



EFFECT OF CHA-CHING CURRICULUM IN THE SCHOOLS DIVISION OFFICE OF TABACO CITY

Ronaldo B. Buella

Completed 2022



E - Saliksik
Department of Education
Research Portal
e-saliksik.deped.gov.ph

E-Saliksik: the DepEd Research Portal is the official repository of education research in the Department of Education (DepEd). This research was funded by the Basic Education Research Fund.

ABSTRACT

Research Title: EFFECT OF CHA-CHING CURRICULUM IN SCHOOLS

DIVISION OFFICE OF TABACO CIY

Name of Researcher: RONALDO B. BUELLA

Date of TA Session: March 3, 2022

Summary

This study focused on the assessment of the effect of the Cha-Ching Curriculum implementation in the Schools Division Office of Tabaco City for the school year 2021-2022. It answered three sub-problems: 1. What is the average Performance Level of the learners in Grade 4 during the pre-test and posttest; 2. Is there a significant difference between the results of the pre-test and posttest results; and 3. What is the feedback of school personnel and parents along the implementation of the curriculum?

The participants in this action research were the five hundred nine (509) grade 4 learner-respondents from the eight (8) schools districts of the Tabaco City Division. They provided the results of the pretest and posttest in the questionnaires provided by the JA Philippines. School personnel involved were the eight (8) school heads and seventeen (17) Grade 4 teachers who were implementing the Cha-Ching curriculum.

The researcher used descriptive research to systematically describe the population, situation and phenomenon. Arithmetic mean, performance level and t-test were the statistical tools used in this action research in order to analyze and interpret the data gathered.

Here are the significant findings of the study: 1. The learner-respondents obtained an average mean of 14.27 and a performance level of 72.88% during the pre-test, and an average mean of 18.70 and a performance level of 92.13% during the posttest; 2. The results proved that there is a significant difference between the results of the posttest and the pre-test; and 3. There was a positive feedback from the parents, teachers and school heads on the Cha-Ching Curriculum implementation in the Schools Division Office of Tabaco City.

Conclusions

Based from the findings, the following conclusions were drawn:

1. The learner-respondents got an average performance level of 72.88% during the pre-test which is below the planning standard of 75% by 2.12%;
2. The learner-respondents got an average performance level of 92.13% during the posttest which exceeds the planning standard of 75% by 17.13%; and

3. The implementation of Cha-Ching Curriculum in the Schools Division Office of Tabaco City for SY 2021-2022 was effective as proven by the 19.25% increase in the performance level during the posttest.

Recommendations

Based from the conclusions, the following are recommended:

1. Continue the implementation of the Cha-Ching Curriculum in all schools in the Schools Division Office of Tabaco City;
2. Expand the implementation to lower grade levels, recognizing the importance of the value inculcation at the early stages of learning;
3. Strengthen the concept and value formation on financial literacy by continuing the Cha-Ching Curriculum up to Grades 5 and 6 learners;
4. Enjoin the active participation of parents, and acknowledge their significant roles in the inculcation of financial literacy to their children; and
5. Enrich the academic training among teachers and school heads through financial education and in-service trainings to secure a prosperous future for themselves and for the learners.

TABLE OF CONTENTS

	Page
I. TITLE PAGE	1
II. ABSTRACT	2
a. Research Title	2
b. Name of Researcher	2
c. Date of TA Session	2
d. Summary	2
e. Conclusion	3
f. Recommendation	4
III. TABLE OF CONTENTS	5
IV. LIST OF FIGURES	7
V. LIST OF TABLES	7
VI. FULL BODY OF THE RESEARCH PAPER	
a. Context and Rationale	8
b. Innovation, Intervention, and Strategy	12
c. Action Research Questions	14
d. Action Research Methods	14
1. Participants and/or other Sources of data and Information	14
2. Data Gathering Methods	16

e. Discussion of Results and Reflection	18
f. Advocacy, Utilization and Dissemination	29
g. References	34
h. Financial Report	36

VII. ANNEXES

a. Annex 4: Research Questionnaire with Answers from the Respondents/ Tools/Statistical Computations and Others	37
---	----

LIST OF TABLES

Tables	Page
1. Respondents	16
2. Performance Level during the Pre-Test	19
3. Performance Level during the Posttest	21
4. Mean Score and Performance Level of the Pupils during the Pre-test and Posttest	23
5. Significant Difference between the Results of Pre-test and Posttest	25
6. Action Plan	30
7. Work Plan for the Dissemination and Utilization of the Action Research Results	33

a. CONTEXT AND RATIONALE

The National Endowment for Financial Education defines financial literacy as “the ability to read, analyze, manage, and communicate about the personal financial conditions that affect material well-being. It includes the ability to discern financial choices, discuss money and financial issues without or despite discomfort, plan for the future, and respond competently to life events that affect every day financial decisions, including events in the general economy” (Incharge Education Foundation, 2017). To put it simply, it is the ability to use knowledge and skills to manage one’s financial resources effectively for lifetime financial security (Mandell, 2009).

Financial literacy is the ability to understand and effectively use various financial skills, including personal financial management, budgeting and investing. The lack of these skills is called financial illiteracy (Fernando, 2020). Meanwhile, Hastings, et al. (2013) refers to financial literacy as: a) knowledge of financial products such as stock versus bond, and fixed versus adjustable-rate mortgage); b) knowledge of financial concepts such as inflation, compounding, diversification and credit scores; c) having the mathematical skills or numeracy necessary for effective financial decision making; and d) being engaged in certain activities such as financial planning.

In his article “State of Financial Education in the Philippines”, Go (2017) indicated several findings of researches with regards to the state of financial literacy in the country including the following: (1) World Bank study in 2014 estimated 20 million Filipinos saved money but only half had bank accounts; (2)

Asian Development Bank study in 2015 revealed that Philippines does not have a national strategy for financial education and literacy; (3) In 2016, Bangko Sentral ng Pilipinas (BSP) released the national strategy for financial inclusion, stating that while institutions strive to broaden financial services, financial literacy should also complement such initiatives; (4) As per Standards & Poor's (S & P) Ratings services survey in 2018, only 25% of Filipinos are financially literate. This means that about 75 million Filipinos have no idea about inflation, risk diversification, insurance, compound interest, and bank savings; (5) Ten years after discovery of the stock market, still less than one percent of the Philippine population is invested in it; and (6) More than 80% of the working middle class have no formal financial plan.

