

Advisory No. 55 s. 2026

October 21, 2026

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 officials, personnel/staff, as well as the concerned public.

Schools Division Office of Imus City

(Visit www.depedimuscity.com)

AXA PHILIPPINES FREE CAPACITY BUILDING SESSIONS ON FINANCIAL LITERACY AND PERSONAL FINANCIAL SECURITY

The AXA Philippines is offering a free capacity building sessions on Financial Literacy and Personal Financial Security for both teaching and non-teaching personnel during the Learning Action Cell (LAC) session, In-Service Trainings (InSeT), or assemblies, for information and guidance.

Participation of teaching and non-teaching personnel shall be purely voluntary and will not hamper instructional time in compliance with the provisions of DepEd Order (DO) No. 009, s. 2026, titled Guidelines on the Implementation of the Three-Term School Calendar in Basic Education, and DO 9, s. 2005, titled Instituting Measures to Increase Engaged Time-on-Task and Ensuring Compliance Therewith, and the policy on off-campus activities stated in DO 66, s. 2017.

This is also subject to the no-collection policy as stated in Section 3 of Republic Act No. 5546, also known as An Act Prohibiting the Sale of Tickets and/or the Collection of Contributions for Whatever Project or Purpose from Students and Teachers of Public and Private Schools, Colleges and Universities (Ganzon Law).

Interested schools may coordinate directly with the program proponent regarding participation and scheduling arrangements.

For more information, please contact:

Ms. Mary Ann R. Aquino

Company Extension Officer/ Unit Manager

AXA Philippines

Mobile: 0995-206-0560

Email: aquino.maryann10@gmail.com

sgod/gaso/October 21, 2026 



DATE: October 13, 2026

Dr. Lito A. Palomar (OIC-SDS)
Schools Division Superintendent
Schools Division of the City of Imus
Department of Education

THRU:

Ivan Honorpette A. Mijares
Chief Education Supervisor, SGOD

SUBJECT:

Request for Approval to Conduct Financial Literacy Seminars / Learning Action Cell
(LAC) Sessions in Public Schools

Dear Dr. Palomar:

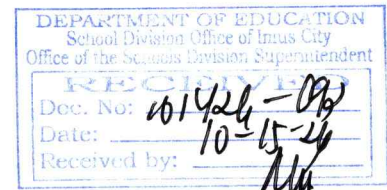
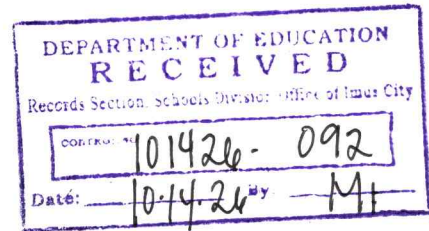
Greetings of peace and excellence!

On behalf of AXA Philippines, I am writing to respectfully request your good office's endorsement and approval to collaborate with the public elementary and secondary schools under the Schools Division of the City of Imus.

AXA is a global leader in insurance and investments. Headquartered in Paris, France, is trusted by over 107 million customers in 64 countries. Here in the Philippines, AXA insures more than 625,000 lives and is part of the Metrobank Group of Companies.

As part of our corporate social responsibility, we at AXA Philippines have been working with several companies and organizations in equipping enterprises and their employees with the knowledge and facilities towards financial stability amidst changing and unstable times.

As a leading financial solutions provider, AXA Philippines is committed to promoting financial wellness among public school teachers and personnel, equipping them with essential tools for budgeting, savings, debt management, retirement planning, and protection against financial risks.





We aim to offer free, capacity-building sessions on Financial Literacy and Personal Financial Security for both teaching and non-teaching personnel during their Learning Action Cell (LAC) sessions, In-Service Trainings (INSET), or district assemblies.

This initiative directly aligns with and supports key Department of Education policy directives:

DepEd Order No. 022, s. 2021 (Financial Education Policy): Mandates the integration and strengthening of financial capability and financial education programs across the department to enhance the financial well-being of school personnel.

DepEd Order No. 035, s. 2016 (The Learning Action Cell as a K to 12 School-Based Continuing Professional Development Strategy): Recognizes school-level LAC sessions as a primary mechanism for continuous professional development, personal growth, and teacher welfare.

DepEd Order No. 009, s. 2005 (Instituting Measures to Increase Engaged Time-on-Task and Ensuring Compliance Therewith): Guarantees that all proposed sessions will be conducted during official LAC slots, administrative hours, or non-teaching time, ensuring zero disruption to instructional classes.

To ensure full compliance with DepEd ethical and operational guidelines, AXA Philippines guarantees the following:

100% Free of Cost: The entire training program, resource speakers, and learning modules will be provided completely free of charge to the Division, the schools, and the participants.

