



July 16, 2026

BENJAMIN D. PARAGAS

Regional Director

DepEd Regional Office II

National Highway, Carig Sur, Tuguegarao City



Dear Regional Director **PARAGAS** :

Greetings of collaboration from PK!

Project Kayamanan Philippines Incorporated (PK) is a nonprofit dedicated to financial education and financial citizenship for underserved Filipino youth and communities. Our program, Piso Kolektiv, is a free online financial citizenship program for public high schools, hosted by LearnPH learning management system, designed to equip learners with practical, real-world money skills, including budgeting, saving, responsible borrowing, and protection against online scams and abusive lending practices.

We are writing to formally invite your good office to join and recommend learners to Piso Kolektiv for the upcoming learning batches below:

Batch	Schedule	Learner Slots
Batch 1	September 16, 2026 - December 16, 2026	first 500 learners
Batch 2	January 5, 2027 - April 5, 2027	first 500 learners

Slots per batch are limited to the first 500 learners and will be accommodated on a first sign-up, first-served basis. Piso Kolektiv runs for three (3) months, or one (1) term, mirroring the DepEd school calendar so that it fits naturally within learners' existing school-term rhythm. The schedule for succeeding batches will be communicated to your office once the new DepEd term calendar has been finalized.

Register learners here:

Batch 1 : <https://tinyurl.com/PisoKolektiv-Batch1>

Batch 2 : <https://tinyurl.com/PisoKolektiv-Batch2>

MEMORANDUM		Date: 08/10/26	Released (Records): hce
To:	☒ PSDS/DICs ☐ Elem/Sec School Heads		
	☐ Private Schools ☐ Others:		
For:	☒ Information ☒ Dissemination ☒ Guidance ☐ Strict Compliance		
ORLANDO E. MANUEL Ph.D., CESO V Schools Division Superintendent			
By:	☐ ASDS ☐ CID Chief ☐ SGOD Chief ☐ AO ☐ Atty. Sign: [signature]		

Piso Kolektiv Invitation Letter
page 1 of 3 pages

To keep the process fair and transparent, registration is through the Google Form linked above, which is set to close once the 500-slot cap for the batch is reached, and the form itself will stop accepting responses the moment the limit is hit. We encourage you to share these links with recommended learners as early as possible, as slots are expected to fill up quickly.

Beyond the Course: Junior Coaches and Free Lifelong Access

Every Piso Kolektiv graduate has the option to become a Project Kayamanan Junior Coach and start their own Project Kayamanan club at their own school. This is grounded in the “protégé effect” in learning. A 2014 study by Nestojko, Bui, Kornell, and Bjork, published in the journal *Memory and Cognition*, found that learners who expected to teach material to someone else recalled more of it, organized it more coherently, and retained it longer than learners who simply expected to be tested, even though both groups studied the same material for the same amount of time. As Junior Coaches, graduates can run their own localized version of Piso Kolektiv, deepening their own mastery while extending its reach to fellow learners across different backgrounds within their own school community.

In addition, all Piso Kolektiv graduates automatically become Project Kayamanan members, giving them free, ongoing access to online seminars, workshops, and opportunities through our Kayamanan Pathway platform, well beyond the life of the course itself.

How Can You Help?

We warmly invite you to recommend learners for Piso Kolektiv. To help ensure the highest likelihood of completion, we ask that recommended learners meet the following basic qualifications:

- Currently enrolled Grades 10 - 12
- In good academic standing, with no failing grades in the most recent grading period
- Has reliable access to a smartphone, tablet, or computer with stable internet connectivity, as Piso Kolektiv is delivered through an online learning management system
- Able and willing to commit consistent weekly study time for the full three-month duration of the batch

- Has the written consent/support of a parent or guardian to participate
- Recommended by a class adviser or subject teacher based on reliability, initiative, and likelihood to complete the course
- Preference will be given to learners from underserved or economically marginalized backgrounds, in line with PK's mission of financial citizenship for all

Should you have any questions or wish to discuss this collaboration further, please do not hesitate to reach out our Project Coordinator **NASTASHA BALDONIDO - GALURA** at 0969 148 8998 / 0905 474 02 64 or email us aprojectkayamanan@gmail.com.

We look forward to working with you in bringing financial citizenship to the Filipino youth.

We are deeply grateful for your time and continued support.

Very truly yours,



STEPHANIE L. VICENTE

Project Manager and Co-Founder
Project Kayamanan Philippines Incorporated

July 22, 2026

To: **ALL SCHOOLS DIVISION SUPERINTENDENTS**

In view of this aforementioned activity, this Office reiterates that the participation of public and private schools is voluntary and shall be subjected to the non-disruption-of-class policy as stipulated in DepEd Order No. 9, s. 2005 entitled Instituting Measures to Increase Engaged Time-on-Task and Ensuring Compliance Therewith.



BENJAMIN D. PARAGAS PhD, CESO III
Director IV / Regional Director