Because of these findings, public and private institutions alike have recognized the need to strengthen financial education in the country and for financial literacy to be incorporated in the school curriculum. Financial education and advocacy programs of the public sectors have been identified as key areas in building an improved financial system in the Philippines (Go, 2017). Republic Act 10922, otherwise known as the Economic and Financial Literacy Act, mandates the Department of Education to ensure that economic and financial education becomes integral part of formal learning.

Sec. 4. *Economic and Financial Literacy of Students and the Youth* of Republic Act No. 10922, An Act Declaring The Second Week Of November Of Every Year As Economic And Financial Literacy Week stipulates that: To improve the economic and financial literacy of students and the youth, all public and private

elementary and secondary schools under the DepEd, the state and private colleges and universities under the CHED, the Technical Education and Skills Development Authority (TESDA), and the NYC, in coordination with the NEDA, are hereby mandated to conduct consciousness-raising and knowledge-expanding activities on economic and financial literacy.

Republic Act No. 10679, An Act Promoting Entrepreneurship and Financial Education Among Filipino Youth stresses the promotion of youth entrepreneurship and financial literacy program shall be inculcated in all levels of education nationwide. Consistent with Section 5 of Republic Act No. 10533, or the “Enhanced Basic Education Act of 2013”, the Department of Education (DepEd) shall ensure that the K to 12 curriculum shall be supported by programs on entrepreneurship and financial literacy: *Provided, That* at the elementary level, the programs referred to shall principally focus on the ideal values necessary to become successful entrepreneurs.

In cognizant, DepEd Order No. 022, s. 2021- Financial Education Policy aims to help learners and teaching and non-teaching personnel to make sound financial decisions by making Financial Education an essential part of school lessons and activities for learners and provision of capability building opportunities for teaching and non-teaching personnel.

Department of Education, Regional Office V issued Regional Memorandum No. 43 s. 2020 dated June 26, 2020 urging the implementation of the Cha-Ching Program to Grade 4 learners enrolled in all public elementary schools in Region V, School Year 2020-2021. The implementation is in line with the Financial Literacy

Program of the Department of Education through the Curriculum and Learning Management Division (CLMD) in partnership with JA Philippines.

Financial literacy is the ultimate goal of the Cha Ching Curriculum. It challenges students to use critical thinking when making decisions on how to manage money in their daily lives. The curriculum enhances children's money-management skill, featuring economic and social studies content that provides a strong focus on finance, mathematics, planning and analytic skills. Cha-Ching is an initiative of the Prudence Foundation, the charitable arm of Prudential Corporation Asia. Produced in co-operation with the Cartoon Network, the leading children's channel in Asia Pacific, and the leading children's channel in Asia Pacific, and with the backing of Dr. Alice Wilder, an expert in educational and child psychology, Cha-Ching takes an engaging and age-appropriate musical narrative approach to teach children about the four key fundamental money management concepts – Earn, Save, Spend and Donate. The program is an avenue to boost the financial literacy skills of kids in a fun and engaging manner.

During the school year 2020-2021, all Grade 4 learners in Tabaco City Division underwent the Cha-Ching Curriculum, after the conduct of the Orientation on the Implementation of the Cha-Ching Financial Literacy Program on January 6, 2021. Each school in the division conducted orientation sessions to parents of Grade 4 learners in varied modalities with strict compliance to the IATF and DOH protocols. In the island schools like Sagurong Elementary School, a limited face-to-face scheme was utilized in orientating the parents, observing the minimum

health standards, making sure that parents were well-informed on the distribution and retrieval of the modules and their roles as learning facilitators at home.

The lessons come in the form of the contextualized Cha-Ching modules in congruence to the printed modular delivery (MDL) option of the parents. The learners were expected to answer the six (6) modules in their own pace. They were not required to return every module in a week but given at most two weeks to finish each module.

This was an intervention implemented for the first time during the school year 2020-2021. The researcher believes that this might have a good effect on the learners' attitude towards money concepts.

b. INNOVATION, INTERVENTION AND STRATEGY

Cha-Ching curriculum is intended to the Grade 4 learners only. This is an intervention to help learners manage their own money and make them financially literate. This comes in the form of modules where the parents, guardians or older siblings in the family serve as learning facilitators. Learning materials are provided to the learners from the JA Philippines through the regional office down to all the elementary schools in Tabaco City Division.

Teachers and school heads were oriented along the program implementation. Parents or guardians were also oriented by the school heads and Grade 4 teachers before the implementation. To lessen the burden of answering the modules, parents were instructed to give the children ample time to answer the modules. They can also give feedback for better implementation of this curriculum

in the years to come. The pre-test and posttest were also provided by the JA Philippines.

SAG1 or *Sagurong As One*, originally conceptualized in Sagurong Elementary School as an innovation in Mathematics dubbed Sagwan ng Pag-asa as part of the activities for the enhancement of numeracy and literacy, is integrated in the implementation of the Cha-Ching Curriculum. Since it was proven to have been effective in the school, it was shared with other elementary schools in the Tabaco City Division.

Once a week session was conducted face-to-face, as part of the school's KumusTahanan to monitor the implementation of the Cha-Ching program with the aid of learner facilitators and in constant coordination with the coordinators of the different implementing schools. This was also an avenue to check the learners and the learning facilitators as to how the project is being done.

Relevant to the modular delivery of learning, *Math-Tabang* is also implemented wherein 'more knowledgeable others' in the family are capacitated to assist the learners in their studies at home.

For the school year 2021-2022, this action research evaluated the effectiveness of the Cha-Ching Curriculum in SDO Tabaco City. It addressed learner performance levels, as well as survey responses from learners, parents, teachers, and school administrators. The researcher employed some methods or plans of action for improving the current implementation practice. Likewise, a variety of instruments was used to authenticate the learners' performance in the

Cha-Ching Curriculum implementation, as well as feedbacks from teachers and school leaders in the implementing schools.

c. ACTION RESEARCH QUESTIONS

This action research tried to assess the effect of Cha-Ching Curriculum in Schools Division Office of Tabaco City for the school year 2021-2022. In particular, this action research answered the following sub-problems:

1. What is the average performance level of the Grade 4 learners during the pre-test and posttest?
2. Is there a significant difference between the results of the pre-test and posttest?
3. What is the feedback of school personnel and parents along the implementation of the curriculum?

Null Hypothesis:

There is no significant difference between the results of the pre-test and posttest.

d. ACTION RESEARCH METHODS

This section presents the participants, sources of data and information, data gathering methods and data analysis plan.

