



Republic of the Philippines
 Department of Education
 Negros Island Region
 SCHOOLS DIVISION OF SAGAY CITY

DIVISION MEMORANDUM

No. 594, s. 2025

SEP 26 2025

**FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING PERSONNEL
 THROUGH BANGKO SENTRAL NG PILIPINAS (BSP)
 E-LEARNING ACADEMY (BELA) MODULES**

To: Asst. Schools Division Superintendent
 Chief Education Supervisors – CID and SGOD
 Public Schools District Supervisors
 Public Elementary and Secondary School Heads
 All Others Concerned

- Attached is Regional Memorandum 398, s. 2025 and DM-OUHROD-2025-2607 concerning the **Financial Education for Teaching and Non-Teaching Personnel through the Bangko Sentral ng Pilipinas (BSP) E-Learning Academy (BELA) Modules**.
- All teaching and non-teaching personnel are strongly encouraged to participate in the BELA Personal Financial Management Course, available from September to December 2025. Access is provided through the official *BELA website (bsplearn.bsp.gov.ph)*, the *BELA Mobile App via Matrix LMS* on the App Store (iOS) and Google Play (Android), and the BSP Mobile App.
- It is understood that in the conduct of this activity, there shall be no discrimination on account of age, school, gender, civil status, disability, religion, or other similar factors, or personal circumstances that run counter to the principles of equal opportunity.
- Immediate and wide dissemination of this Memorandum is desired.

DANNIE CLARK M. UGUIL
 Assistant Schools Division Superintendent
 Officer-In-Charge
 Schools Division Superintendent



Enclosure : As stated
 Reference : RM 398 s. 2025
 Allotment : N/A
 No. of Pages: _____

To be indicated in the **Perpetual Index** under the following subjects:

FINANCIAL EDUCATION BELA MODULES

FN: Junmarl Alconga/HRD/SGOD



Republic of the Philippines
Department of Education
NEGROS ISLAND REGION

SEP 19 2025

REGIONAL MEMORANDUM

No. 348 s. 2025

**FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING
PERSONNEL THROUGH THE BANGKO SENTRAL NG PILIPINAS (BSP) E-
LEARNING ACADEMY (BELA) MODULES**

To: OIC-Assistant Regional Director
Schools Division Superintendents
Regional Functional Division Chiefs
All Others Concerned

1. Attached is DM-OUHROD-2025-2607 from the Office of the Human Resource and Organizational Development dated September 12, 2025 regarding the **Financial Education for Teaching and Non-Teaching Personnel through the Bangko Sentral ng Pilipinas (BSP) E-Learning Academy (BELA) Modules**.
2. Attention is particularly invited to paragraphs 2, 3, 4, 5, Annex A and BSP E- Learning Academy (BELA) Getting Started Guide of the said Memorandum.
3. All teaching and non-teaching personnel are highly encouraged to access the **BELA Personal Financial Management Course** from **September to December 2025** through the official **BELA Website: bsplearn.bsp.gov.ph, BELA Mobile App: Matrix LMS available through App Store (iOS) or Google Play (Android) and BSP Mobile App**. Submit the official endorsement using the link: <https://11nk.dev/endorsementBELA> on or before October 17, 2025.
4. Certificates of Completion will be issued electronically upon finishing each module. This program aims to develop a **financially literate and debt-free teaching force**, with a **User Guide (Annex B)** provided to assist with registration, login, and navigation of the platform.
5. Equal Opportunity Principle (EOP) shall be exercised to underscore the Department's policy of no discrimination against any personnel for professional learning and development regardless of age, gender, civil status, disability, region, ethnic group, and political beliefs.



Address: Batinguel, Dumaguete City, 6200

Telephone Nos:

Email Address: nir@deped.gov.ph

Website:

<https://sites.google.com/deped.gov.ph/nir/home>



Republic of the Philippines
Department of Education
NEGROS ISLAND REGION

6. For further queries, contact Mr. Joe Marie C. Dolino, OIC-SEPS, NEAP-R at +639391825379 and Bebce O. Gentilezo, OIC-SEPS, NEAP-R at +639166358266.
7. Immediate dissemination of and compliance with this Memorandum are desired.

