



# PROJECT PISO (PROVIDING INNOVATION TO STUDENTS' OUTPUT): AN INTENSIFICATION TO FINANCIAL LITERACY FOR GRADE 4 CLASSES

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## **ABSTRACT**

### **A. Research Title:**

**PROJECT PISO (PROVIDING INNOVATION TO STUDENTS' OUTPUT): AN  
INTENSIFICATION TO FINANCIAL LITERACY FOR GRADE 4 CLASSES**

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### **D. Summary**

Financial literacy is a skill that individuals should be able to master, as it is a necessary tool for daily living (Philippas & Avdoulas, 2019). This action research was conducted to intensify the financial literacy of Grade Four Classes in (CCDPS) Calabanga Central Division Pilot School this school year 2022-2023. Specifically, the study was intended to answer the following questions: 1. What is the status level of financial literacy rate of Grade Four Classes in Calabanga Central Division Pilot School in school year 2022-2023?; 2. What is the level of effectiveness of Project PISO to Grade Four (4) Classes?; and 3. What is the improvement in the status level of financial literacy rate of Grade Four (4) classes after the implementation of Project PISO?

This study used the descriptive method of research in discussing the answers to the three research questions posted. The method was useful in rendering findings on the result of this particular study. The respondents were the 229 Grade IV Learners who undergone Cha-Ching program and the 9 Grade IV teachers in CCDPS.

The researcher used a modified Pre-Test and Post Test of ChaChing Curriculum to collect quantitative data on the status level of Grade IV classes in

financial literacy. Checklist, surveys and recommendations forms were also utilized and interviews were conducted to justify the result.

### **E. Conclusion:**

Results showed that the status level of financial literacy rate of grade IV classes is Medium level. It implied that the respondents have the knowledge on financial literacy. However, it needs to be deepened. Moreover, results showed that among the various innovations conducted, the highly effective innovation was Junior Saver Award with the rating of 98%, respectively. Though Financial Literacy Ambassador Award ranked last, it was still highly effective with the rating of 94%. Furthermore, the improvement in the status level of Grade IV Classes in financial literacy after the implementation of Project PISO was highly improved with a rating of 87%.

This implied that Project PISO (Providing Innovation to Students' Output) was highly effective in intensifying the status of financial literacy of Grade IV Classes in Calabanga Central Division Pilot School.

### **F. Recommendations**

The study's findings also suggest that programs and activities should be continue developed to teach young children the value of giving to those who are most in need, that parents should also be involved in their children's financial education, integrate financial literacy concepts and skills across other discipline, Sustain and improve financial literacy program and activities in school or in the community and invite stakeholders to fully deepen the financial literacy awareness of children and develop potential skills in business.

**Keywords:** *financial literacy, status level, improvement*

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#### **IV. CONTEXT AND RATIONALE**

Department of Education (DepEd) Secretary Leonor Magtolis Briones (2018) underscored anew the importance of instilling financial literacy in teachers and learners during the Financial Education Stakeholders Expo 2018. She reported that DepEd, with the help of its partners, has been training trainers in the conduct of Financial Literacy Education (FLE) for teachers, who will benefit personally and professionally as they integrate FLE in their respective classes.

Correspondingly, DepEd Order No 22. s. 2021, on Financial Education Policy aims to intensify the integration of Financial Education in the K+12 Basic Education Curriculum in various discipline across grade level. This Policy also aims to help the learners understand the value of money, and develop their knowledge and capability to apply Financial Education Concepts and Core Messages. It 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 capacity building opportunities for teaching and non-teaching personnel.

With this, the Prudence Foundation and JA Asia Pacific developed Cha-Ching Curriculum introduces economic concepts specifically for the Grade IV learners. This aims to develop among learners the value and importance of money. This program encourages learners to use critical thinking skills in making decisions on how to manage money applying four key concepts which are Earn, Save, Spend and Donate in their daily lives.

According to the National Economics and Development Authority NEDA (2018), empowering teenagers to deliver financial education on issues such as saving to younger children is important. This peer-to-peer approach is useful because young people tend to listen to their peers more than adults, and participative approach helps foster youth as agents of change in their own communities. Also noted is the importance of involving financial service providers and other key stakeholders in building the financial capabilities of the youth and adults through a variety of delivery channels.

Furthermore, the study of Gomulia et.al. (2020) on Financial Literacy for Elementary School Students in Urban Area measured the financial knowledge of elementary school students in order to develop an education tool model to fill the gap in early financial education by teaching about money turnover concepts as mechanism to understand money management behavior better. The result of the study showed that 67% of students knew financial institution such as bank. The students' habit of saving money is very good with 83% of students having the habit of saving money.

Moreover, the recent study of Henderson et al. (2021) on Financial Literacy Education on Ontario revealed that elementary teachers as respondents were overwhelmingly favorable of teaching financial literacy into their classroom practice. The teachers rely primarily on free, online resources. She also added with the respect to barriers on teaching financial literacy that respondents cited the lack of support from schools and school boards. Professional development was identified as the main type of support they would like to the schools and

school boards to provide in teaching them financial literacy. The parallel study of Endrano (2020) showed that Financial Literacy Integration in Grade 4 in Calabanga Central Division Pilot School was Highly Effective with 4.95 weighted mean. With this, pupils were allowed to engage in relevant meaningful activities that can be connected to real life integrating Financial Literacy through Project SHEF (Saving Habit Every Friday). This helped pupils Save, Spend, Donate and Invest. The various fun and educational activities developed financial literacy skills among the pupils in the school. It also helped the school to achieve the national standards for both economic and financial literacy. Based on the study conducted, there were twenty-two Grade four learners who had “ALKANSYA” in their home and they constantly save money out of their allowances every Friday. It was also indicated that 22 Grade four learners promote saving, spending, donating and investing. Accordingly, awards to pupils showed highly effective intervention with 5.0 weighted mean.

To fully intensify the Deped Policy on Financial Education and to appreciate the Cha-Ching Program, the researcher is motivated to implement **PROJECT PISO: Providing Innovation to Students’ Output on Financial Literacy** through providing various activities in developing learners’ knowledge and capability on financial literacy. Students’ Outputs are aligned with the four basic concepts of financial literacy which are Earn, Save, Spend and Donate with the parents consent and assistance.

The innovation will provide various activities relevant to actual experiences of the learners. Also, the concepts and the delivery of the lessons will be contextualized, modified and undergo quality assurance to ensure that learning effectiveness will happen. The learners will also be taught key financial concepts and skills on earning, savings, spending, budgeting, donating and entrepreneurship. They will also understand and appreciate the value of money and how to save and share.

This study aims to intensify financial literacy from 35% to 85% corresponding to all Grade Four classes with the total enumeration of two hundred twenty- nine (229) in Calabanga Central Division Pilot School. This can only be attained by working collaboratively with every stakeholder to create a participative learning environment that will help the students attain their fullest potential.

## **V. INNOVATION, INTERVENTION, AND STRATEGY**

The innovations attained the 87% Literacy rate at Calabanga Central Division Pilot School for school year 2022-2023, the school implemented Project **(PISO) Providing Innovations to Students' Output on Financial Literacy** to all Grade four classes through various activities relative to the project.

- a. **WHAT'S UP VIDEO** – This is an innovation to increase the financial literacy of the learners through video presentation. The assigned teachers will create video clips which contain vocabulary of Financial Literacy Concepts,

skills and ways on earning, saving spending and donating. The videos will have 3 parts. The first part of each topic contains vocabulary development. The meaning of the concepts, related concepts, and pictures which will be translated and explained in Filipino to ensure the effectiveness of the lesson. The next part is the skills related. The teacher will present examples on developing the financial literacy skills of the learners on the different topics. The teacher will elaborate the skills to be developed among learners. Lastly, the teachers will provide 1-5 questions as evaluation of the learning output. The videos will be contextualized based on the level of understanding of the learners and the availability of the resources as well as undergo quality assurance on June to August 2022. It will be sent via messenger to be watched by both parents and learners. There are four (4) videos to be created and presented to all grade 4 classes every after 2 weeks. The following are the Four (4) Main videos and the competencies.

1. **EARNING or Kumita.** The competencies are to learn that materials and services have worth to be paid and understand that we need money to buy something.
2. **SAVE or (Mag-ipon).** The competencies are to value the importance of saving, Delayed Gratification and appreciate the importance of Bank and “Alkansya” in saving money.
3. **SPEND or (Gumastos).** The competency is to understand in the importance of needs than wants in buying.