- 1. Participants and Sources of Data and Information.** The participants in this action research were the Grade 4 pupils in the randomly selected

implementing schools in Tabaco City Division. Sampling was done since there was a total of more than 4 000 Grade 4 learners in this schools division office. Sampling means getting the required number or quota from a total number of subjects called total population (Broto, 2011). The data collected by the researcher were provided by the Grade 4 teachers. Each school, with the permission of the school head was requested to assign a focal person for purposes of communication.

There were two (2) sources of data in order to complete this division-wide action research. The first source of data was the results of the pre-test given among the pupil-recipients before the implementation of the program and the results of the posttest given after implementation. The second source of data was the answers of the school heads and teachers along the implementation of Cha-Ching Curriculum. The researcher conducted focus group discussions (FGD) and interviews using applicable platforms to know the insights of the school heads and teachers and for them to share the positive and negative features of this intervention.

The researcher selected one (1) elementary school in each of the eight (8) schools districts of Tabaco City Division. Two (2) districts, namely East District 3 and North District 3 were excluded in this research for they are clusters of secondary schools, hence not implementers of the Cha-Ching Curriculum.

Table 1 shows the number of participants per school which were represented by learners, teachers and school heads. The five hundred nine (509) learner-respondents were the total grade 4 population of the schools representing the eight (8) schools districts of the Tabaco City Division. They provided the results of the pre-test and posttest in which questionnaires were provided by the JA Philippines. School personnel involved were the eight (8) school heads and seventeen (17) Grade 4 teachers who were implementing the Cha-Ching curriculum.

Table 1
Research Respondents

Districts	Schools	Learners	Teachers	School Heads
South 1	Basud ES	65	3	1
South 2	San Ramon ES	65	2	1
North 1	Bognabong ES	78	2	1
North 2	Nagsipit ES	42	1	1
East 1	Sagurong ES	92	3	1
East 2	Hacienda ES	72	3	1
West 1	Buhian ES	38	1	1
West 2	Bantayan ES	57	2	1
TOTAL		509	17	8

Data Gathering Methods. The researcher requested from the Grade 4 advisers the results of the pre-test for purposes of recording. The results of the

pre-test were compared with the results of the posttest given to the same number of pupils after the implementation of this curriculum. Comparative results answered the first sub-problem of this action research.

In order to answer the second sub-problem, the researcher compared the results of the pre-test and posttest using the necessary statistical tools to gauge any significant difference between the two test results. This answered the second sub-problem.

The school heads and teachers were requested to take part in the focus group discussion (FGD) and interview after the implementation of Cha-Ching Curriculum. Their responses were recorded, which answered the third sub-problem. The interpretation of data was done by the researcher after collecting the necessary information related to the conduct of this action research. Guided by the research questions, it was done using available and appropriate platforms.

Using the pre-test and posttest results, the researcher interpreted them employing statistical tools. The data collected by the researcher underwent some analysis in order to answer the research questions. The scores were processed to get the average scores. These scores were analyzed and interpreted using some statistical tools.

Frequency count, mean and percentage were used as statistical tools in analyzing the data gathered by the researcher. Frequency count helped him in getting the number of pupils who got a correct answer in a particular item. Mean and percentage were used to identify whether a certain item has reached the planning standard of 75% or not, hence getting the proficiency level. Qualitative

research was used to treat the answers of the school heads and teachers in the focus group discussions and interviews, serving as feedback mechanism on the effectiveness of the Cha-Ching Curriculum implementation.

e. DISCUSSION OF RESULTS AND REFLECTION

This section presents and discusses the results of the study conducted in the eight (8) school-respondents, representing the eight (8) schools districts of the Schools Division Office of Tabaco City for the School Year 2021-2022. There are several tables which answer the sub-problems of the study.

Performance Level in the Pre-test. Table 2 shows the level of performance in the pre-test given to the Grade 4 learners.

Basud Elementary School and San Ramon Elementary School in Tabaco South District got performance levels of 58% and 67%, respectively. Bognabong Elementary School and Nagsipit Elementary School in Tabaco North District got performance levels of 76% and 85%, respectively.

On the other hand, Sagurong Elementary School had 89% performance level, while Hacienda Elementary School had 83% performance level. These schools represented the Tabaco East District. Schools in Tabaco West District, namely Buhian Elementary School and Bantayan Elementary School got performance levels of 72% and 53%, respectively.

Table 2
Performance Level during the Pre-Test

Districts	Schools	Learners	Mean	Performance Level
South 1	Basud ES	65	19.34	58%
South 2	San Ramon ES	65	6.68	67%
North 1	Bognabong ES	78	7.60	76%
North 2	Nagsipit ES	42	8.48	85%
East 1	Sagurong ES	92	20.47	89%
East 2	Hacienda ES	72	19.20	83%
West 1	Buhian ES	38	20.10	72%
West 2	Bantayan ES	57	12.26	53%
TOTAL/AVERAGE		509	14.27	72.88%

Tabaco East District, having an average performance level of 86% and Tabaco North District with an average performance level of 80.5%, got the first two highest performance levels. Their performance levels exceeded the planning standard of 75%. The schools representing the Tabaco East District are located in San Miguel Island, while the Tabaco North District composes schools at the poblacion.

Meanwhile, Tabaco South District and Tabaco West District, both with an average performance level of 62.5%, got the lowest performance levels. Their performance levels fell below the planning standard of 75%. The Tabaco South

District is located at the poblacion, while the Tabaco West District composes the upland schools.

The 509 pupil-respondents got an average performance level of 72.88%, having a gap of 2.12% in order to meet the planning standard of 75%. This means that intervention must be done in order to improve the learners' competence along financial literacy. Students can become highly motivated and engaged by creating value to other people based on the knowledge they acquire and this can fuel deep learning and illustrate the practical relevancy of the knowledge in reality. Highly interesting impact that financial literacy can have on education is the high level of learner motivation and engagement that can trigger and also the resulting deep learning.

Curriculum integration in the context of school curriculum design is structured in distinctly modified or merged subject areas. According to Beane (1997), an integrated curriculum is an effective way of teaching students since it breaks down barriers between subjects and makes the learning process more meaningful.

Performance Level During the Posttest. Table 3 shows the performance level of the eight (8) school – respondents in the posttest. The posttest was given to the same learners after the completion of the six (6) Cha-Ching modules.

