
ADMINISTRATIVE ASSISTANT II	RONQUILLO, RONNEL PONDOON	Office of the Public Schools District Supervisor	District III
ADMINISTRATIVE ASSISTANT III	GALGO, GISILLE CAPILLANES	Office of the Public Schools District Supervisor	District IX
ADMINISTRATIVE ASSISTANT III	TAGHAP, NESILAH LAMELA	Office of the Public Schools District Supervisor	District VIII
ADMINISTRATIVE ASSISTANT II	GOTOSTOS, CRISTINA LUGO	Office of the Public Schools District Supervisor	District VI
ADMINISTRATIVE ASSISTANT II	BABATUGON, VANNIE TUBO	Office of the Public Schools District Supervisor	District X
ADMINISTRATIVE ASSISTANT II	MORALES, LIBNE URSALES	Patricio E. Bernaldez Memorial NHS (Formerly Mabini NHS)	District I
ADMINISTRATIVE ASSISTANT II	COMANDA, JULLY PETE ANOL	San Jose NHS	
ADMINISTRATIVE ASSISTANT III	TANDAN, MA. ANGELICA SOLLOSO	Surigao City NHS	District VIII
ADMINISTRATIVE AIDE I	LUNA, MA TERESA CORREGIDOR	Surigao City Pilot School	District II
ADMINISTRATIVE OFFICER II	PONGCOL, JOBIE GESTA	Surigao City NHS	District VIII
ADMINISTRATIVE ASSISTANT II	VILLANO, ANGELITO ALVEN JR SILVOSA	Surigao City NHS	District VIII
ADMINISTRATIVE ASSISTANT III	LEPORGO, ELIAS NOEL PONGCOL	Surigao City NHS	District VIII
ADMINISTRATIVE ASSISTANT II	CAMPOS, FERDINAND DE CASTRO	Surigao City NHS	District VIII
ADMINISTRATIVE ASSISTANT III	MENESES, JERILYNE FABIOSA	Taft NHS	District IX
ADMINISTRATIVE ASSISTANT II	SABANDAL, DONNA MARCHIE NOCON	Taft NHS	District IX



Republic of the Philippines  
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Surigao City



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Enclosure to Division Memo. No. 743 s, 2019 (Annex B)

POSITION TITLE	NAME OF INCUMBENT	SCHOOL ASSIGNMENT	OFFICE
ADMINISTRATIVE ASSISTANT II	JUANITE, SHIELLAH ROSE PASCO	Wilfredo D. Rafols Memorial NHS	District IV
ADMINISTRATIVE ASSISTANT II	LUCHAVEZ, LEINEDETH TAGANAS	Zaragoza NHS	District II
ADMINISTRATIVE ASSISTANT II	TORAJA, OLIVER BERSABAL	Administrative Services	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	DUBLUIS, CHERRY DEMANAWA	Administrative Services	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	VILLAPANDO, JOSEPHINE GONZALES	Administrative Services - Cash	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	RAVELO, MARIDETH VELEZ	Administrative Services - Cash	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	BABATUGON, ROBERT GIPAL	Administrative Services - Cash	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	MAHINAY, FAITH WILSA CABAJES	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	BILLEDO, TRISHA JADE A	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	SOLIMANAN, LUCITA RAVELO	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	CRISOLOGO, EVELYN PLANDANO	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	LOZANO, LUZNAIDA VALLESPIN	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	RAGANAS, MARY ROSE RANARIO	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	NAVARRO, ROSE ANN BONITA D	Administrative Services - Property & Supply	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	NOGUERRA, ROWENO JR BLANCADA	Administrative Services - Property & Supply	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	CRIZALDO, HERMOSA DULGUIME	Administrative Services - Property & Supply	Office of the Schools Division Superintendent
ADMINISTRATIVE OFFICER IV	JIMENEZ, MICHELLE GA	Administrative Services - Property & Supply	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	MIJARES, MARIA KORINA ARREZA	Administrative Services - Records	Office of the Schools Division Superintendent
SECURITY GUARD I	GIBERTAS, FELIX OLVIS	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	ESMA, CRUZALDO MADREDUJO	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	LIMPOT, JOSE MORATA	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE VI	CRISPO, CARLOS SUBERE	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE IV	YOAG, ALLAN CABRERA	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	FEBRA, SEVERO PENERA	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	BETITA, ROBERT SHERWIN SITOY	Assistant Schools Division Superintendent	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	PLAZA, IVORY EDERA	Assistant Schools Division Superintendent	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	REQUILLO, NAZARETH GENERAN	Finance Services - Accounting	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	NAIG, JANICE ESAGA	Finance Services - Accounting	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	ARISTAN, MAUREEN UNKNOWN	Finance Services - Accounting	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	MARTINEZ, MIA MADELETTE OMANDAM	Finance Services - Accounting	Office of the Schools Division Superintendent