4. **DONATE or (Magkawanggawa).** The competencies are to learn the different ways of helping and appreciate the value of helping and not expecting anything in return.

b. **ALKANSYAHAN CHALLENGE** - Is continuously implemented in the school through **Project SHEF** (Saving Habit Every Friday) Year 3. In order to appreciate the value of “Alkansya” as their “iponan”, the learners will create a durable and creative “Alkansya” using recyclable materials. Their output will serve as their “Alkansya” for the entire implementation of the program. The Alkansya will be placed at home and they will only bring them at school during judging on March 2023. The learners who have the most creative, durable and original “Alkansya” will be declared the winner. The awarding will be conducted by section and eventually be conducted in school level during the culminating activity on February 2023. Criteria for judging will be disseminated during the launching of the project to guide the learners in making Alkansya.

c. **JUNIOR SAVER AWARD** – The school on its year 3 Implementation of the Financial Literacy Program was continuously supported by SIDEKO Aflatoun Program (San Isidro Development Cooperative). It promotes Social and Financial education to Filipinos. Students are encouraged to save every Friday through **Project SHEF**. This is a one of the strategies in order to develop among the learners the saving habit even in a small amount. The students will save money out of their allowances. Consequently, every Friday, the class advisers will record the amount saved

by every student member through a PISO Book or a Bank Book and deposit to SIDEKO through Memorandum of Agreement between the School, Members and SIDEKO. The teacher adviser at the same time record savings of the class for the entire implementation of the project shall also perform particular roles. The students with the highest total savings for the whole month will be awarded. The awarding will be facilitated by SIDEKO Aflatoun and it will be conducted by section and eventually be conducted in the school level on February 2023.

- d. INTELLIGENT SPENDER AWARD** – This is another innovation which aims to recognize the learners who has a critical and practical mind set in buying between needs vs. wants vs. demands. This focuses on the learner who knows the importance of self-control before spending money to nonsense things. A learner who prefers to buy the needs rather than wants and has the ability to choose needs over demands. Parent, relatives, neighborhood, teachers, former advisers, any stakeholders who witnessed the learner's skill on intelligent spending can makes recommendations. Also, survey questions on intelligent spending will be used to assess the learners' skills on spending. The adviser and the validating team will corroborate to ensure the authenticity of the recommendation. Criteria for judging will be disseminated during the launching of the project to inform and guide the learners, parents and other stakeholders regarding this activity.
- e. FINANCIAL LITERACY AMBASSADOR AWARD** – This innovation is conceptualizing to motivate the class advisers to instill among the learners

the importance of saving and also to recognize their utmost contribution in increasing the financial literacy of the class. The class adviser who has the highest percentage of learners who participated in Alkansyahan Challenge and Saving will be awarded during the Culminating Activity on February 2023.

- f. ENTREPRENEUR KID AWARD** –This is an intervention activity to recognize learners' entrepreneurship skill on earning through simple selling (like biscuit, candies etc.) at home or in school. A learner who possesses the qualities of being assertive, creative and math oriented are some of the qualifications to be recognized. Parent, relatives, neighborhood, teachers, former advisers, or any stakeholders who witnessed the learner's entrepreneurship activity can make recommendations. The adviser and the validating team will corroborate to ensure the authenticity of the recommendation. Criteria for judging will be disseminated during the launching of the project to inform and guide the learners, parents and other stakeholders regarding this intervention. The class advisers will stress out the safety guidelines in doing the activity at home. Parents should supervise and guide the learners to ensure the safety.
- g. MOST GENEROUS AWARD** – This is another strategy in order to instill the value of helping others through their donations. The learner/s who possess generous heart in sharing time, talent and their resources like old clothes, toys, money or any in kind of material with those in need will be recommended. Parent, relatives, neighborhood, teachers, former advisers,



barangay officials or any stakeholders who witnessed the learner's good deeds can make recommendations. The adviser and the validating team will corroborate to ensure the authenticity of the recommendation. This activity is voluntary in nature, the learners will not oblige to do any such deeds just to be recommended in the award. Criteria for judging will be presented during parents' orientation to properly guide them in recommending. Documentations like pictures (if there are) amount or in kind donated, events participated, interviews and other proof of evidence will serve as basis for the awards. All awardees will be given recognition during the culminating activity on the **4<sup>th</sup> week of June under PRAISE – Program on Awards and Incentives for Service Excellence and WATCH Program.**

## **VI. ACTION RESEARCH QUESTIONS**

This action research initiative aims to intensify financial literacy of Grade Four classes in Calabanga Central Division Pilot School this school year 2022-2023. Specifically, it will seek to answer the following questions:

1. What is the status level of financial literacy rate of Grade Four Classes in Calabanga Central Division Pilot School in school year 2022-2023?
2. What is the level of effectiveness of Project PISO to Grade Four (4) Classes?
3. What is the improvement in the status level of financial literacy rate of Grade Four (4) classes after the implementation of Project PISO?

## EXPECTED OUTPUTS:

1. Increased financial literates from 35% to 85% of the Grade four (4) total population in school year 2022-2023.
2. 168 or 75% of the total Grade 4 students will learn to save money from their allowances every week.
3. Eight (8) Grade 4 Classes will participate in the Alkansyahan Challenge.

## VII. ACTION RESEARCH METHODS

This action research employed descriptive method of research in discussing the answers to the three research questions posted.

### a. Participants and/or Other Sources of Data and Information

The participants of the study were the 229 total enumerations of Calabanga Central Division Pilot School Grade IV learners who undergone Cha-Ching program and the 9 Grade IV teachers, for school year 2022-2023.

*Table 1. Participants of the Study*

<b>GRADE 4 CLASSES</b>	<b>Male</b>	<b>Female</b>	<b>Enrolment</b>
Diamond	13	18	31
Garnet	15	16	31
Sapphire	15	16	31
Pearl	18	13	31
Emerald	15	16	31
Amethyst	16	14	30
Ruby	17	4	21
Citrine	18	5	23
<b>TOTAL</b>	<b>127</b>	<b>102</b>	<b>229</b>

Other sources of data and information were the result of Pre-Test and Post Test of a modified Cha- Ching Assessment tool, interviews, checklist, surveys and recommendation forms.

## **b. Data Gathering Methods**

For question number 1: The status level on financial literacy of Grade IV learners was based on the Pre-Test Assessment in Cha-Ching conducted last November 2022. The result was collected from the class advisers to get the total weighted mean of all Grade IV learners regarding financial literacy. Data were presented in tabular format for easy understanding by the readers and those who will venture from this result. Individual results were not presented, instead, class results were made accessible in the actual presentation of the research. This is in adherence to the Data Privacy Act as well as the Child Protection policy. Though the data were hidden, the researcher ensured the authenticity of the data presented in this action research. Results were congregated and analyzed to get the weighted mean of learners' status on financial literacy which served as the basis for intervention.

For question number 2: The level of effectiveness of Project PISO in intensifying the financial literacy of Grade IV learners.

To know the level of effectiveness of Project PISO as an intervention to intensify the financial status of Grade IV learners, the researcher utilized a checklist where the learner-respondents rated the level of effectiveness on the innovations implemented among them.

For question number 3: Improvement in the status level of financial literacy rate of Grade Four (4) classes after the implementation of Project PISO. The researcher utilized all the evaluation results in gathering information for any

significant improvement of Grade IV learners on financial literacy from pre and post assessment.

## **VIII. DISCUSSION OF RESULTS AND REFLECTION**

This part presents the discussion of results and reflections presented based on the research questions.

### **The Status Level of Financial Literacy rate of Grade IV learners on the Pre-Assessment Result**

The researcher assessed the status level of the respondents on financial literacy through the modified Cha-Ching assessment tool. The questions were modified and translated to Filipino language. To ensure the validity of the result, the researcher read the questions to the respondents for them to understand the questions accurately.

#### **Table 1. The Status Level on Financial Literacy rate of Grade VI Learners in Pre-Assessment Result.**

##### **Kumita or Earn**

Table 1 shows the status level of the financial literacy skills of Grade IV classes at Calabanga Central Division Pilot School this school year 2022-2023. Results were categorized into four basic concepts of financial literacy which are “Kumita” or Earn, or Mag-ipon or Save, Gumastos or Spend and Magkawang-gawa or Donate. It was noted that the concept Earn got the lowest weighted mean of 2.02, categorically Medium Level. From the presented data, it was evident that participants have limited knowledge in Earning Skills. Under this financial concept, question number (4) four got the lowest weighted mean of 1.84, interpreted as Low

Level. Based on the informal interviews, most of the learners revealed that the idea regarding earning money as discussed at home with their parents was not evident.

Learners shared that their parents were reluctant to mention their finances, earnings, and even debts with them as a natural or in normal conversation. This shows that parents' role in financial literacy appears to be very significant as reflected in the small number of students thirty-one (31) out of 229 who have adequate understanding of earning money for the family with parents' assistance.