Basud Elementary School, and San Ramon Elementary School got performance levels of 91% and 81%, respectively. Bognabong Elementary School, and Nagsipit Elementary School got 93% and 99%, respectively. The

island schools, Sagurong Elementary School and Hacienda Elementary School got 96% and 93% performance levels, respectively. The upland schools, Buhian Elementary School and Bantayan Elementary School had 92%. Nagsipit Elementary School, having 99% got the highest performance level, while San Ramon Elementary School with 81%, the lowest performance level.

Table 3
Performance Level during the Posttest

Districts	Schools	Learners	Mean	Performance Level
South 1	Basud ES	65	23.57	91%
South 2	San Ramon ES	65	8.14	81%
North 1	Bognabong ES	78	9.27	93%
North 2	Nagsipit ES	42	9.95	99%
East 1	Sagurong ES	92	24.97	96%
East 2	Hacienda ES	72	24.23	93%
West 1	Buhian ES	38	25.6	92%
West 2	Bantayan ES	57	23.83	92%
TOTAL/AVERAGE		509	18.70	92.13%

Tabaco North District with an average of 96% performance level led the four districts. Tabaco East District with an average of 94.5% and Tabaco West District with an average of 92% performance levels. Tabaco South District got the lowest performance level at 86% average.

The results disclosed that the respondents got an average mean of 18.70 and average performance level of 92.13%, which exceeded by 17.13% against the 75% planning standard. This signifies the positive effect of the Cha-Ching Curriculum in Tabaco City Division.

Research studies have widely suggested that financial literacy concepts must be integrated in daily lessons to establish financial literacy among learners. In the descriptive study of Albina, et al (2017), findings revealed that the extent of elementary school teachers' integration of financial literacy concepts is good. It further revealed that the pupils learned to save from their school allowances and help sustain their education needs as reflected by their deposits in cooperatives.

It is very essential that each person should have the ability to understand how money works, how to manage it in order to earn and to invest. Financial literacy provides the necessary knowledge, skills and tools for individuals to make informed financial decisions with confidence, to manage personal wealth with efficiency and to increase financial competence to demand for better financial services.

These concepts – earn, save, spend, donate – are capsulated in the Cha-Ching modules which introduced financial literacy among the Grade 4 learners. Clarke (2015) opined that economic freedom can only be reached through becoming financially literate. Some argue that young children would not understand the concept of saving money or other aspects of financial education. However, it would be most beneficial to start providing students with financial education before they start making their own financial decisions.

Significant Difference Between the Results of Pre-test and Posttest. In every given test, there should always be a scoring system. Hence, high and low scores are determined. Successes and failures in tests are determined by the mean or average scores and performance levels.

Table 4 shows the mean scores and performance level of the eight (8) schools in the pre-test and posttest of the Cha-Ching Curriculum.

Table 4

Mean Score and Performance Level During the Pre-test and Posttest

Districts	Elementary Schools	Pre-test		Posttest	
		Mean	Performance Level	Mean	Performance Level
South 1	Basud	19.34	58%	23.57	91%
South 2	San Ramon	6.68	67%	8.14	81%
North 1	Bognabong	7.60	76%	9.27	93%
North 2	Nagsipit	8.48	85%	9.95	99%
East 1	Sagurong	20.47	89%	24.97	96%
East 2	Hacienda	19.20	83%	24.23	93%
West 1	Buhian	20.10	72%	25.60	92%
West 2	Bantayan	12.26	53%	23.83	92%
AVERAGE MEAN/ PL		14.27	72.88%	18.70	92.13%

Bantayan Elementary School ranked first having increased by 39% performance level comparing its pre-test and posttest results. Basud Elementary

School with 33% increase, Buhian Elementary School with 20% increase, and Bognabong Elementary School with 17% increase placed second, third and fourth, respectively. San Ramon Elementary School and Nagsipit Elementary School, both having increased by 14%, vied for the 5.5th place. Hacienda Elementary School with 10% increase and Sagurong Elementary School with 7% increase occupied the lowest ranks.

These performance level results placed the Tabaco West District in the first rank, having garnered an average increase of 29.5%, while Tabaco South District placed second with its 23.5% increase. These two districts got the lowest in the pre-test, and fell below the planning standards. On the contrary, the leading Tabaco North District and Tabaco East District in the pre-test were placed at the third and last ranks, respectively during the posttest. Despite, getting an average increase of 15.5% and 8.55% performance level, respectively, these two districts remained unparalleled. They occupied the top ranks, with the Tabaco North District on the lead.

It is significant to note that the island schools got high performance level during the pre-test, and among the four schools which exceeded the planning standard. This can be attributed to the implementation of school-initiated numeracy and financial literacy integration in all subject areas. This complemented the implementation of Cha-Ching Curriculum, which did not only sustain, but enhanced the financial literacy among the learners.

Overall, from the 72.88% average performance level during the pre-test, it improved to 92.13%, with an overwhelming positive variance of 19.25%. It can be

attributed to the implementation of the Cha-Ching Curriculum. With the active involvement of the people surrounding the children, the aim of making them financially literate is attainable.

According to Bernheim, et al. (2002) there is evidence that the more exposure youth have to financial education, the more likely that person will be able to save money in their adult lives. This evidence has proven to financial institutions the importance of educating the young consumer. The problem is that not all young consumers have access to financial education.

Table 5 shows the test of difference between the results of pre-test and posttest.

Table 5

Test of Difference Between Pre-test and Posttest Results

	Pre-test	Posttest
Mean	14.26625	18.695
Variance	37.44282679	63.50548571
Observations	8	8
Pearson Correlation	0.921233307	
Hypothesized Mean Difference	0	
df	7	
t Stat	-3.759086131	
P(T<=t) two-tail	0.007083353	
t Critical two-tail	2.364624252	

The table shows that the computed t-test value is -3.75 while the critical t-test value is 2.36. Since the hypothesis is *There is no significant difference between the results of the pre-test and posttest*, two-tailed tests were used. Therefore, at 0.05 significance level and with the degrees of freedom of 7, the null hypothesis is rejected since -3.75 is within the critical value (to the left of 2.36). This means that there is a significant difference in the results of the pre-test and posttest. This further suggests that interventions provided relative to the Cha-Ching Curriculum implementation was effective since the posttest results were higher compared to the pre-test results.

Feedback of School Personnel along the Implementation of the Cha-Ching Curriculum.