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POSITION TITLE	NAME OF INCUMBENT	SCHOOL ASSIGNMENT	OFFICE
ADMINISTRATIVE ASSISTANT III	CORTES, ROEN JOHN AMPER	Finance Services - Accounting	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	DELA PEÑA, MAYLEN SUMALINOG	Finance Services - Accounting	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	FLORES, MARIELLA ESSEL BORJA	Finance Services - Budget	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	ARGANA, MANUELITA ESPINOLA	Finance Services - Budget	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	TUY, NIÑA MARIE TAGLINAO		Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	SULAPAS, JAYLLIAN AMOROSO	Human Resource Development	Schools Governance Operations Division
ADMINISTRATIVE ASSISTANT III	FERIL, KARYL JOHN CALIPON	Information and Communication Technology	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	TORAJA, OLIVER BERSABAL	Administrative Services	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	DUBLUIS, CHERRY DEMANAWA	Administrative Services	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	VILLAPANDO, JOSEPHINE GONZALES	Administrative Services - Cash	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	RAVELO, MARIDETH VELEZ	Administrative Services - Cash	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	BABATUGON, ROBERT GIPAL	Administrative Services - Cash	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	MAHINAY, FAITH WILSA CABAJES	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	BILLED, TRISHA JADE A	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	SOLIMANAN, LUCITA RAVELO	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	CRISOLOGO, EVELYN PLANDANO	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	LOZANO, LUZNAIDA VALLESPIN	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	RAGANAS, MARY ROSE RANARIO	Administrative Services - Personnel	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	NAVARRO, ROSE ANN BONITA D	Administrative Services - Property & Supply	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	NOGUERRA, ROWENO JR BLANCADA	Administrative Services - Property & Supply	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	CRIZALDO, HERMOSA DULGUIME	Administrative Services - Property & Supply	Office of the Schools Division Superintendent
ADMINISTRATIVE OFFICER IV	JIMENEZ, MICHELLE GA	Administrative Services - Property & Supply	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	MIJARES, MARIA KORINA ARREZA	Administrative Services - Records	Office of the Schools Division Superintendent
SECURITY GUARD I	GIBERTAS, FELIX OLVIS	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	ESMA, CRUZALDO MADREDUJO	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	LIMPOT, JOSE MORATA	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE VI	CRISPO, CARLOS SUBERE	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE IV	YOAG, ALLAN CABRERA	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE I	FEBRA, SEVERO PENERA	Administrative Services - Schools Division Office	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	BETITA, ROBERT SHERWIN SITOY	Assistant Schools Division Superintendent	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	PLAZA, IVORY EDERA	Assistant Schools Division Superintendent	Office of the Schools Division Superintendent



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Annex D

POSITION TITLE	NAME OF INCUMBENT	SCHOOL ASSIGNMENT	OFFICE
ADMINISTRATIVE ASSISTANT III	CORTES, ROEN JOHN AMPER	Finance Services - Accounting	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	DELA PEÑA, MAYLEN SUMALINOG	Finance Services - Accounting	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	FLORES, MARIELLA ESSEL BORJA	Finance Services - Budget	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	ARGANA, MANUELITA ESPINOLA	Finance Services - Budget	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	TUY, NIÑA MARIE TAGLINAO		Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	SULAPAS, JAYLLIAN AMOROSO	Human Resource Development	Schools Governance Operations Division
ADMINISTRATIVE ASSISTANT III	FERIL, KARYL JOHN CALIPON	Information and Communication Technology	Office of the Schools Division Superintendent
ADMINISTRATIVE AIDE VI	FRONDOZO, JOSHUA ARREZA	Instructional Management	Curriculum Implementation Division
ADMINISTRATIVE ASSISTANT III	ABARCA, LEBBEUS DELA CRUZ	Instructional Management	Curriculum Implementation Division
ADMINISTRATIVE ASSISTANT II	VILLAMERO, SHIELLY ESPIEL	Legal Services	Office of the Schools Division Superintendent
PDO II	GORGONIO, JOHNMARK LONGOS		Schools Governance Operations Division
PDO II	TREMEDAL, PAUL ANDREW ADA		Curriculum Implementation Division
LIBRARIAN II	MICAYAS, LAARNI CONDULON		Curriculum Implementation Division
DENTAL AIDE	JEMINEZ, JOSEFINA LIMPOT	School Health And Nutrition - Dental	Schools Governance Operations Division
ADMINISTRATIVE ASSISTANT II	NAMUAG, ANA NIJIN SUEBZON	School Management Monitoring & Evaluation	Schools Governance Operations Division
ADMINISTRATIVE ASSISTANT III	DEGRANO, KWENIKA JANE LETIM	Schools Division Superintendent	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	MORIAL, LILIBETH BULLO	Schools Division Superintendent	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT II	PLAZA, ALBERTO C	Schools Division Superintendent	Office of the Schools Division Superintendent
ADMINISTRATIVE ASSISTANT III	ELICO, WELYN JANE LARONG	Schools Governance Operations Division Chief	Office of the Schools Division Superintendent