### **Reflection**

Results imply that parent's involvement on financial education is imperative in developing the financial literacy skills of their children. Providing the learners knowledge on the importance of earning money on their own would be a great help to expose them in earning money in their early age. Though, there are sixty learners know the importance of earning, it can be noted that there are ninety-seven learners who have limited knowledge on earning money even in simple way. Providing learners an avenue to earn like selling is a practical application of the learned skills. Hence, several intervention, innovation and strategies will be conducted from January to March 2023.

### **Mag-ipon or Saving**

Based on the data, it was noted that concept of saving got a total weighted mean of 2.32 categorically interpreted as Medium Level. Along the 4 four questions under Save, the question number (1) one ranked first with the highest weighted mean of 2.73 as High Level. Although the data shows that most of the Grade 4 learners are saving in order to buy their needs, yet the frequency of saving every

day in their alkansya were low with a weighted mean of 2.01, categorically interpreted as Medium Level.

*Table 2. Status Level of Financial Literacy rate of Grade IV Learners.*

Questions	Status Level				Weighted Mean	Interpretation	Rank
	4	3	2	1			
Kumita							
1.Kaya kong magkaroonng pera sa panininda ng mga gamit o pagkain sa paaralan.	33	41	61	94	2.06	Medium Level	1 <sup>st</sup>
2.Kumikita ako tuwing mayos kong nagagawa ang mga gawain sa bahay.	31	32	71	95	2.00	Medium Level	3 <sup>rd</sup>
3.Pinaghihirapan ang pagkita ng pera.	60	23	49	97	2.20	Medium Level	2 <sup>nd</sup>
4.Pinaguusapan naming sa bahay kung paano kami magkakaroon ng pera.	31	33	33	132	1.84	Low Level	4 <sup>th</sup>
Total	155	129	214	418	2.02	Medium Level	
Magipon							
5. Nag-iipon ako ng pera upang mabili ko ang mga bagay na kailangan ko.	94	27	60	48	2.73	High Level	1 <sup>st</sup>
6. Nagtitipid ako sa paggastos upang makaipon ako nang mas marami.	92	26	66	45	2.72	High Level	2 <sup>nd</sup>
7. Nililisata ko sa papel ang aking ipon sa araw-araw.	31	24	48	126	1.83	Medium Level	4 <sup>th</sup>
8. Araw-araw akong naghuhulog sa aking alkansyahan.	47	26	39	117	2.01	Medium Level	3 <sup>rd</sup>
Total	264	103	213	336	2.32	Medium Level	
Gumastos							
9. Binibili ko muna ang mga bagay na kailangan ko bago ang mga bagay na gusto ko.	47	31	92	59	2.29	Medium Level	4 <sup>th</sup>
10. Ugali kong maghintay hanngang ako ay makaipon kaysa humiram ng pera upang mabili ko ang gusto ko.	39	47	87	56	2.30	Medium Level	3 <sup>rd</sup>
11. Kapag nakakakita ako ng bagay na gusto hindi ko binibili ito agad.	50	66	67	45	2.53	High Level	2 <sup>nd</sup>
12. Pinagiispan kong mabuti bago ako bumili	56	59	74	40	2.57	High Level	1 <sup>st</sup>
Total	192	203	320	200	2.42	Medium Level	
Magkawanggawa							
13. Naghahandog ako ng pera, oras at talento upang makatulong sa mga taong nangangailangan.	49	36	75	69	2.28	Medium Level	2 <sup>nd</sup>
14. Handa ako magbigay ng aking mga gamit na hindi ko na kailangan sa mga nangangailangan	90	36	64	39	2.77	High Level	1 <sup>st</sup>
15. Naglalaan ako ng pera para para ibigay sa mga nasalanta ng bagyo o anumang kalamidad.	51	29	63	86	2.20	Medium Level	3 <sup>rd</sup>
Total	190	101	202	194	2.42	Medium Level	
General Total					2.29	Medium Level	

*Legend: 3.51-4 Very high Level, 2.51–3.50, High Level, 1.51-2.50 Medium Level, and 1- 1.50 Low Level*

As shown in the data under the concept about saving, learners were not used to write their saved amount which got the last rank, with a weighted mean of 1.83 interpreted as Low Level. As evident during the interviews, most of the

learners do not have long-term plans regarding saving. Most of them still plan their savings to be used for buying stuff or food for daily needs.

### **Reflection**

It is necessary to develop among the Grade IV learners a saving habit skill even in small amount of money as well as instill in them the value of delayed gratification. It is also necessary to train them to write their savings daily to monitor the progress. Parents have also a great part in developing saving skills among their children. Parents who used to save money influenced also their children to do the same. Their children develop higher knowledge in saving such as putting money in the bank, being part in a cooperative and even investing. Also, based on the interviews, children whose parents are inclined in business influence their children to do the same as early age. Moreover, learners should have a full understanding that saving is one way to achieve more significant goals in the future.

### **Gumastos or Spend**

Based on the data, it was noted that concept of Spending got a total weighted mean of 2.42, categorically interpreted as Medium Level. Along the 4 four questions under Spend, question number (1) one ranked last with the weighted mean of 2.29, interpreted as Medium Level. Few of the learners revealed that they buy first their needs than wants, but most of them preferred to buy their wants like fancy toys that are usually offered outside the school although it can be noted that learners think first before buying got a weighted mean of 2.57, categorically interpreted as High Level, there are still learners who were not keen

in buying. It can be noted, some of the learners do not fully understand the value of money particularly in spending.

### **Reflection**

Valuing money is important skills to learn by everyone. It is necessary to inculcate to our learners the importance of valuing money especially that we are in the era of instant. As noticed, majority of the children are wasteful of their things like paper, foods, hobby items, and so forth. They easily buy things they see in the store or “what is in” in the school. They do not associate these fancy things as part of their nonsense expenses that must be addressed. Also, children are vulnerable in buying, they are innocent in terms of “tawad”, comparing brands, and alternating things to much cheaper value. I believe that children must also learn the practicality in spending money at their young age. As Drever et al. (2015) mentioned, financial literacy competencies help children become more “financially intelligent” and “resource smarter” in their lives.

### **Magkawanggawa or Donate**

Data showed that concept of Donating got a total weighted mean of 2.42, categorically interpreted as Medium Level. Along the (3) three questions under donate, question number (2) two ranked first with the weighted mean of 2.77, interpreted as High Level. Although the data shows that around 90 out of 229 Grade IV learners already know the importance of donating and to whom donations can be distributed, yet the frequency of learners in making donations is still low. This was evident in question number three (3) with a weighted mean of 2.20,



interpreted as Medium Level. Learners were not used to saving any amount of money intended for donation.

### **Reflection**

It is necessary for school to create programs and activities that instill the value of being generous by helping or donating to the most in need among children in their young age. This can be done during Christmas Season or when natural disaster occurs to provide them opportunity to share and extend their helping hand. Also, to increase their ability to manage their money or allowance from buying and saving. Further, to improve their understanding on the importance of setting aside money to be donated.

### **The Level of effectiveness of Project PISO to Grade (4) classes?**

Table 2 shows the level of effectiveness of the Project PISO to Grade IV Classes. The Junior Saver Award obtained the highest rank with a weighted mean of 4.88 a rating of 98 percent, interpreted as highly effective. The Alkansyahan Challenge and Intelligent Spender Award obtained the same rating of 97 percent, interpreted as highly effective. The Financial Literacy Ambassador Award ranked 7<sup>th</sup> which obtained a weighted mean of 4.71 with a rating of 96 percent, interpreted as highly effective.

The average rating of the innovations, interventions and strategies was 4.81% with a rating of 96%, interpreted as highly effective. This implied that the strategies implemented were highly effective in the intensification of financial literacy rate of Grade IV classes.

Table 3. Level of effectiveness of the Project PISO to the Grade IV Classes

Interventions, Innovations and Strategies	Mean	Rating%	Remarks	Rank
1. What's Up Video	4.74	95	Highly Effective	6
2. Alkasyahan Challenge	4.85	97	Highly Effective	3
3. Junior Saver Award	4.88	98	Highly Effective	1
4. Entrepreneur Award	4.81	96	Highly Effective	5
5. Intelligent Spender Award	4.86	97	Highly Effective	2
6. Most Generous Award	4.82	96	Highly Effective	4
7. Fin Lit Ambassador	4.71	94	Highly Effective	7
<b>Average</b>	<b>4.81</b>	<b>96</b>	<b>Highly Effective</b>	

*Legend:*

4.21-5.00	Highly Effective
3.41-4.20	Effective
2.61-3.40	Moderately Effective
1.81 -2.60	Least Effective
1.-1.80	Not effective

## Reflection

The various innovations, interventions and strategies are considered relevant in intensifying the Financial Literacy rate of Grade VI Classes of Calabanga Central Division Pilot School. Through Project PISO (Providing Innovation to Students' Output), the respondents developed creativity skills in making Alkasyahan, inculcated the values of saving habit and delayed gratification in savings, developed entrepreneurship skills and instilled the value of being generous.