RAMIR B. UYTICO EdD, CESO III
Regional Director

Encl: As stated
Reference: DM-OULS-2025-2607

To be indicated in the Perpetual Index
under the following subjects:

FINACIAL EDUCATION

TRAINING PROGRAMS

ONLINE LEARNING

JMCD/BBOG/HRDD-RM- BELA
103/September 18, 2025



Address: Batinguel, Dumaguete City, 6200

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Email Address: nir@deped.gov.ph

Website:

<https://sites.google.com/deped.gov.ph/nir/home>



Republika ng Pilipinas

Department of Education

OFFICE OF THE UNDERSECRETARY

HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT

MEMORANDUM

DM-OUHROD-2025- 2607

FOR : **Undersecretaries**
Assistant Secretaries
Bureau/Service Directors
Regional Directors
School Division Superintendents
Assistant School Division Superintendents
All Others Concerned

FROM : 
WILFREDO E. CABRAL
Undersecretary

SUBJECT : **FINANCIAL EDUCATION FOR TEACHING AND NON-TEACHING PERSONNEL THROUGH THE BANGKO SENTRAL NG PILIPINAS (BSP) E-LEARNING ACADEMY (BELA) MODULES**

DATE : September 12, 2025

Pursuant to Department of Education Order (DO) No. 22, s. 2022 entitled "*Financial Education Policy*", the department *targets to enhance the financial literacy and financial capability of all learners, teachers, and DepEd personnel to make sound financial decisions that lead to financial health and financial inclusion.*

The Department of Education (DepEd), BDO Foundation, and the Bangko Sentral ng Pilipinas (BSP) entered into a Memorandum of Agreement (MOA) in January 2025 for the project, "*Strengthening the Financial Education Program for K to 12 Learners and DepEd Teaching and Non-Teaching Personnel*".

As part of the continuing efforts of DepEd to strengthen the financial education program to its personnel and in celebration of the **National Teachers Month** this September and **World Teachers Day** in October, DepEd together with the BSP and BDO Foundation will be launching starting this September the **BSP E-LEARNING ACADEMY (BELA)**, an online platform that provides e-learning courses on personal finance, economics, and central banking.

In this regard, all DepEd teaching and non-teaching personnel are encouraged to access the **BELA Personal Financial Management Course**, from September until December, consisting of nine (9) self-paced e-learning modules, each of which can be completed in less than 30 minutes.

Topics include:

- financial planning
- budgeting and saving
- debt management
- basics of investing
- financial consumer protection
- digital financial literacy
- fraud and scam prevention
- Personal Equity and Retirement Account (PERA), and
- the BSP's role in the economy

The BELA platform shall be accessible to DepEd teaching and non-teaching personnel based on a **clustered schedule** (Annex A).

The BELA modules can be accessed through the following platforms:

- BELA Website: bsplearn.bsp.gov.ph
- BELA Mobile App: Matrix LMS
 - Available through App Store (iOS) or Google Play (Android)
- BSP Mobile App

For further reference, attached is a **User Guide** (Annex B), which provides a step-by-step registration process, login instructions, and how to navigate the BELA platform. Certificates of Completion will be issued electronically and may be downloaded once a module has been completed.

This initiative will aid in the production of a financially literate and debt-free teaching force.

For any concerns and/or clarifications, you may contact Ms. Twinquel L. Dimailig of the BHROD – EWD through at bhrod.ewd@deped.gov.ph or usec.hrod@deped.gov.ph.

For information and guidance.

Copy furnished:
OFFICE OF THE SECRETARY
osec@deped.gov.ph

[BHROD-EWD/Twinquel]

ANNEX A

BSP E-Learning Academy Schedule of Access for the Department of Education

SEPTEMBER-OCTOBER	NOVEMBER-DECEMBER
<ul style="list-style-type: none">National Capital Region (including Central Office)	<ul style="list-style-type: none">Central Visayas (Region VII)
<ul style="list-style-type: none">Ilocos Region (Region I)	<ul style="list-style-type: none">Negros Island Region (NIR)
<ul style="list-style-type: none">Cagayan Valley (Region II)	<ul style="list-style-type: none">Eastern Visayas (Region VIII)
<ul style="list-style-type: none">Cordillera Administrative Region (CAR)	<ul style="list-style-type: none">Zamboanga Peninsula (Region IX)
<ul style="list-style-type: none">Central Luzon (Region III)	<ul style="list-style-type: none">Northern Mindanao (Region X)
<ul style="list-style-type: none">CALABARZON (Region IV-A)	<ul style="list-style-type: none">Davao Region (Region XI)
<ul style="list-style-type: none">MIMAROPA (Region IV-B)	<ul style="list-style-type: none">SOCCKSARGEN (Region XII)
<ul style="list-style-type: none">Bicol Region (Region V)	<ul style="list-style-type: none">Caraga (Region XIII)
<ul style="list-style-type: none">Western Visayas (Region VI)	<ul style="list-style-type: none">Bangsamoro Autonomous Region in Muslim Mindanao (BARMM)



BSP E-Learning Academy (BELA)

Getting Started Guide





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I. Introduction

The BSP E-Learning Academy (BELA) is a learning management system (LMS) that aims to provide top-tier e-learning courses in the fields of personal finance, economics, and central banking.

