



COMMISSION ON HIGHER EDUCATION
REGIONAL OFFICE III



CHEDRO-III MEMORANDUM
No. 224, series of 2024

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CHEDRO III

For : ALL PRESIDENTS/HEADS/OFFICERS-IN-CHARGE OF HIGHER EDUCATION INSTITUTIONS (HEIs) IN REGION III

Subject : JUNIOR CONFEDERATION OF FINANCE ASSOCIATION PHILIPPINES - CENTRAL LUZON CHAPTER (JCFAP-CLC) REGIONAL FINANCIAL LITERACY CARAVAN 2024

Date : 28 October 2024

Pursuant to pertinent provisions of Republic Act 7722, otherwise known as the "Higher Education Act of 1994", this Office hereby endorses the **Regional Financial Literacy Caravan 2024** to be hosted by the Junior Confederation of Finance Association Philippines - Central Luzon Chapter (JCFAP-CLC) on **November 24, 2024, 10:00 AM to 4:00 PM** at **DYCI Sapientia Hall, Bocaue, Bulacan**.

The event aims to:

- Educate participants on fundamental investment concepts and terminology.
- Demonstrate how to create a diversified investment portfolio tailored to different risk tolerances and financial goals.
- Introduce students to various investment vehicles, including stocks, bonds, and mutual funds.
- Provide practical guidance on budgeting and saving strategies to enable consistent investing.
- Equip students with tools and resources for ongoing self-education in personal finance and investing.

All Bachelor of Science Major in Financial Management (BSBA FM) students in Central Luzon are invited to this event. Attached are the registration guidelines, list of speakers, and program details, for ready reference.

Should there be any queries/clarifications, kindly coordinate directly with JCFAP - CLC President, Ms. Althea Marie T. Fernandez, at jcfap.cl.chapterpresident@gmail.com.

For the HEIs' usual support and voluntary participation.

Wide dissemination of the memo is desired.

DR. LORA L. YUSI
Director IV

Incl: As stated



JUNIOR CONFEDERATION OF FINANCE ASSOCIATIONS - PHILIPPINES CENTRAL LUZON CHAPTER

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FOR / TO : MS. LORA LANDAYAN YUSI
OIC – Regional Director IV
Regional Government Center Maimpis
City of San Fernando, Pampanga

FROM : ALTHEA MARIE T. FERNANDEZ
Chapter President, Junior Confederation of Finance Associations –
Philippines Central Luzon

DATE : 28 SEPTEMBER 2024

**SUBJECT : REQUEST FOR CHED ENDORSEMENT FOR THE
JCFAP-CLC REGIONAL FINANCIAL LITERACY
CARAVAN 2024**

Greetings of peace and goodwill!

The **Junior Confederation of Finance Association Philippines - Central Luzon Chapter (JCFAP-CLC)** is the regional umbrella of the national organization, Junior Confederation of Finance Associations – Philippines (JCFAP), affiliated with over twenty (20) finance organizations from different schools and universities across the Region III. JCFAP-CLC envisions unifying future business leaders, promoting ethical business professionals, and fostering collaboration in financial literacy education and practice by initiating various interschool activities and competitions, seminars, and conventions throughout the executive year.

In line with this, the JCFAP CLC intends to conduct the **Regional Financial Literacy Caravan**. The event will be held at **DYCI Sapientia Hall, Bocaue, Bulacan** on November 24, 2024 at exactly 10:00 am to 4:00 pm, to be attended by Bachelor of Science Major in Financial Management (BSBA FM) students from colleges and universities in Central Luzon Region.

The RFLC Event aims to:

- Educate participants on fundamental investment concepts and terminology.
- Demonstrate how to create a diversified investment portfolio tailored to different risk tolerances and financial goals.
- Introduce students to various investment vehicles, including stocks, bonds, and mutual funds.
- Provide practical guidance on budgeting and saving strategies to enable consistent investing.
- Equip students with tools and resources for ongoing self-education in personal finance and investing.