The contextualized and modified videos were primarily intended for the classes of the school to help them understand the concepts of financial literacy. It will also undergo series of validation and quality assurance. The Alkasyahan Challenge and Junior Saver Award are practical interventions that developed their attitude of being thrifty in order to save more. The PISO Saving Book (PSB) is a personalized booklet where they wrote their saved amount ever day. Through their

PSB, they easily monitored their savings and the consistency of their saving habit. The class adviser checked the PSB of the learners every Friday during Homeroom classes. Some of the learners with high savings deposited in bank, invested in some companies, others in were members of SIDECO Cooperative.

It was also suggested and approved by the Grade IV advisers that Alkansyahan Challenge or making of Alkansya be given additional point in Homeroom Grades. Based on the result of Class Monitoring Sheet most of the learners in every class participated and enjoyed the activity. On the other hand, there were also learners who lack the capability to save regularly because of their status in life, the proponent and the class advisers decided give them due consideration. The proponent reiterated that the activities are part of the Project PISO and their grades were not be affected.

In terms of Entrepreneur Kid Award, after the proponent discussed the Module 1 with the topic Earn, she strengthened its importance, instilled the skills of an entrepreneur, discoursed the idea of buying and selling process as well as the flow of supply and demand. The proponent collaborated with the three (3) EPP teachers of Grade IV to facilitate the activity of selling. It was timely that the competencies of entrepreneurship fall on February during the duration of the project. The grade IV learners were grouped and they planned their own food to be sold during recess time in the school. The EPP teachers provided them protocols and mechanics to avoid duplication of the food as well as ensuring their safety. The group assigned each member to bring the materials they will be needing in selling like plates, plastic cups, spoons, jug and alike. Also, they decided on the kinds of foods they

will be selling during recess in school. The EPP teachers provided suggestions which were approved by the class such that each member of the group will contribute to cover the expenses in buying the food to be prepared and sold. Each group selected a leader and treasurer to properly guide and facilitate the group. The leaders recorded the capital and the expenses of the group to monitor and evaluate their income and these were reported to the class. There are groups which got a better income especially those group whose parents helped them in selling food by providing them with cooked food like fish ball, pancakes, burger and hotdogs. It was evident that parents or adult intervention are of great help in developing entrepreneurship skills among learners. The self-confidence of the learners is a way to boost their entrepreneurship skills. On the other hand, other groups were not successful in selling their food products because of some reasons. The capital and expenses were not properly computed, the foods were not attractive to the buyers and even their group participation affected the success of the activity.

The proponent as well as the EPP teachers repeatedly explained that there are times that selling were not successful. They evaluated and reflected their weaknesses and they compared their performance to groups who were successful. They also checked the process starting from purchasing food to selling in order to improve whatever is lacking.

The Most Generous Award is a good avenue to instill values of extending help to others especially to the less privilege. One of the Best Practices of CCDPS is a class donation like Death Aid, Health Assistance, Sports Support etc. to the

unprivileged member of the school community. There was also a noted case during the implementation of Project PISO, where one of the learners of Grade IV has a major illness. With the initiative of Teacher Merly M. Endrano and Grade IV teachers, they coordinated with the parents and seek a letter with the approval of school principal asking donation to the school. The learners as well as the teaching and non- teaching personnel generously shared any amount they can give. The school got a total of 5,000 pesos donation and it was given directly to the parents and son. The proponent and Grade IV class advisers commended the Grade IV classes for their act of generosity of helping their schoolmate. The child and his parent were grateful for the initiative of the teachers and support of the school.

Furthermore, with the collaboration of Grade IV class advisers, they created a Donation Box for each class last December 2022. As part of the intervention of Most Generous Award, the advisers encouraged the learners to share anything they can give to the unprivileged schoolmates and the chosen community. The learners shared their used clothes, shoes, bags, toys and school supplies. Parents also donated their used clothes. The proponent with the advisers informed the classes that the donation boxes will be given to the Day Care learners of Balongay, Calabanga, Camarines Sur. The proponent with other teachers of CCDPS conducted a Love Day to Day Care Learners and parents of the said barangay last December 21, 2022.

The proponent and the class advisers reiterated that donation can be done in any form. They can share materials, their time and talent. It was suggested that

the teachers and school should provide opportunities to the learners to develop among them the value of helping others.

These must be disseminated to other schools specifically grade IV teachers implementing the Cha-ching curriculum for them to utilize in the program. Furthermore, it was suggested during the monitoring and evaluation, that strategies and interventions be disseminated to intermediate teachers for the sustainability of values gained and financial literacy skills developed.

The result of the study affirmed the findings of Amagir et al., (2018) that school-based financial education programs can improve children's and adolescents' financial knowledge and attitudes.

#### **The improvement in the status level of financial literacy rate of Grade (4) classes after the implementation of Project PISO.**

Table 3 shows the improvement on the status level in the financial literacy rate of Grade IV Classes after the implementation of Project PISO. It can be gleaned from the results that there are improvements in status level of financial literacy rate of the respondents in four basic concepts of Financial Literacy. It can be noted that in post assessment, the concept Kumita got a weighted mean of 3.43, interpreted as High Level with a rating of 85% categorically Highly Improved. Moreover, the concept Mag-ipon increased the level from Medium to Very High with a rating of 88%, interpreted as Highly Improved. Also, the status level of Grade IV Classes in line with Gumastos rise from 2.42 to 3.56 with a rating of 89%, interpreted as Highly

Improved. Furthermore, Magkawang-gawa concepts has a rating of 87%, interpreted as Highly Improved.

*Table 4. Improvement in the status level of Financial Literacy rate of Grade IV Classes after the implementation of Project PISO.*

Concepts	PRE- Weighted Mean	Status Level	POST Weighted Mean	Status Level	Rating	Level of Improvement
<b>Kumita</b>						
1.	2.06	Medium Level	3.36	High Level	84	Highly Improved
2.	2.00	Medium Level	3.36	High Level	84	Highly Improved
3.	2.20	Medium Level	3.56		89	Highly Improved
4.	2.06	Low Level	3.33	High Level	83	Highly Improved
Total	<b>2.08</b>	Medium Level	3.43	High Level	85	Highly Improved
<b>Mag-ipon</b>						
5.	2.73	High Level	3.57	Very High Level	89	Highly Improved
6.	2.72	High Level	3.60	Very High Level	90	Highly Improved
7.	1.83	Medium Level	3.44	High Level	86	Highly Improved
8.	2.01	Medium Level	3.41	High Level	85	Highly Improved
Total	<b>2.32</b>	Medium Level	3.54	Very High Level	88	Highly Improved
<b>Gumastos</b>						
9.	2.29	Medium Level	3.55	Very High Level	89	Highly Improved
10.	2.30	Medium Level	3.55	Very High Level	89	Highly Improved
11.	2.53	High Level	3.59	Very High Level	90	Highly Improved
12.	2.57	High Level	3.62	Very High Level	90	Highly Improved
Total	<b>2.42</b>	Medium Level	3.56	Very High Level	89	Highly Improved
<b>Magkawang-gawa</b>						
13.	2.28	Medium Level	3.41	High Level	85	Highly Improved
14.	2.77	High Level	3.50	High Level	88	Highly Improved
15.	2.20	Medium Level	3.39	High Level	85	Highly Improved
Total	2.42	Medium Level	3.44	High Level	86	Highly Improved
<b>General Total</b>	<b>2.31</b>	Medium Level	<b>3.48</b>	High Level	<b>87</b>	<b>Highly Improved</b>

*Legend:*      76-100% - Highly Improved  
                   51-75% - Improved  
                   26-50% - Moderately Improved  
                   1-25% - Least Improved

The results implied that the implementation of Project PISO along with providing various innovations and interventions intensified the financial literacy rate of Grade IV Classes. The strategies enhanced and strengthened financial

literacy skills of the Grade IV learners as well as developed values of being generous especially to those in need. The results, affirmed the study of Blue (2016) which indicated that financial literacy for children is essential in preparing them to be tough, wise, reasonable and responsible in dealing with multiple problems occur in their life.