At BELA, we believe that education is the key to financial literacy and economic empowerment. Whether you're a seasoned professional, a curious learner, or someone looking to enhance their understanding of these critical areas, you are in the right place.

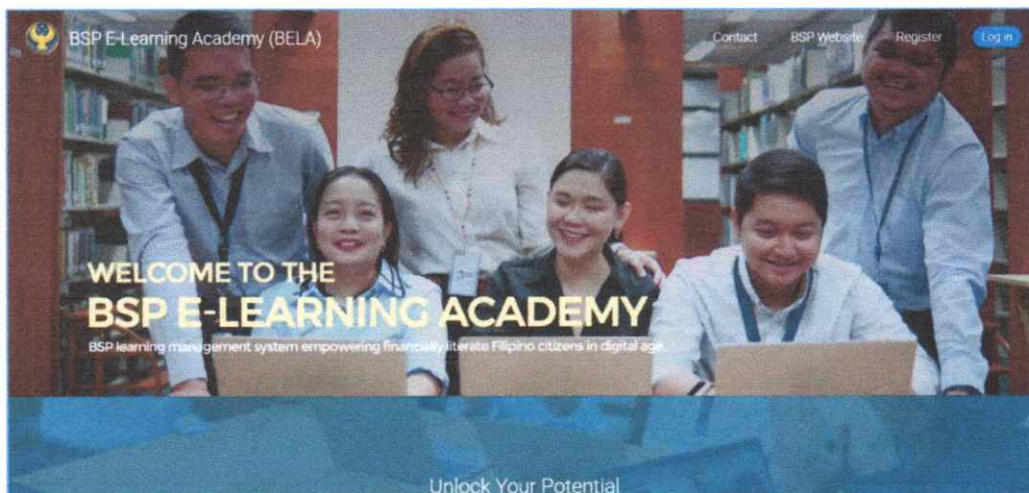
Our e-learning courses, accessible anytime, anywhere, are meticulously crafted by experts in their fields to provide you with comprehensive insights, practical skills, and real-world applications. From understanding the fundamentals of personal finance to delving into the intricacies of economic policies and central banking mechanisms, our interactive and self-paced programs are designed to cater to learners of all levels.

Through BELA, you'll have the opportunity to expand your knowledge, sharpen your skills, and make informed decisions that can positively impact your financial well-being and contribute to a better understanding of economic principles.

To ensure a smooth start to your learning journey, we have prepared this helpful guide, which covers essential steps that learners should take when getting started with BELA. Refer to the table of contents for quick access to specific topics.

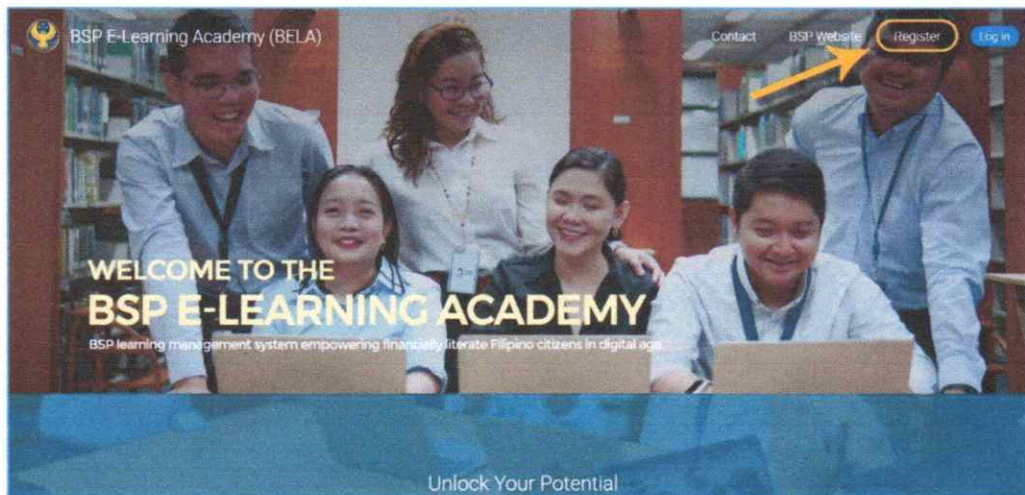
II. How to Register

1. Access BELA through this link: <https://bsplearn.bsp.gov.ph>.





2. Click the “Register” button at the top right corner.



3. Upon clicking, you will be directed to the registration form. Please fill out the necessary information and click Submit.