In guiding you to the important details of **JCFAP-CLC Regional Financial Literacy Caravan (RFLC) 2024**, the seminar fee for all attendees will be as follows:





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For Physical Attendees:

- Early Bird Promo: PHP 300.00
- Member: PHP 350.00
- Non-member: PHP 400.00

For Online Attendees:

- Early Bird Promo: PHP 100.00
- Member: PHP 150.00
- Non-member: PHP 200.00

The event offers an excellent opportunity for the institution and its Local Chapter, in partnership with the JCFAP-CLC, to gain exposure and valuable insights into daily and professional finance. It also serves as a platform for us to establish connections with other finance organizations, which will be applied in enhancing incoming projects and future endeavors of both organizations.

In line with this, we would like to invite all BSBA FM students from different colleges and universities in the Central Luzon Region through your office to participate in this regional event. We would like to seek **endorsement of CHED Central Luzon** in this activity.

We are looking forward to your utmost support with regard to this endeavor, as we believe that this will contribute to the betterment of our organizations, building a strong partnership in achieving common goals that will foster academic and professional growth.

If you have any questions or concerns, please do not hesitate to contact the JCFAP Central Luzon Chapter President, **Ms. Althea Marie T. Fernandez** at jcfap.cl.chapterpresident@gmail.com.

Your favorable action on this request will be greatly appreciated. More power to your institution and may God bless you!

Sincerely yours,

ALTHEA MARIE T. FERNANDEZ

Chapter President of the Junior Confederation of Finance Association – Philippines
Central Luzon Chapter

Asinan Proper, Subic, Zambales

09673690576

jcfapclchapterpresident@gmail.com



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FOR / TO : MS. LORA LANDAYAN YUSI
OIC – Regional Director IV
Regional Government Center Maimpis
City of San Fernando, Pampanga

FROM : ALTHEA MARIE T. FERNANDEZ
Chapter President, Junior Confederation of Finance Associations –
Philippines Central Luzon

DATE : 21 OCTOBER 2024

**SUBJECT : DOCUMENTS NEEDED FOR THE REQUEST OF
CHED ENDORSEMENT FOR THE JCFAP-CLC
REGIONAL FINANCIAL LITERACY CARAVAN
2024**

Greetings of peace and goodwill!

We are writing to follow up on our previous request for CHED endorsement for our Financial Literacy Caravan. As per your previous correspondence, we have attached the necessary documents, including the SEC registration, list of speakers with their educational qualifications, and the syllabi of the topics to be discussed. We kindly request your prompt review and approval of these documents. Your endorsement would significantly enhance the impact and reach of our initiative.

List of Speakers:

- Ms. Rochelle Claire Delmo Opis, MDRT
 - ✓ Speaker 1: Invest Wisely, Live Abundantly
 - ✓ Former President, Young Entrepreneurs' Society, Malayan Chapter
 - ✓ Graduate of B.S. Entrepreneurship, Magna cum Laude, Gold Medalist
 - ✓ Former Sales Manager in FMCG Company (Fast Moving Consumer Goods)
 - ✓ Licensed Financial Advisor since 2021
 - ✓ Certified Investments Advisor
 - ✓ 2021 Part of Top 1% of Rookies nationwide, PruLife UK
 - ✓ 3X (2021-2023) Part of Top 5% of Financial Advisors nationwide, PruLife UK
 - ✓ 2024 Part of Top 2% Financial Advisors Worldwide, Million Dollar Round Table (MDRT)
- Mr. Melchor Cayabyab
 - ✓ Speaker 2: Common Investment Mistakes and How to Avoid Them
 - ✓ Former public-school teacher
 - ✓ Taught economics at Araullo High School for more than a decade
 - ✓ Awarded Most Outstanding Social Studies Teacher in Manila in 2003
 - ✓ Served as the Faculty Club President from 2009 to 2011
 - ✓ One of the founders and former Secretary-General of the Teacher's Dignity Coalition from 2006 to 2010