### **Summary of Findings, Conclusion and Recommendations**

#### **Findings:**

1. The status level of financial literacy rate of Grade IV Classes in the Pre assessment got a Weighted Mean of 2.31 or Medium Level. As for the Post assessment, the status level was considered High Level with Weighted Mean of 3.48.
2. Whats' Up Video was rated 95%, Alkansyahan Challenge and Intelligent Spender Award obtained a rating of 97%, Both Entrepreneur Kid and Most Generous Award attained a rating of 96%. Junior Saver Award has the highest rating of 98%, while Financial Literacy Ambassador Award got a rating of 96%.
3. There was an improvement in the totality of status level of financial literacy rate of Grade IV Classes from the Pre-Assessment to Post Assessment with a rating of 87%, interpreted as Highly Improved.

#### **Conclusions:**

1. The status level of financial literacy rate of Grade IV Classes was at Medium Level.



2. Various innovations, interventions and strategies were highly effective in the improvement of financial literacy of Grade IV Classes of CCDPS.
3. There was an improvement in the status of financial literacy rate of Grade IV Classes after the implementation of Project PISO.

**Recommendations:**

1. Integrate financial literacy concepts and skills across other discipline.
2. Sustain and improve financial literacy program and activities in school or in the community.
3. Invite stakeholders to fully deepen the financial literacy awareness of children and develop potential skills in business.

## IX. ADVOCACY, UTILIZATION AND DISSEMINATION

### ACTION PLAN

### PROJECT PROPOSAL

SCHOOL/OFFICE: CALABANGA CENTRAL DIVISION PILOT SCHOOL

<b>1. TITLE:</b> <b>CAPACITATING TEACHERS AND LEARNERS ON FINANCIAL LITERACY thru Project PISO</b>	<b>2. SCHEDULE OF IMPLEMENTATION:</b>		<b>3. PROPONENT:</b>  <b>DIANA GRACE A. DOCTOLERO Teacher III</b>	
	Q1	September 2023		
	Q2	October 2023		
	Q3	December 2023		
	Q4	February 2024		
<b>4. PROJECT LOCATION:</b> Calabanga Central Division Pilot School, Calabanga, Camarines Sur				
<b>5. GOALS/OBJECTIVES:</b> <b>OBJECTIVES:</b> <ul style="list-style-type: none"><li>a. to disseminate the recommendations and suggestions of the Action Research entitled: <b>Project PISO (Providing Innovation to Students' Output): An Intensification to Financial Literacy of Grade IV Classes</b> to intermediate teachers in improving the financial literacy awareness of intermediate learners of Calabanga Central Division Pilot School along with the implementation of Project PISO;</li><li>b. to sustain the financial literacy skills and values gained by Grade IV classes to the next level; and</li><li>c. to provide activities regarding Earning, Saving, Spending and Donation among teachers and intermediate learners and to continuously empower learners in developing their financial literacy skills.</li></ul>				
<b>6. IMPLEMENTING UNIT/OFFICE:</b> Calabanga Central Division Pilot School				
<b>7. OVERVIEW/RATIONALE:</b> <p>DepEd Order No 22. S. 2021 on Financial Education Policy aims to intensify the integration of Financial Education in the K+12 Basic Education Curriculum in various discipline across grade level. This Policy also aims to help the learners understand the value of money, and develop their knowledge and capability to apply Financial Education Concepts and Core Messages.</p> <p>It 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 capacity building opportunities for teaching and non-teaching personnel.</p>				

The proponent is hopeful that through this LAC Session the financial literacy awareness among the pupils and teachers in Calabanga Central Division Pilot School, Calabanga West District will improve through this proposal. It is also desired that with this humble undertaking the teachers, stakeholders and learners' financial literacy skills and values will be developed.

**8. ACTIVITIES/STRATEGIES:**

(sequentially arranged activities/ process/time frame/person responsible)

- a.) Inform the School Head and intermediate teachers who will attend the LAC Session.
- b.) Prepare the activities, letter and secure the approval of the concerned signatories.
- c.) Conduct planning and consultation with the Technical Working Group for the finalization.
- d.) LAC Session.
- e.) Submit the accomplishment reports with attached attendance, documentation and certificates.

**9. BENEFICIARIES:**

- a.) Teachers - 30 Intermediate teachers of CCDPS
- b.) School Head - 1 School Head
- c.) PSDS/EPS/SEPS - 1 PSDS

**10. SOURCE OF FUND: PERSONAL/DONATION Fund**

**11. BUDGETARY REQUIREMENTS** (please refer to the attached specifications per item)

Quarter	Activity	No. of Pax	Food	Materials	Total
<b>Q1</b>	School LAC Session/	30 pax	20.00 x 30 pax (1day)	Bond Paper	
			<b>P 500.00</b>	<b>P100.00</b>	<b>P600.00</b>
<b>Q2</b>	School LAC Session/	30 pax	20.00 x 30 pax (1day)	Bond Paper	
			<b>P 500.00</b>	<b>P100.00</b>	<b>P600.00</b>
<b>Q3</b>	School LAC Session/	30 pax	20.00 x 30 pax (1day)	Bond Paper	
			<b>P 500.00</b>	<b>P100.00</b>	<b>P 600.00</b>
<b>Q4</b>	School LAC Session/	30 pax	30.00 x 30 pax (1day)	Special Paper for printing certificates Bond paper for evaluating the Project	
			<b>P 900.00</b>	<b>P300.00</b>	<b>P1,200.00</b>
<b>GRAND TOTAL</b>			<b>P 2,400.00</b>	<b>P600.00</b>	<b>P3,000.00</b>

**12. REPORTING AND EVALUATION:**

The proponent will submit the accomplishment report with supporting documents as approved memorandum, pictures, attendance sheet, evaluation tool and others.

**13. ENCLOSURES:**

School Memorandum, Matrix of the activity, List of Participants, Awardees and Presenters during the activity, Technical Working Group and Working Committees.

Prepared by:

**DIANA GRACE A. DOCTOLERO**  
*Teacher III/Proponent*

Noted:

**JOEL J. CLARON, PhD**  
*School Head*

Recommending Approval:

**ANA N. CALISURA**  
*Public Schools District Supervisor*

APPROVED:

**JOY G. CABRERA, PhD**  
*Assistant Schools Division Superintendent*



**Republic of the Philippines**  
**Department of Education**  
**Region V**  
**SCHOOLS DIVISION OFFICE OF CAMARINES SUR**

**CAPACITATING TEACHERS AND LEARNERS ON FINANCIAL LITERACY**  
**thru Project PISO**  
**Calabanga Central Division Pilot School**  
**Calabanga West District**

**LAC PLAN**  
**2023-2024**

PHASE	ACTIVITIES	PERSONS INVOLVED	TIME FRAME	RESOURCES		SUCCESS INDICATOR
				FUNDS	SOURCE OF FUNDS	
PLANNING	Inform the School Head and intermediate teachers who will attend the LAC Session/ Prepare the activities, letter and secure the approval of the concerned signatories.	Proponent School Head PSDS	2nd week of August 2023	100.00	Personal	Letter Approved Project Proposal School Memo Program
	Faculty meeting to echo result of diagnosis	Grade 4-6 Faculty Proponent School Head	3 <sup>rd</sup> week August 2023	1,000.00	School Fund	Attendance Minutes Documentation Narrative Report
	Consult with the School Head regarding the intention / plan to conduct LAC Sessions/ planning and consultation with the Technical Working Group for the finalization	Proponent School Head Intermediate Teachers	3rd week August 2023	100.00	Personal	Attendance Minutes Documentation Narrative Report
IMPLEMENTATION	Pre-Test	All Intermediate Teachers	4 <sup>th</sup> week August 2023	200.00	Personal	Results of Pre-Test
	Conduct of LAC Sessions: Session 1 – Earn (Entrepreneur Kid Award)	Speakers: Mary Grace E. Guevarra	September 2023	500.00	Donations	Session Guides Attendance

	Session 2 – Save (Alkansyahar Challenge/Junior /Saver Award)	<del>Anarose A. Labing</del>	October 2023	500.00	Donations	Minutes Narrative Report
	Session 3 – Spend (Intelligent Spender Award)	<del>Aiza Mae B. Pante</del>	December 2023	500.00		
	Session 4 – Donate (Most Generous Award)	<del>Genevieve T. Bayos</del>	February 2024	500.00		
	Post Test	<del>Lailanie A. Nobleza</del>	April 2024			
	Culminating Activity -Financial Literacy Ambassador	Proponent	June 2024	2,000.00		Program and Invitation
<b>EVALUATION</b>	Conduct Post Test Prepare and submit LAC write-up Crafting, submission, and approval of accomplishment report	Proponent School Head Mentor PSDS SEPS SGOD Chief ASDS	July 2024	1,000.00	Donations	Attendance Minutes Narrative Report QAME