Register

Welcome to the BSP E-Learning Academy!
As you embark on your e-learning journey in personal financial management, we encourage you to read our [BSPCA Data Privacy Notice](#).
By submitting your details below, you consent to the collection and use of your personal information in accordance with the BELA Data Privacy Notice and the provisions of the Data Privacy Act of 2012.
Please complete the required fields and click **Submit** to continue.

Personal Information

First Name
Last Name
Sex
Title
Address
City
Organization

Account Credentials

Username
Password
Confirm password

Contact Details

Email
Confirmation email

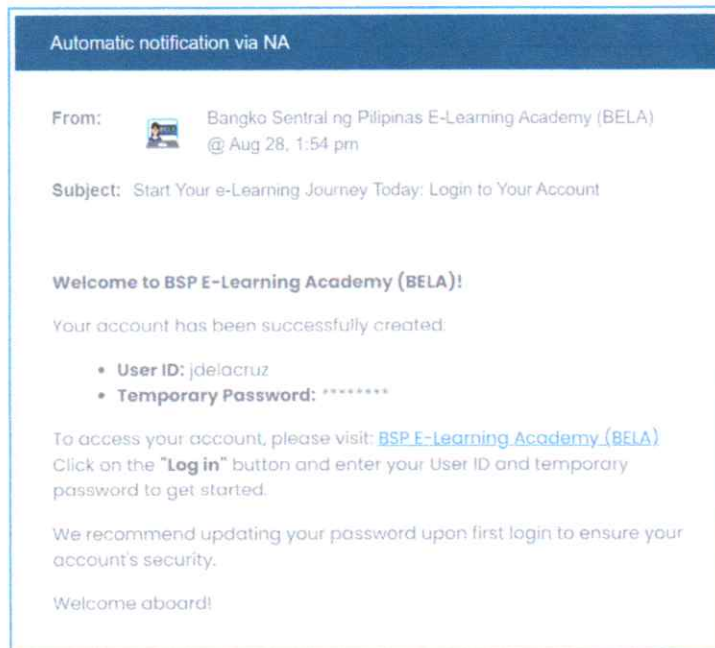
Submit

Once registered, your login credentials will be sent to your registered email address. You will also receive separate emails with the links to access each e-learning module that you need to complete.

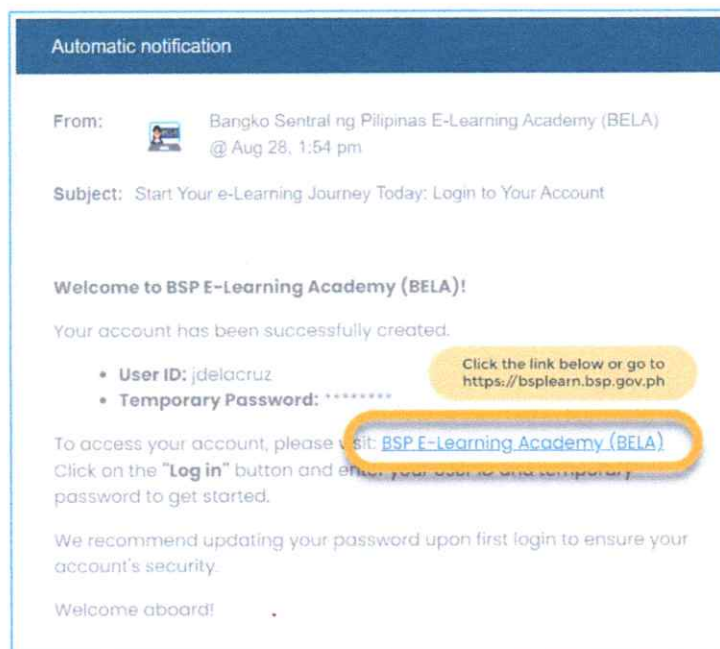


III. Login Instructions

1. The login credentials will be sent to your registered email address. Please note that the confirmation emails might be directed to your Junk or Spam mail folder (messages@matrixlms.com.au) due to the platform being hosted on Cypher Learning.