Aimed at assessing the effectiveness of the curriculum integration to the Grade 4 learning episodes, the researcher listened to the voice of the costumers. They are the school leaders, Grade 4 teachers, parents and even the learners who were involved in its implementation. The researcher conducted focus group discussions and interviews.

On their experience in the implementation of the Cha-Ching Curriculum. The school heads and teachers did not find it hard to implement the program, as it has been implemented for years already. The challenge laid on the modular modality having been affected by the COVID-19 pandemic. The schools intensified home visitation dubbed as KumusTahanan to follow up how the learners

manage their studies at home. The implementation of the Cha-Ching Curriculum was among the concerns of the Grade 4 teachers as they looked into the learners' accomplishment of the tasks provided in the modules.

The parents who were oriented about the Cha-Ching Curriculum, and its implementation, guided their children in accomplishing the tasks, which formed part of the Weekly Home Learning Plan provided to all learners. This plan guided the learners the inclusion of the Cha-Ching Curriculum in the daily tasks should the time allow, having been previously informed that they could have the accomplishment of such at their own pace.

On the feedback of the learners in the implementation of the Cha-Ching Curriculum. As shared by the parents, their children enjoyed the modules. They could understand the concepts in the modules because the lessons come in the form of the contextualized Cha-Ching modules using Filipino as medium. The pupils learned the value of earning, spending, saving and donating. Having inculcated these values, these learners are expected to be socially responsible members of the society.

On good points of the Cha-Ching Curriculum as shared by the school personnel and parents. The curriculum helps not only the Grade 4 learners but also the other members of family. Reading the modules, also re-oriented the teachers on financial literacy. Required to integrate financial literacy in any applicable subjects, teachers considered it advantageous, as the Cha-Ching modules were ready-made for their utilization. There were some cases that the

Cha-Ching modules were borrowed by teachers and utilized them in other grade levels, especially when the schools were allowed to participate in the limited face to face teaching and learning modality.

On future implementation. The school heads and teachers recommended to continue the implementation of the Cha-Ching Curriculum as they recognized its positive impact to Grade 4 learners based from the results of the posttest. Furthermore, they suggested to expand the implementation to lower grade levels, recognizing the importance of the value inculcation at the early stages of learning. For the continuity of concept and value learning, they added that Cha-Ching Curriculum be provided also to Grades 5 and 6 learners.

Considering that teachers are the financial educators and advocates in school, it is a must that they are equipped with the necessary financial knowledge and concepts. Rigorous training of teachers on the strategies of financial literacy integration in the curriculum will equip them with the knowledge on how to fully implement financial literacy integration. Also, knowledge on this aspect would also help teachers improve their management skills on their personal finances wherein teachers are sometimes labeled as the most financially illiterate among the country's professionals.

In the study of Montalbo (2017), it revealed that both professional and pre-service teachers have very low basic and sophisticated financial literacy skills that is why curriculum inclusion of financial education to both basic and higher

education is recommended to improve the financial knowledge, skills, behavior and attitudes among teachers and students.

Recognizing the roles of teachers in raising financially-literate Filipinos, the Department of Education is also keen about equipping the teachers with financial management skills which they can model to the learners. Conducting Learning Action Cell (LAC) sessions is one way of retooling the teachers with the knowledge and teaching strategies which can be used in integrating financial literacy concepts.

f. ADVOCACY, UTILIZATION AND DISSEMINATION

After the completion, the researcher will give a hard copy of the study to the Planning and Research Sections of the Department of Education, Region V and Schools Division Office of Tabaco City which may serve as reference for policy formulation in the implementation of the Cha-Ching Curriculum. The results will also be disseminated through stakeholder's conferences like staff meetings, stakeholders' assembly, district meetings. The research will be part of the SDO Tabaco City Journal of Researches. Copies of the completed research will be provided by the researcher to the School Learning Resource Center, and Tabaco East District Office, and SDO Cha-Ching Coordinator. If the researcher is given the opportunity to present the result of the study, he will gladly do so, yet permission will be sought from the Regional Research Committee.

Table 6 in the succeeding page shows the Action Plan in the implementation of Cha-Ching Curriculum in SDO Tabaco City.

Table 6

Action Plan in the Implementation of Cha-Ching Curriculum

Stages	Activities	Persons Involved	Time Frame	Fund Source
Pre-Implement ation Stage	1. Conduct of orientation among school heads and Grade 4 teachers on the Cha-Ching curriculum implementation 2. Conduct of orientation to parents of Grade 4 learners 3. Conduct of orientation to Grade 4 learners 4. Creation of the M & E Team 5. Formulation of school-based monitoring and evaluation tool.	School Head, Teachers School Head, Teachers, Parents, Learners School Head M & E Team	October- November 2022	Local Fund
Implement ation Stage	1. Kick off ceremony of the implementation 2. Conduct of pre-test 3. Distribution of modules 4. Reading/studying of the modules 5. Accomplishment of the activities/exercises 6. Checking of outputs 7. Monitoring and assessment 8. Recording, and analysis of feedback and compliance	School Head, Teachers Parents Stakeholders Learners Teachers School Head M & E Team	December 2022- January 2023	Local Fund
Post-Implement ation Stage	1. Conduct of posttest 2. Recognition of performing learners 3. Preparation and submission of Accomplishment Report 4. Feedback mechanism on the curriculum implementation	Teachers, Learners Coordinator School Head Teachers Parents Learners	February 2023	Local Fund

The action plan was proposed for the sustenance and/or enhancement of the Cha-Ching Curriculum Implementation. In a faculty conference, results of the study will be shared. Furthermore, sharing of this action plan will be conducted for possible adaption. This plan will run from October 2022 until February 2023, considering the activities in the three (3) stages --- pre-implementation, implementation and post implementation, which involves the school head, teachers, parents, learners and other stakeholders.

Pre-implementation phase covers the orientation of the stakeholders involved in the implementation, namely the school head, Grade 4 teachers, parents and the Grade 4 learners. Monitoring and evaluation will be intensified, hence the need for the creation of a team and formulation of assessment tool. The M & E team is tasked to religiously monitor and assess the implementation and provide feedback for its improvement.