Prepared by:

**DIANA GRACE A. DOCTOLERO**  
*Teacher III/Proponent*

Noted:

**JOEL J. CLARON, PhD**  
*School Head*

Recommending Approval:

**ANA N. CALISURA**  
*Public Schools District Supervisor*

APPROVED:

**JOY G. CABRERA, PhD**  
*Assistant Schools Division Superintendent*

## B. Work and Financial Plan



Republic of the Philippines  
Department of Education  
Region V

SCHOOLS DIVISION OFFICE OF CAMARINES SUR

### CAPACITATING TEACHERS AND LEARNERS ON FINANCIAL LITERACY thru Project PISO Calabanga Central Division Pilot School Calabanga West District

WORK and FINANCIAL PLAN SY 2023-2024				
Activities/Strategies	Time Frame	Persons Involved	Budgetary/Resource Require-ments	MOVs
Inform the School Head and intermediate teachers who will attend the LAC Session	2 <sup>nd</sup> week of August 2023	Proponent School Head PSDS	100.00	Letter Approved Project Proposal School Memo Program
Prepare the activities, letter and secure the approval of the concerned signatories	2 <sup>nd</sup> week of August 2023	Proponent School Head Teachers	100.00	Letter Schedule of the Activities
Conduct planning and consultation with the Technical Working Group for the finalization	3 <sup>rd</sup> week of August 2023	Proponent School Head Teachers and Parents	1,000.00	Planned Activities Approved Signatories from TWG
LAC Session.	4 <sup>th</sup> week of August 2023 to June 2024	Proponent Technical Working Committee	4,200.00	Implementation and Monitoring
Submit the accomplishment report with attached attendance, documentation and certificates.	July 2024	Proponent School Head PSDS	1,000.00	Approved Financial Report
TOTAL			<b>6,400.00</b>	Donations/Personal

### C. Monitoring and Evaluation Tool

Name of Project	Project Objectives and Targets	Date of Monitoring	Accomplishment/ Status to Date	Issues/ Problems/ Challenges	Recommendations/ Action Points	Signature of the Evaluation Team/Date Conducted
Launching of the Project	Disseminate the objective of Project PISO.	January 10, 2022	January 10, 2023			
What's Up Videos	Create a contextualize video on four basic concepts of financial literacy.	January 16, 2023	January 23, 2023	Further validation will be conducted due to some copyright issues. For teaching purposes only.	It should be Quality Assured	
Alkansyahan Challenge	Create a creative and durable alkansyahan.	February 6, 2023	March 15, 2023			
Junior Saver Award	Develop a saving habit	February 13, 2023	March 15, 2023	There are learners who can't participate in the activity.		
Intelligent Spender Award	Develop the skills of being smart in buying	March 6, 2023	March 15, 2023	.	Questionnaire should properly explain to the parents	
Financial Literacy Ambassador Award	Monitor the participation of the respective classes in the activities of Project PISO	March 6, 2023	March 15, 2023		Adviser should be consistent and persistent in involving the classes	



					to participate in the activities	
Most Generous Award	Instill the value of helping others	March 6, 2023	March 15, 2023		Create activities that provide learners to be generous.	
Entrepreneur Kid Award	Develop the skills of being entrepreneur	March 6, 2023	March 15, 2023		Provide more opportunities to develop entrepreneurship skills	
Culminating Activity	Recognize the learners excelled in the activities of Project PISO	March 16, 2023	March 16, 2023			
Monitoring and Evaluation team for BERF Grantees	Monitor the implementation of the Project	May 3, 2023	May 3, 2023			

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## XI. FINANCIAL REPORT (for -BERF)

ACTIVITIES/STRATEGIES	ITEM	QUANTITY	UNIT PRICE	TOTAL PRICE
1. Conduct pre-validation of questionnaires	Reproduction of Survey Questionnaires	5 reams	280.00	1400.00
2. Preparation of approved and validated evaluation instrument.	School Supplies Bond Paper Folder, ink, staple wire, etc.	5 reams	280.00	1,400.00
		pcs	447.00	447.00
3. Analysis and interpretation of data gathered	Bond paper, folder, ballpen	5 reams	280.00	1,400.00
		pcs	112.00	112.00
4. Make an accomplishment report	Bond paper, folder, ballpen	2 reams	280.00	560.00
		pcs	278.00	278.00
5. Present the Research Proposal to the Division Office	Bond paper, folder, ballpen	5 reams	280.00	1,40.00
		pcs	184.00	184.00
6. Travel to Legazpi City MOA Signing	Transportation Van			420.00
7. Notarial Fees	MOA	3 copies	100.00	300.00
8. Culminating Activity	Foods		1,500.00	1,500.00
9. Conduct Culminating Activity	Certificates and awards School Supplies	175 pcs	4,000.00	4,000.00
10. Launching and Culminating	Tarpaulin	3 pcs.	312.00	1,612.00
			1040.00	
<b>TOTAL</b>			260.00	<b>15,013.00</b>

Source of Fund: **BERF FUND**

d. Annex 4: Research Questionnaire with Answer from the Respondents  
/Tools/Statistical Computations and Other



Republic of the Philippines  
Department of Education  
Region V  
DIVISION OF CAMARINES SUR  
Calabanga West District  
CALABANGA CENTRAL DIVISION PILOT SCHOOL

**DATA GATHERING TOOL**

**Status Level of Grade IV Classes on Financial Literacy**

**Pangalan:** \_\_\_\_\_ **ion:** \_\_\_\_\_ **Petsa:** \_\_\_\_\_  
Panuto: Sa baba ay may mga tanong tungkol sa inyong Pinansyal na Kaalaman Lagyan ng tsek (/) ang kahon kung alin ang estado ng inyong ginagawa sa bawat kaalaman

Financial Concepts	Status Level				Weighted	Rank
	4	3	2	1	Mean	
<b>Kumita</b>						
1.Kaya kong magkaroonng pera sa panininda ng mga gamit o pagkain sa paaralan.	33	41	61	94	2.06	1 <sup>st</sup>
2.Kumikita ako tuwing mayos kong nagagawa ang mga gawain sa bahay.	31	32	71	95	2.00	3 <sup>rd</sup>
3.Pinaghihirapan ang pagkita ng pera.	60	23	49	97	2.20	2 <sup>nd</sup>
4.Pinaguusapan naming sa bahay kung paano kami magkakaroon ng pera.	31	33	33	132	1.84	4 <sup>th</sup>
<b>Total</b>	<b>155</b>	<b>129</b>	<b>214</b>	<b>418</b>	<b>2.02</b>	
<b>Magipon</b>						
5. Nag-iipon ako ng pera upang mabili ko ang mga bagay na kailangan ko.	94	27	60	48	2.73	1 <sup>st</sup>
6. Nagtitipid ako sa paggastos upang makaipon ako nang mas marami.	92	26	66	45	2.72	2 <sup>nd</sup>
7. Nililisata ko sa papel ang aking ipon sa araw-araw.	31	24	48	126	1.83	4 <sup>th</sup>
8. Araw-araw akong naghuhulog sa aking alkansyahan.	47	26	39	117	2.01	3 <sup>rd</sup>
<b>Total</b>	<b>264</b>	<b>103</b>	<b>213</b>	<b>336</b>	<b>2.32</b>	
<b>Gumastos</b>						
9. Binibili ko muna ang mga bagay na kailangan ko bago ang mga bagay na gusto ko.	47	31	92	59	2.29	4 <sup>th</sup>
10. Ugali kong maghintay hanngang ako ay makaipon kaysa humiram ng pera upang mabili ko ang gusto ko.	39	47	87	56	2.30	3 <sup>rd</sup>
11. Kapag nakakakita ako ng bagay na gusto hindi ko binibili ito agad.	50	66	67	45	2.53	2 <sup>nd</sup>
12. Pinagiispan kong mabuti bago ako bumili	56	59	74	40	2.57	1 <sup>st</sup>
<b>Total</b>	<b>192</b>	<b>203</b>	<b>320</b>	<b>200</b>	<b>2.42</b>	
<b>Magkawanggawa</b>						
13. Naghahandog ako ng pera, oras at talento upang makatulong sa mga taong nangangailangan.	49	36	75	69	2.28	2 <sup>nd</sup>
14. Handa ako magbigay ng aking mga gamit na hindi ko na kailangan sa mga nangangailangan	90	36	64	39	2.77	1 <sup>st</sup>
15. Naglalaan ako ng pera para ibigay sa mga nasalanta ng bagyo o anumang kalamidad.	51	29	63	86	2.20	3 <sup>rd</sup>
<b>Total</b>	<b>190</b>	<b>101</b>	<b>202</b>	<b>194</b>	<b>2.42</b>	
<b>General Total</b>					<b>2.29</b>	



Republic of the Philippines  
**Department of Education**  
Region V  
DIVISION OF CAMARINES SUR  
Calabanga West District  
**CALABANGA CENTRAL DIVISION PILOT SCHOOL**

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**DATA GATHERING TOOL**

**Level of Effectiveness of Project PISO**

**Pangalan:**\_\_\_\_\_ **Section:**\_\_\_\_\_ **Petsa:**\_\_\_\_\_

Panuto: Sa baba ay may ang mga Innovations ng Project PISO na nagpalalim ng inyong Pinansyal na Kaalaman. Lagyan ng tsek (/) ang kahon kung gaaano naggag ka epektibo ang mga gawaing ito..