Strict Non-Commercialization Guarantee: The presentation will focus exclusively on education and skill-building. There will be no hard selling, direct solicitation, or mandatory sign-ups for commercial products during the official session.

Flexible Scheduling: Sessions will be fully tailored to fit each school's available LAC schedule, district meeting, or administrative time as deemed appropriate by the respective School Heads.

In view of the foregoing, we respectfully seek the approval of your office to issue a Division Advisory or Memorandum granting permission to our authorized



(CEO) Company Extension Officer to coordinate directly with District Supervisors and School Heads within your Division to schedule these financial literacy sessions.

We have attached our proposed module outline for your reference and evaluation.

Thank you very much for your time, consideration, and shared commitment to the financial well-being of our educators. We look forward to a fruitful partnership with the Schools Division of the City of Imus.

Respectfully yours,


MARY ANN F. AQUINO

Company Extension Officer/ Unit Manager
AXA Philippines

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ANNEX A: PROPOSED PROGRAM & IMPLEMENTATION PLAN

PROGRAM DETAILS

- **Program Title:** Financial Literacy and Wealth Management Capacity-Building Series
- **Target Participants:** School Heads, Teaching Personnel, and Non-Teaching Staff
- **Platform / Venue:** On-site (School Audio-Visual Room / Activity Hall) or via Virtual Platform (Zoom/MS Teams)
- **Duration:** 1.5 to 2 Hours (Integrated during LAC Sessions, INSET, or District Meetings)
- **Cost: 100% FREE OF CHARGE** (No fees or mandatory product purchases required)

I. PROGRAM MATRIX / ACTIVITY SCHEDULE

Time	Duration	Activity / Topic	Sub-topics & Core Coverage	Resource Speaker / Lead
00:00 – 00:10	10 mins	Opening & Preliminaries	• Invocation & Nationalistic Song • Welcome Remarks & Session Objectives	School LAC Facilitator / AXA Host
00:10 – 00:30	20 mins	Module 1: Educational Concept: The Financial Life Stages	- The Wealth Accumulation Stage (Early to Mid-Career) - The Wealth Preservation & Protection Stage (Family & Mid-Career) - The Retirement Planning Stage (Late	AXA Financial Speaker



Time	Duration	Activity / Topic	Sub-topics & Core Coverage	Resource Speaker / Lead
			Career / Pre-Retirement) 4. The Distribution & Estate Planning Stage (Retirement & Beyond)	
00:30 – 00:55	25 mins	Module Expected Needs	Education & Academic Funding (The Child's Life Stage) Golden Age & Income Replacement (The Retirement Stage) The Emergency Fund Framework (The First Line of Defense)	AXA Financial Speaker
00:55 – 01:20	25 mins	Module 3: and Unexpected	Medical Emergencies & Critical Illness Shocks Income Interruption & Premature Death (The Legacy Shield) Property Loss & Natural Disaster Resiliency	AXA Financial Speaker
01:20 –	20 mins	Open Forum / Q&A Session	• Interactive Q&A on personal financial	Open to All Participants



Time	Duration	Activity / Topic	Sub-topics & Core Coverage	Resource Speaker / Lead
01:40			concerns • Practical advice and practical solutions	
01:40 – 01:50	10 mins	Closing Remarks & Awarding of Certificates	• Synthesis of learnings • Awarding of Certificate of Appreciation	School Principal / DepEd Representative

II. RESOURCE REQUIREMENTS & ROLES

A. AXA Philippines shall provide:

1. Certified Financial Consultants and Subject Matter Experts as Resource Speakers.
2. Presentation materials, digital slide decks, and downloadable financial planning toolkits.
3. Post-session financial assessment sheets for interested individual consultations (strictly optional).
4. Certificates of Participation for attendees (upon request/coordination with the school).

B. The Participating School / Division shall provide:

1. Session schedule during official LAC hours, INSET, or non-teaching administrative slots.
2. Technical equipment: Projector/screen, sound system, and microphones (for face-to-face setups).
3. Participant attendance monitoring and facilitation.

III. COMPLIANCE & SAFEGUARD DECLARATION



In accordance with **DepEd Order No. 022, s. 2021** (Financial Education Policy) and **DepEd Order No. 009, s. 2005** (Time-on-Task Policy), AXA Philippines strictly adheres to the following:

1. **Non-Commercialization Clause:** The presentation will remain purely educational and informational. No direct commercial solicitation, pressure selling, or mandatory subscription of products will take place during official program hours.
2. **Zero Class Disruption:** Sessions will strictly be conducted during official LAC sessions, district assemblies, or non-teaching hours to safeguard instructional time.
3. **Data Privacy Protection:** All participant details gathered for attendance or voluntary consultations will be handled in full compliance with Republic Act No. 10173 (Data Privacy Act of 2012).