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- ✓ In 2004, he was recognized by the UNESCO ASPnet for his contributions to promoting Peace and Human Rights.
- ✓ In 2013, he was appointed by former President Benigno S. Aquino III as Chairman of the Board/Head of Agency/Bureau Director of the Office of Transportation Cooperatives, one of the attached agencies of the Department of Transportation.
- ✓ In January 2017, he became part of the Human Rights Education and Promotion Office of the Commission on Human Rights as a Supervising Training Specialist.
- ✓ Currently, he is the President/CEO of Kasaganahan Livelihood Association, which conducts financial literacy programs called "Financial Literacy for EveryJuan."
- ✓ Licensed Financial Advisor and an Accredited Financial Planner with Sun Life Philippines.

• **Atty. Charito P. Bañez-Santiago**

- ✓ Speaker 3: Investing on a Budget: Strategies for Young or Small Investors
- ✓ A Native of Tadian, Mountain Province
- ✓ Certified Public Accountant
- ✓ She finished her degree in Accountancy at St. Louis University in Baguio City with academic distinction as dean's lister
- ✓ Passed the CPA Licensure Examination last 2011 with flying colors
- ✓ In 2023, she finished her Juris Doctor degree at Tarlac State University-School of Law and successfully passed the Philippine Bar Examinations on the same year
- ✓ Cost Transformation Specialist for Globe Telecom Inc. in Mandaluyong City - February 2012 to July 2012
- ✓ Shell Business Operations in Makati City as a Tax Analyst - November 2014 to June 2015
- ✓ Securities and Exchange Commission as Securities Specialist I at the SEC Headquarters in Manila from June 2015 to September 2017
- ✓ Currently, she is the Securities Specialist II of the SEC Tarlac Extension Office in Tarlac City
- ✓ This year, she received the Career and Self-Development Award conferred by the Commission

As for the SEC registration, please find the attached document for your reference.

We also want to inform you that we have made some adjustments to the program flow. Please refer to the attached revised schedule for the updated details.





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PROGRAM FLOW

REGIONAL FINANCIAL LITERACY CARAVAN NOVEMBER 24, 2024 HYBRID PROGRAMME FLOW	
8:30 AM – 9:00 AM	Arrival and Registration
9:00 AM – 9:05 AM	Opening Prayer and National Anthem
9:05 AM – 9:20 AM	Welcoming Greetings
9:20 AM – 9:30 AM	Opening Remarks
9:30 AM – 10:10 AM	TOPIC 1
10:10 AM – 10:20 AM	Open Forum and Awarding
10:20 AM – 10:30 AM	ICE BREAKER
10:30 AM – 11:10 AM	TOPIC 2
11:10 AM – 11:20 AM	Open Forum and Awarding
11:20 AM – 11:25 AM	Announcement and Reminders
11:25 AM – 12:25 AM	Lunch Break (Networking)
12:25 AM – 12:45 AM	Sponsor's Talk
12:45 AM – 1:00 PM	Intermission Number
1:00 PM – 1:40 PM	TOPIC 3
1:40 PM – 1:50 PM	Open Forum and Awarding
1:50 PM – 2:00 PM	Closing Remarks
2:00 PM – 2:10 PM	Social Media Games Winners + Raffle
2:10 PM – 2:15 PM	Closing Spiel
2:15 PM – 2:45 PM	Photo Opportunity
2:45 PM – 3:15 PM	Distribution of Certificates and Merchandise

Thank you for your continued support and consideration.

If you have any questions or concerns, please do not hesitate to contact the JCFAP Central Luzon Chapter President, **Ms. Althea Marie T. Fernandez** at jcfap.cl.chapterpresident@gmail.com.

Your favorable action on this request will be greatly appreciated. More power to your institution and may God bless you!





JUNIOR CONFEDERATION OF FINANCE ASSOCIATIONS - PHILIPPINES CENTRAL LUZON CHAPTER

Sincerely yours,

ALTHEA MARIE T. FERNANDEZ

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