INNOVATIONS	Highly Effective	Very Effective	Effective	Moderately Effective	Not Effective
	5	4	3	2	1
Watch Up Video	183	34	12	0	0
Alkasyahan Challenge	200	24	5	0	0
Junior Saver Award	206	19	4	0	0
Entrepreneur Kid Award	193	29	7	0	0
Intelligent Spender Award	203	19	7	0	0
Generous Kid Award	199	19	11	0	0
Fin Lit	180	31	18	0	0



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**DATA GATHERING TOOL**

**Survey Questionnaire on Most Generous Award**

Pangalan ng Anak: \_\_\_\_\_ Section: \_\_\_\_\_

Panuto: Lagyan ng Check / ang kahon na tumutukoy sa pag-ugali ipinapakita ng iyong anak sa mga sumusunod na mga patunay .

Mga Patunay	Palagi	Minsan	Hindi
1. Naglalaan ng pera upang ibigay sa nangangailangan.			
2. Nagdodonate ng mga pinaglumaang damit.			
3. Nagdodonate ng mga pinaglumaang sapatos.			
4. Nagdodonat ng laruan kahit gusto nya pa ito.			
5. Mahilig magbigay ng pagkain sa classmate o nangangailangan			
6. Mahilig mag imbita ng mga kaibigan sa bahay upang maglaro at kumain			
7. Binibilhan ang kapatid ng pagkain sa sarili niyang kaisipan.			
8. Naglalaan ng pera para pang regalo tuwing may okasyon.			
9. Mahilig mag volunteer sa mga gawain sa bahay o sa barangay kahit hindi inuutusan.			
10. Binibilhan ng gamit ang mga kamaganak na nangangailanaga.			

**Anong sitwasyon o pangyayari na masasabi mong Mapagbigay ang iyong anak?**

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**DATA GATHERING TOOL**

**Survey Questionnaire on Intelligent Spender Kid**

Pangalan ng Anak: \_\_\_\_\_ Section: \_\_\_\_\_

Panuto: Lagyan ng tsek / ang kahon na tumutukoy sa pag-ugali ipinapakita ng iyong anak sa mga sumusunod na mga patunay .

Mga Patunay	Palagi	Minsan	Hindi
1. Marunong magpahalaga sa pera.			
2. Mas inuuna ipabili ang mga gamit na kailangan kaysa laruan.			
3. Iniisip munang mabuti bago bumili o magpabili.			
4. Hindi agad-agad bumibili kahit may pera.			
5. Tinitimbang muna ang halaga ng bibilhin kung mahal o mura.			
6. Pinagiipunan muna bago bumili ng gusto.			
7. May malasakit sa mga gamit upang hindi agad maubos.			
8. Matipid at matalino kung bumili.			
9. Mahilig mag recycle ng mga gamit upang hindi na bumili pa.			
10. Kuntento sa kung anong mayroon at hindi naiingit sa iba.			

**Anong sitwasyon o pangyayari na masasabi mong matalino sa pamimili ang iyong anak?**

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Republic of the Philippines

Department of Education

Region V

DIVISION OF CAMARINES SUR

Calabanga West District

CALABANGA CENTRAL DIVISION PILOT SCHOOL

## DATA GATHERING TOOL

### Survey Questionnaire on Entrepreneur Kid Award

Pangalan ng Anak: \_\_\_\_\_ Section: \_\_\_\_\_

Panuto: Lagyan ng tsek / ang kahon na tumutukoy sa pag-ugali ipinapakita ng iyong anak sa mga sumusunod na mga patunay .

Mga Patunay	Palagi	Minsan	Hindi
1. Tumutulong sa hanap buhay.			
2. Hindi nahihya sa pagtulong sa aming hanap buhay.			
3. May sariling pinagkakakitaan.			
4. Mahilig magtinda ng kung ano-ano.			
5. May malasakit sa hanapbuhay.			
6. Marunong humawak ng pera.			

Anong sitwasyon o pangyayari na masasabi mong isang Entrepreneur ang iyong anak?

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### Status Level of Financial Literacy rate of Grade IV Classes

Financial Concepts	Status Level				Weighted	Rank
	4	3	2	1	Mean	
<b>Kumita</b>						
1.Kaya kong magkaroonng pera sa panininda ng mga gamit o pagkain sa paaralan.	33	41	61	94	<b>2.06</b>	<b>1<sup>st</sup></b>
2.Kumikita ako tuwing mayos kong nagagawa ang mga gawain sa bahay.	31	32	71	95	<b>2.00</b>	<b>3<sup>rd</sup></b>
3.Pinaghihirapan ang pagkita ng pera.	60	23	49	97	<b>2.20</b>	<b>2<sup>nd</sup></b>
4.Pinaguusapan naming sa bahay kung paano kami magkakaroon ng pera.	31	33	33	132	<b>1.84</b>	<b>4<sup>th</sup></b>
<b>Total</b>	<b>155</b>	<b>129</b>	<b>214</b>	<b>418</b>	<b>2.02</b>	
<b>Magipon</b>						
5. Nag-iipon ako ng pera upang mabili ko ang mga bagay na kailangan ko.	94	27	60	48	<b>2.73</b>	<b>1<sup>st</sup></b>
6. Nagtitipid ako sa paggastos upang makaipon ako nang mas marami.	92	26	66	45	<b>2.72</b>	<b>2<sup>nd</sup></b>
7. Nililisata ko sa papel ang aking ipon sa araw-araw.	31	24	48	126	<b>1.83</b>	<b>4<sup>th</sup></b>
8. Araw-araw akong naghuhulog sa aking alkansyahan.	47	26	39	117	<b>2.01</b>	<b>3<sup>rd</sup></b>
<b>Total</b>	<b>264</b>	<b>103</b>	<b>213</b>	<b>336</b>	<b>2.32</b>	
<b>Gumastos</b>						
9. Binibili ko muna ang mga bagay na kailangan ko bago ang mga bagay na gusto ko.	47	31	92	59	<b>2.29</b>	<b>4<sup>th</sup></b>
10. Ugali kong maghintay hanngang ako ay makaipon kaysa humiram ng pera upang mabili ko ang gusto ko.	39	47	87	56	<b>2.30</b>	<b>3<sup>rd</sup></b>
11. Kapag nakakakita ako ng bagay na gusto hindi ko binibili ito agad.	50	66	67	45	<b>2.53</b>	<b>2<sup>nd</sup></b>
12. Pinagiispan kong mabuti bago ako bumili	56	59	74	40	<b>2.57</b>	<b>1<sup>st</sup></b>
<b>Total</b>	<b>192</b>	<b>203</b>	<b>320</b>	<b>200</b>	<b>2.42</b>	
<b>Magkawanggawa</b>						
13. Naghahandog ako ng pera, oras at talento upang makatulong sa mga taong nangangailangan.	49	36	75	69	<b>2.28</b>	<b>2<sup>nd</sup></b>
14. Handa ako magbigay ng aking mga gamit na hindi ko na kailangan sa mga nangangailangan	90	36	64	39	<b>2.77</b>	<b>1<sup>st</sup></b>
15. Naglalaan ako ng pera para ibigay sa mga nasalanta ng bagyo o anumang kalamidad.	51	29	63	86	<b>2.20</b>	<b>3<sup>rd</sup></b>
<b>Total</b>	<b>190</b>	<b>101</b>	<b>202</b>	<b>194</b>	<b>2.42</b>	
<b>General Total</b>					<b>2.29</b>	