In the **Implementation phase**, a pre-test will be provided to all Grade 4 learners. As the COVID-19 continuously affect the education system, the contextualized Cha-Ching modules can be a potent option in congruence to the modular delivery of learning. For schools having the limited face-to-face modality, teachers may have the integration of financial literacy in their instructions. The teachers will ensure the learners' compliance of the requirements in the exercises. School head will have the monitoring as part of his instructional supervisory functions. Analysis and feedback mechanism as regard the implementation will be strengthened

The **Post-implementation Phase** focuses on the conduct of posttest which will be compared to the results of the pretest to assess the success of the curriculum. Likewise, performing learners based on the submitted outputs will be given awards. An accomplishment report will be submitted by the school Cha-Ching Curriculum coordinator. Results of the pre-test and posttest will be consolidated, analyzed and interpreted, and feedback-giving will be conducted through a meeting.

Work Plan for the Dissemination and Utilization of the Action Research Results.

The table in the succeeding page shows the work plan for the dissemination and utilization of the results of this action research. The findings will be discussed in the various platforms, such as staff meetings, and general assemblies with parents and other stakeholders in attendance. School-based learning action cell sessions, and in-service trainings are potent avenues for the dissemination. The researcher collaborates with the Division Cha-Ching Curriculum Coordinator, and for the widest dissemination of results.

The researcher will include the research findings in the School Improvement Plan (SIP) and School Report Card (SRC). Copies will be provided to the school libraries, the District Office, and the Schools Division Office. Given the opportunity, and with sought permission from the Regional Research Committee (RRC) the researcher will present the work in the research fora. Similarly, abstracts will be published in DepEd journals.

Table 7

**Work Plan for the Dissemination and Utilization of the
Action Research Results**

Objectives	Strategies/ Activities	Time Frame	Persons Involved	Expected Output
Disseminate and utilize the Results of the Action Research	Discussion during the conferences: ▪ Parents ▪ Faculty/Staff ▪ Stakeholders	Year-round	Stakeholders, Parents, Faculty/Staff, Researcher	Adaptation of the results of the Action Research
	Discussion during the School-based Learning Action Cell	Year-round	Faculty/Staff, Researcher	Enhanced program implementation
	Discussion during the District School Heads' Meeting	Year-round	PSDS, School Heads of East District 2	Adaptation of the results of the Action Research
	Discussion during the Division Orientation on the Implementation of Cha-Ching Curriculum	Prior to the implementation (To be determined by the JA Philippines, RO and SDO)	Division Cha-Ching Coordinator, PSDS, School Heads, Grade 4 Teachers	Adaptation of the results of the Action Research Enhanced program implementation

It is expected that after the dissemination of the research findings, possible adaptation of the good practices, for the sustainability and enhancement of the implementation of the Cha-Ching Curriculum.

g. REFERENCES

Albina, Annabelle T, et al. (2017). Effects of Financial Literacy Integration on the Saving Attitude of Pupils (Unpublished Research, Philippine Normal University).

Beane, J. A. (1993). Curriculum Integration: Designing the core of democratic education. New York, NY: Teachers College Press.

Bernheim, Douglas, et al (2002). Financial Literacy: An Overview of Practice, Research, and Policy. Federal Reserve Bulletin, p. 45.

Broto, Antonio S. (2011). Statistics Made Simple. Second Edition. Mandaluyong City: National Book Store.

Council for Economic Education (2013). National Standards for Financial Literacy. Retrieved from [https:// www.councilforeconed.org](https://www.councilforeconed.org).

Fernando, Jason. (September 1, 2020). The Ultimate Guide to Financial Freedom. Investopedia.

Go, V. (2017). State of Financial Education in the Philippines. Retrieved from <https://www.philstar.com/the-freeman/cebu-business/2017/08/21/1731331/state-financial-education-philippines>.

Hastings, J.S., Madrian, B.C., & Skimmyhorn, W.L. (2013). Financial Literacy, Financial Education, and Economic Outcomes. *Annual Review of Economics*, 5, 347-373.

[https://neda.gov.ph/economic-and-financial-literacy-week-2020/#:~: text=The%20observance%20of%20the%20EFL,on%20economic%20and%20financial%20literacy.](https://neda.gov.ph/economic-and-financial-literacy-week-2020/#:~:text=The%20observance%20of%20the%20EFL,on%20economic%20and%20financial%20literacy.)

<https://www.japhilippines.org/cha-ching/> September, 2020

Incharge Education Foundation. (2017). Incharge Dept Solutions. Retrieved from <https://www.incharge.org>.

Mandell, L. (2009). *The Financial Literacy of Young American Adults: Results of the 2008 National Jumpstart Coalition Survey of High School Seniors and College Students*. Washington, D.C.: The Jumpstart Coalition for Personal Financial Literacy.

Montalbo, Imelda C. (2017). Financial Literacy of Professional and Pre-Service Teachers in the Philippines (Published Research of Department of Economics, Cebu Normal University, Cebu, Philippines, *Journal of Global Economics*)

h. FINANCIAL REPORT

The expenses incurred in the conduct of the research and completion of the study are detailed in the table below.

Activity	Description	Quantity	Unit Price	Total Amount
Reproduction of consent form, instruments and communication letters	Reams of coupon bond,	5 reams	200.00	1 000.00
	Ink for the printer	5 bottles	300.00	1 500.00
Communication with respondents and stakeholders	Cell phone load	2 cards	1 000.00	2 000.00
Orientation of the parents and stakeholders	Snacks	100 packs	20.00	2 000.00
Home visitation to the participants	Travel allowance	8 schools	225.00	1 500.00
Data Gathering and interpretation of data	Food, travel allowance and other expenses	20 times (at least 2 times per school)	100.00	2 000.00
Reproduction and binding of completed action research	Printing and binding (hard bound copy)	6 copies	500.00	3 000.00
Dissemination of the results of the study thru: <ul style="list-style-type: none"> ▪ General Assembly ▪ Faculty Meeting ▪ District Meeting ▪ LAC Session ▪ Other fora 	Food/snacks of the participants	100 packs	20.00	2 000.00
Total Expenses				P15 000.00

Appendix 1. Research Questionnaire

Cha-Ching Curriculum™ 16
23

PAUNANG PAGSUSULIT

Cha-Ching Curriculum™ 19
23

PAUNANG PAGSUSULIT

Cha-Ching Curriculum™ 15
23

PAUNANG PAGSUSULIT

Panuto: Basahin ng mabuti ang bawat tanong at isulat ang sagot sa kuwaderno.

Impormasyon ng Mag-aaral

1. Ano ang iyong apelyido? De

2. Kailan ka pinanganak? May 13 2011

3. Ano ang iyong kasarian? Babae

4. Ano ang iyong baitang? Grade 4

5. Ano ang pangalan ng iyong paaralan? Elementary School

Sa mga susunod na tanong (Isulat ang letra ng sagot sa kuwaderno.)