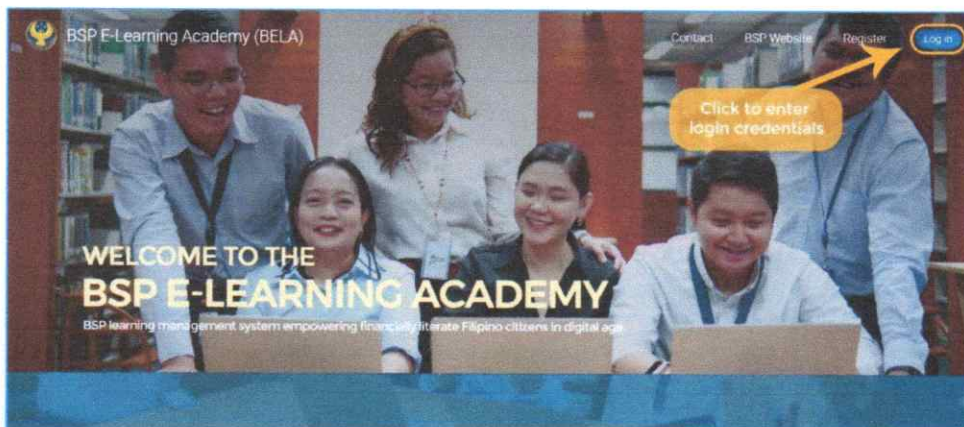


2. To go to the login page, access BELA through this link: <https://bsplearn.bsp.gov.ph> or click the link on the login instructions email as shown below.





3. Upon clicking the link, you will be directed to the login page.
Click the “Log in” button at the top right corner to log in to your account.



4. Enter your login credentials and then click the login button.

5. Congratulations! You have successfully logged into your account.

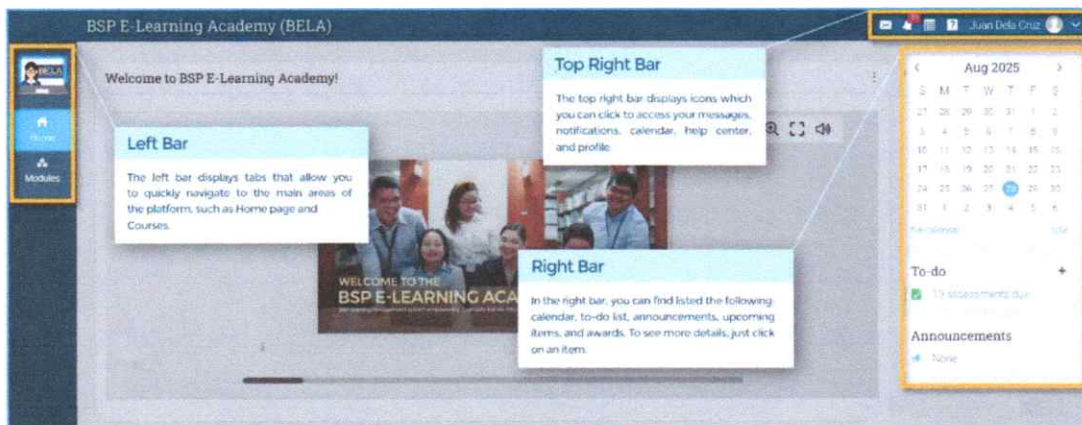




IV. Navigating the Platform

A. Home Page

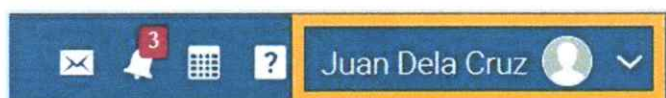
The learner dashboard is the first page you see when you log in to your account. Here, you will find an overview of your courses and groups. You can also see your calendar, to-do list, announcements, and more.