**Status Level of Financial Literacy rate of Grade IV Classes  
PRE-TEST**

Financial Concepts	Status Level								TOTAL	Status Level								
	4									3								
	DIA	GAR	SAP	PEA	EME	AME	CIT	RUB		DIA	GAR	SAP	PEA	EME	AME	CIT	RUB	
1	3	7	8	2	2	3	3	3	33	4	2	2	10	3	5	5	2	41
2	4	2	11	3	3	6	1	1	31	4	4	1	8	5	2	4	4	32
3	1	7	9	10	2	3	14	14	60	3	3	2	3	2	6	2	2	23
4	7	2	6	4	3	7	2	2	31	1	5	6	10	5	2	6	6	33
5	16	17	11	17	12	15	3	3	94	3	4	5	2	6	3	2	2	27
6	17	16	12	10	15	12	5	5	92	3	6	4	2	4	1	3	3	26
7	5	5	3	3	7	6	1	1	31	1	3	6	2	2	2	4	4	24
8	6	6	3	9	9	8	3	3	47	2	5	4	3	2	2	4	4	26
9	2	4	11	12	6	6	3	3	47	2	4	3	3	7	4	4	4	31
10	5	6	9	2	6	7	2	2	39	5	6	4	4	7	5	8	8	47
11	10	3	8	4	10	11	2	2	50	14	3	2	2	17	16	6	6	66
12	3	8	8	5	4	4	12	12	56	6	19	2	12	9	7	2	2	59
13	8	7	11	5	6	6	3	3	49	4	5	2	5	6	6	4	4	36
14	21	5	10	14	18	18	2	2	90	4	6	2	2	7	5	5	5	36
15	6	6	8	7	17	1	3	3	51	4	4	3	2	6	6	2	2	29

Financial Concepts	Status Level									Status Level								
	2									1								
	DIA	GAR	SAP	PEA	EME	AME	CIT	RUB	TOTAL	DIA	GAR	SAP	PEA	EME	AME	CIT	RUB	TOTAL
1	2	1	15	4	1	4	3	3	33	22	21	6	15	25	18	12	13	132
2	5	6	14	12	6	6	12	10	71	18	19	5	8	17	16	6	6	95
3	11	3	4	6	10	9	3	3	49	16	18	16	12	17	12	4	2	97
4	3	7	7	11	5	4	12	12	61	20	17	12	6	18	17	3	1	94
5	4	6	9	9	3	5	12	12	60	8	4	6	3	10	7	6	4	48
6	7	1	7	11	8	10	11	11	66	4	8	8	8	4	7	4	2	45
7	6	5	9	12	7	7	1	1	48	19	18	13	14	15	15	17	15	126
8	2	1	8	9	4	5	5	5	39	21	19	16	10	16	15	11	9	117
9	19	6	7	9	16	13	12	10	92	8	17	10	7	2	7	4	4	59
10	16	17	12	12	14	14	1	1	87	5	2	6	13	4	4	12	10	56
11	4	18	14	7	2	2	11	9	67	3	6	7	18	2	1	4	4	45
12	17	2	13	6	16	16	2	2	74	5	2	8	8	2	3	7	5	40
13	6	15	14	11	7	12	5	5	75	13	4	4	10	12	6	11	9	69
14	3	15	13	7	2	6	10	8	64	3	5	6	8	4	1	6	6	39
15	5	12	14	6	5	7	7	7	63	16	9	6	16	3	16	11	9	86

### Level of Effectiveness of Project PISO of Grade IV Classes

Innovations	Status Level				
	5	4	3	2	1
What's Up Video	183	34	12	0	0
Alkasyahan Challenge	200	24	5	0	0
Junior Saver Award	206	19	4	0	0
Entrepreneur Kid Award	193	29	7	0	0
Intelligent Spender Award	203	19	7	0	0
Generous Kid Award	199	19	11	0	0
Financial Literacy Ambassador	180	31	18	0	0

### Level of Effectiveness of Project PISO of Grade IV Classes by Section

Innovations	Status Level									Status Level								
	5									4								
Sections	DIA	GAR	SAP	PEA	EME	AME	CIT	RUB	TOTAL	DIA	GAR	SAP	PEA	EME	AME	CIT	RUB	TOTAL
Watch Up Video	23	22	24	24	27	26	20	17	183	4	5	6	6	4	3	3	3	34
Alkasyahan Challenge	28	27	30	27	28	26	19	15	200	3	3		3	3	2	4	6	24
Junior Saver	31	29	26	28	26	27	21	18	206		2	2	3	4	3	2	3	19
Entrepreneur Kid Award	24	22	27	29	29	24	19	19	193	5	6	4	2	2	5	3	2	29
Intelligent Spender	26	26	28	30	26	27	20	20	203	4	3	2	1	4	4	1		19
Generous Kid	27	27	25	28	28	25	19	20	199	4	4	5			3	3	1	20
Fin Lit Ambassador	23	22	23	27	27	25	18	15	180	5	7	6	2	1	3	3	4	31

Status Level									Status Level									Status Level									
3									2									1									
D I A	G A R	S A P	P E A	E M E	A M E	C I T	R U B	T O T A L	D I A	G A R	S A P	P E A	E M E	A M E	C I T	R U B	T O T A L	D I A	G A R	S A P	P E A	E M E	A M E	C I T	R U B	T O T A L	
4	4	1			2		1	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1	1			3			5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3		1	1			5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	2				2	1		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	2	1		1		1	1	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1	3	3	3	1		11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	1	2	2	3	3	2	2	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Status Level of Financial Literacy rate of Grade IV Classes  
POST-TEST**

Financial Concepts	Status Level								TOTAL	Status Level								TOTAL
	4									3								
	DIA	GAR	SAP	PEA	EME	AME	CIT	RUB		DIA	GAR	SAP	PEA	EME	AME	CIT	RUB	
1	23	20	20	14	23	9	17	12	138	4	6	7	11	3	12	3	4	50
2	26	23	21	12	21	11	16	11	141	4	4	6	6	4	12	5	6	47
3	25	21	22	15	22	22	16	18	161	3	7	4	8	6	6	5	2	41
4	24	18	17	12	28	12	19	16	146	1	6	7	4	0	12	2	3	35
5	25	21	22	21	23	25	21	17	175	3	5	4	2	3	3	1	2	23
6	27	22	23	20	28	27	17	14	178	3	6	4	2	0	1	3	3	22
7	24	26	21	19	19	22	19	11	161	1	2	4	5	3	3	2	4	24
8	26	21	22	22	20	18	14	15	158	2	4	4	3	4	2	4	2	25
9	27	25	22	23	21	18	18	12	166	2	2	4	3	5	8	3	5	32
10	26	23	21	21	25	18	16	15	165	4	2	6	5	4	8	5	2	36
11	25	27	25	24	21	16	17	17	172	2	1	3	2	6	11	4	2	31
12	28	28	25	24	22	16	17	17	177	1	0	2	3	6	7	4	2	25
13	23	21	23	21	18	15	15	16	152	4	4	2	5	6	8	3	2	34
14	22	24	25	25	17	15	16	17	161	6	2	2	1	8	7	5	2	33
15	26	22	21	18	21	8	17	17	150	1	4	4	5	5	12	3	2	36

Financial Concepts	Status Level								TOTAL	Status Level								TOTAL
	4									3								
	DIA	GAR	SAP	PEA	EME	AME	CIT	RUB		DIA	GAR	SAP	PEA	EME	AME	CIT	RUB	
1	2	4	3	4	2	6	2	3	26	2	1	1	2	3	3	1	2	15
2	1	2	2	5	4	5	2	2	23	0	2	2	8	2	2	0	2	18
3	3	3	4	6	1	2	1	1	21	0	0	1	2	2	0	1	0	6
4	3	2	2	9	2	5	2	1	26	3	5	5	6	1	1	0	1	22
5	1	2	2	5	3	2	1	2	18	2	3	3	3	2	0	0	0	13
6	1	1	2	4	3	2	3	2	18	0	2	2	5	0	0	0	2	11
7	4	3	3	4	7	2	1	4	28	2	0	3	3	2	3	1	2	16
8	2	3	2	4	4	5	5	2	27	1	3	3	2	3	5	0	2	19
9	2	1	3	4	3	2	2	4	21	0	3	2	1	2	2	0	0	10
10	1	2	2	3	2	2	1	3	16	0	4	2	2	0	2	1	1	12
11	2	2	2	3	2	2	2	1	16	2	1	1	2	2	1	0	1	10
12	2	1	3	2	1	5	2	2	18	0	2	1	2	2	2	0	0	9
13	2	3	4	3	5	6	4	1	28	2	3	2	2	2	1	1	2	15
14	3	3	2	3	2	8	1	2	24	0	2	2	2	4	0	1	0	11
15	2	2	3	6	3	8	1	1	26	2	3	3	2	2	2	2	1	17