6. Maliban sa paggastos, ano pa ang ibang pagpipilian na maaari nating gawin sa pera?

- Mag-ipon lamang
- ☒ Kumita at Mag-ipon
- Mag-ipon at Magkawanggawa
- Kumita, Mag-ipon at Magkawanggawa

7. Gusto kong bumili ng bagong modelo ng laruan na nagkakahalaga ng 20 at mayroon lamang ako ng 10 sa ngayon, maaari kong makuha ang ekstrang 10 sa pamamagitan ng...

- Manghingi sa aking lolo at lola
- Manghiram sa kaibigan
- ☒ Magplanong mag-ipon
- Maghintay nang may magkawanggawang magbigay

8. Alin sa sumusunod ang HINDI paraan ng matalinong paggastos ng pera?

- ☒ Bago gumastos isipin muna kung ang bibilhin ay kailangang o kagustuhan lamang
- Isulat muna ang pantalon bago ito bilhin
- ☒ Bumili ng mamahaling bag nang sa gayon ay may bag din tulad ng sa mga kaibigan
- Pumili muna at ikumpara ang mga presyo mula sa iba-ibang pamilihan bago gumastos

9. Upang maging bumuti at gumanda ang ating buhay, maaari tayong...

- ☒ Kumita sa pamamagitan ng paggawa ng mga bagay na gusto nating gawin
- Mag-ipon para sa pangmatagalang layunin
- Gumastos sa mga bagay na makapagpapasaya sa sarili
- Maghandog ng pera, oras o bagay sa mga nangangailangan

Paunang Pagsusulit

Pakisulat sa iyong kuwaderno ang iyong sagot.	Lubos na Sang-ayon	Sang-ayon	Hindi Sang-ayon	Lubos na Hindi ang-ayon
10. Pinaghihirapan ang pagkita ng pera (K)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Nag-ipon ako ng pera upang mabili ko ang mga bagay na kailangan ko (B)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Binibili ko muna ang mga bagay na kailangan ko bago ang mga bagay na gusto ko (B)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Naghahandog ako ng pera, oras at talento upang makatulong sa mga taong nangangailangan (B)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Kaya kong kumita ng pera sa paggawa ng gawaing gusto ko at kung saan ako ay mahusay	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Hindi ko gusto ang panghihiram ng pera (A)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Kapag nakakita ako ng bagay na gusto ko, binibili ko agad ito (A)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
17. Nagtitipid ako sa paggastos upang makaipon ako nang mas marami (B)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Mahalaga ang kumita, mag-ipon, gumastos at magkawanggawa upang marating ko ang aking pansariling layunin (A)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
19. Mahalaga sa totoong buhay ang mga natutuhan ko sa kurikulum (A)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Ang regular ng pagpapalano at pag-ipon ay nakakatulong sa pagtupad ng mga pangangailangan ko sa hinaharap (K)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Ang daloy ng pera ay kumita, mag-ipon, gumastos at magkawanggawa (K)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Pinaunawa sa akin ng kurikulum na pagdating sa pera mahalaga na bigyang konsiderasyon ang 4 na pagpipilian (Kumita, Mag-ipon, Gumastos at Magkawanggawa) (K)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Alam ko ang halaga ng mga bagay na binili ko (K)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Appendix 1. Research Questionnaire

Cha-Ching Curriculum™ 23
23

PANAPOS NA PAGSUSULIT
Panuto: Basahin ng mabuti ang bawat tanong at isulat ang sagot sa kuwaderno.

Cha-Ching Curriculum™ 21
23

PANAPOS NA PAGSUSULIT
Panuto: Basahin ng mabuti ang bawat tanong at isulat ang sagot sa kuwaderno.

Cha-Ching Curriculum™ 22
23

PANAPOS NA PAGSUSULIT
Panuto: Basahin ng mabuti ang bawat tanong at isulat ang sagot sa kuwaderno.

Impormasyon ng Mag-aaral

1. Ano ang iyong apelyido? _____

2. Kailan ka pinanganak? November 19 2011

3. Ano ang iyong kasarian? Lalake

4. Ano ang iyong baitang? Grade 4

5. Ano ang pangalan ng iyong paaralan? Elem School

Sa mga susunod na tanong (Isulat ang letra ng sagot sa kuwaderno.)

6. Maliban sa paggastos, ano pa ang ibang pagpipilian na maaari nating gawin sa pera? (K)

- Mag-ipon lamang
- Kumita at Mag-ipon
- Mag-ipon at Magkawanggawa
- ☒ Kumita, Mag-ipon at Magkawanggawa

7. Gusto kong bumili ng bagong modelo ng laruan na nagkakahalaga ng 20 at mayroon lamang ako ng 10 sa ngayon, maaari kong makuha ang ekstrang 10 sa pamamagitan ng... (B)

- Manghingi sa aking lolo at lola
- Manghiram sa kaibigan
- ☒ Magplanong mag-ipon
- Maghintay nang may magkawanggawang magbigay

8. Alin sa sumusunod and HINDI paraan ng matalinong paggastos ng pera? (K)

- Bago gumastos isipin muna kung ang bibilhin ay kailangang o kagustuhan lamang
- Isukat muna ang pantalon bago ito bilhin
- ☒ Bumili ng mamahaling bag nang sa gayon ay may bag din tulad ng sa mga kaibigan
- ☒ Pumili muna at ikumpara ang mga presyo mula sa iba-ibang pamilihan bago gumastos

9. Upang maging bumuti at gumanda ang ating buhay, maaari tayong... (K)

- ☒ Kumita sa pamamagitan ng paggawa ng mga bagay na gusto nating gawin
- Mag-ipon para sa pangmatagalang layunin
- Gumastos sa mga bagay na makapagpapasaya sa sarili
- ☒ Maghandog ng pera, oras o bagay sa mga nangangailangan

Panapos na Pagsusulit

Pakisulat sa iyong kuwaderno ang iyong sagot.	Lubos na Sang-ayon	Sang-ayon	Hindi Sang-ayon	Lubos na Hindi ang-ayon
10. Pinaghihirapan ang pagkita ng pera	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Nag-ipon ako ng pera upang mabili ko ang mga bagay na kailangan ko	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Binibili ko muna ang mga bagay na kailangan ko bago ang mga bagay na gusto ko	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Naghandog ako ng pera, oras at talento upang makatulong sa mga taong nangangailangan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Kaya kong kumita ng pera sa paggawa ng gawaing gusto ko at kung saan ako ay mahusay	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Hindi ko gusto ang panghihiram ng pera	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Kapag nakakita ako ng bagay na gusto ko, binibili ko agad ito	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
17. Nagtitipid ako sa paggastos upang makaipon ako nang mas marami	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Mahalaga ang kumita, mag-ipon, gumastos at magkawanggawa upang marating ko ang aking pansariling layunin	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Mahalaga sa totoong buhay ang mga natutuhan ko sa kurikulum	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Ang regular ng pagpapalano at pag-iipon ay nakakatulong sa pagtupad ng mga pangangailangan ko sa hinaharap	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Ang daloy ng pera ay kumita, mag-ipon, gumastos at magkawanggawa	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Ipinaunawa sa akin ng kurikulum na pagdating sa pera mahalaga na bigyang konsiderasyon ang 4 na pagpipilian (Kumita, Mag-ipon, Gumastos at Magkawanggawa) (K)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Alam ko ang halaga ng mga bagay na binili ko	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Appendix 1. Research Instrument for School Heads and Teachers**FOCUS GROUP DISCUSSION**

Introduction: Good morning fellow educators. Thank you for your gift of presence. This FGD has the aim to hear your voices in line with the implementation of Cha-Ching Curriculum in Grades 4. All your answers will be treated with utmost confidentiality. We are doing this for purposes of improving its implementation in the coming years.

1. What were your experiences in the implementation of the curriculum?
2. What were the feedbacks from the learners through their parents?
3. Please share some good points of the curriculum.
4. If you are to do this again, what will be the changes you wish to employ?

Thank you!

Appendix 1. Response of Grade 4 Teachers in the FGD

1. What were your experiences in the implementation of the curriculum?

The curriculum really helps a lot in the parents and especially in the pupils.

2. What were the feedbacks from the learners through their parents?

The pupils learned the value of money and how to earn and save it.

3. Please share some good points of the curriculum.

The curriculum educates the family the value of money and how to spend wisely.

4. If you are to do this again, what will be the changes you wish to employ?

More trainings.

1. What were your experiences in the implementation of the curriculum?

The implementation of the curriculum really helps a lot in the parent as well as to the learners, especially about saving money.

2. What were the feedbacks from the learners through their parents?

The feedbacks of the learners through their parents is they learned about the value of money

3. Please share some good points of the curriculum.

The curriculum teach the family the value of money and how to spend wisely.

4. If you are to do this again, what will be the changes you wish to employ?

More webinars and trainings

Thank you!

Appendix 1. Response of a School Head in the FGD

1. What were your experiences in the implementation of the curriculum?
Cha-Ching Curriculum implementation greatly helps
increase the money-smart knowledge of pupils.
2. What were the feedbacks from the learners through their parents?
Pupils love answering the Cha-ching modules
because they learn different values of saving
money.
3. Please share some good points of the curriculum.
Cha-Ching curriculum helps Filipino family
a lot because it makes them wiser in spending,
earning and saving money.
4. If you are to do this again, what will be the changes you wish to employ?
If I were to do this again, I wish that
they can have more programs that they can share
with the teachers in teaching the pupils about money.

Thank you!

1. What were your experiences in the implementation of the curriculum?
My experiences in the implementation of the curriculum was
so far so good
2. What were the feedbacks from the learners through their parents?
They said that...
Their kids were trained on the key money-smart concepts
to help build financial responsibility.
3. Please share some good points of the curriculum.
The good points of the curriculum is that the pupils
instills the financial habits and responsibilities.
4. If you are to do this again, what will be the changes you wish to employ?
make it equal and equitable for all grade level.

Table 1
Performance Level in the Pre-Test

Districts	Schools	Learners	Mean	Performance Level
South 1	Basud ES	65	19.34	58%
South 2	San Ramon ES	65	6.68	67%
North 1	Bognabong ES	78	7.60	76%
North 2	Nagsipit ES	42	8.48	85%
East 1	Sagurong ES	92	20.47	89%
East 2	Hacienda ES	72	19.20	83%
West 1	Buhian ES	38	20.10	72%
West 2	Bantayan ES	57	12.26	53%
TOTAL/AVERAGE		509	14.27	72.88%

Table 2
Performance Level in the Posttest

Districts	Schools	Learners	Mean	Performance Level
South 1	Basud ES	65	23.57	91%
South 2	San Ramon ES	65	8.14	81%
North 1	Bognabong ES	78	9.27	93%
North 2	Nagsipit ES	42	9.95	99%
East 1	Sagurong ES	92	24.97	96%
East 2	Hacienda ES	72	24.23	93%
West 1	Buhian ES	38	25.6	92%
West 2	Bantayan ES	57	23.83	92%
TOTAL/AVERAGE		509	18.70	92.13

Table 3**Mean Score and Performance Level During the Pre-test and Posttest**

Districts	Elementary Schools	Pre-test		Posttest	
		Mean	Performance Level	Mean	Performance Level
South 1	Basud	19.34	58%	23.57	91%
South 2	San Ramon	6.68	67%	8.14	81%
North 1	Bognabong	7.60	76%	9.27	93%
North 2	Nagsipit	8.48	85%	9.95	99%
East 1	Sagurong	20.47	89%	24.97	96%
East 2	Hacienda	19.20	83%	24.23	93%
West 1	Buhian	20.10	72%	25.60	92%
West 2	Bantayan	12.26	53%	23.83	92%
AVERAGE MEAN/ PL		14.27	72.88%	18.70	92.13%

Table 4**Test of Difference Between Pre-test and Posttest Results**

	Pre-test	Posttest
Mean	14.26625	18.695
Variance	37.44282679	63.50548571
Observations	8	8
Pearson Correlation	0.921233307	
Hypothesized Mean Difference	0	
df	7	
t Stat	-3.759086131	
P(T<=t) two-tail	0.007083353	
t Critical two-tail	2.364624252	

Fund Source

Basic Education Research Fund (BERF)

Budgetary Requirements

Item of Expenditure	Required Number	Cost per unit	Specifications	Total
Foods	100 sets	P20.00	tetra pack juice, cupcake/biscuits	P2 000.00
Invitations, letters M & E tool	100 sets	P5.00	encoded and reproduced	500.00
Program Certificates	100 sets	P5.00	encoded and reproduced	500.00
			Total	P3 000.00