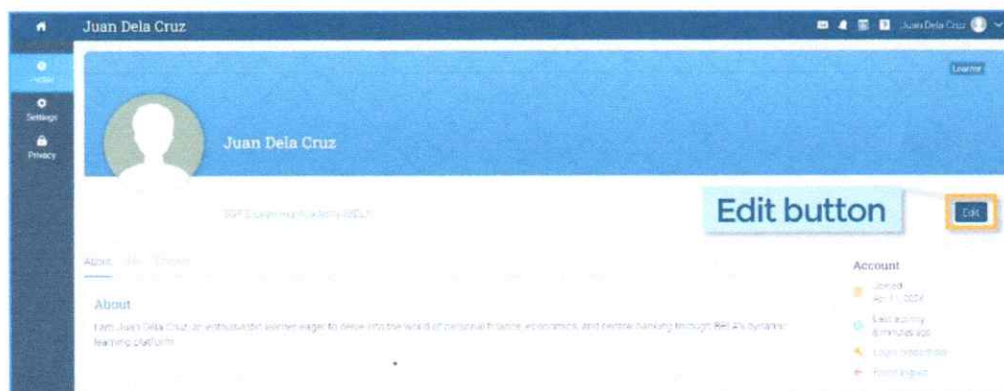
B. Profile

Your profile page contains your basic information, account details, awards, certificates, and more. The information that is visible depends on your account type and the platform's security settings.

You can access your profile by clicking your name in the top right bar.



To edit your profile (e.g., account information and password), click on the Edit button.



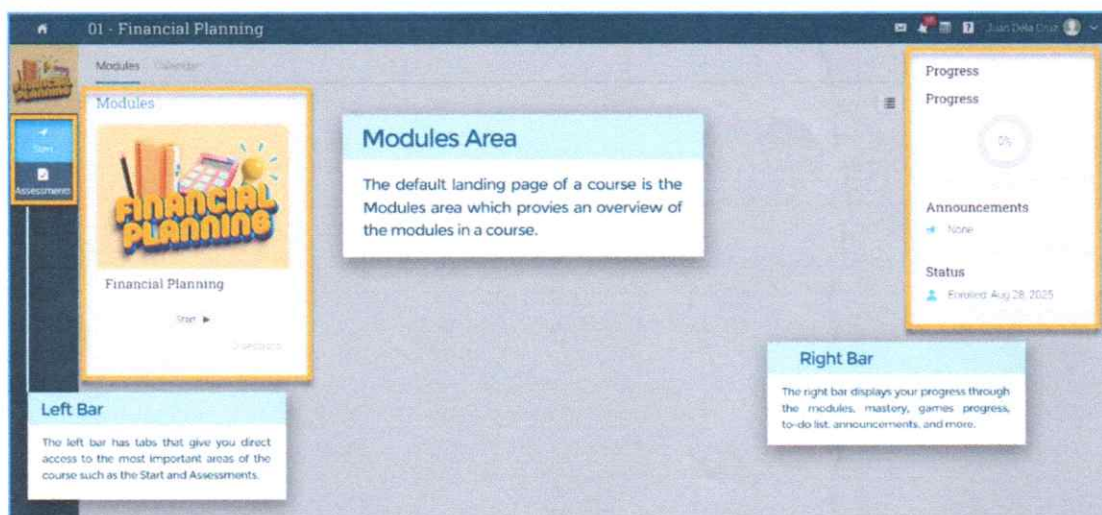


C. Courses

In the left bar of your home page, you will see the courses in which you are enrolled.



In the module page, you will see the following sections:





C.1. Left Bar

It's easy to access all the important course sections using the left bar:

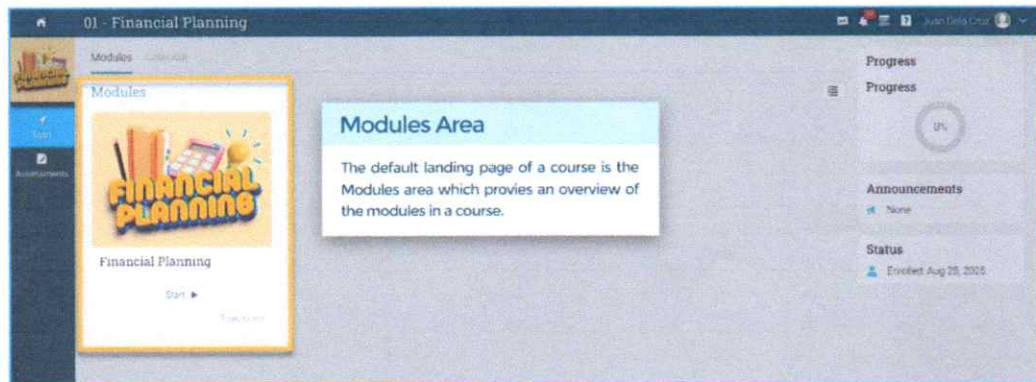


Start - From the Start tab, you can access important areas such as Modules and Calendar.

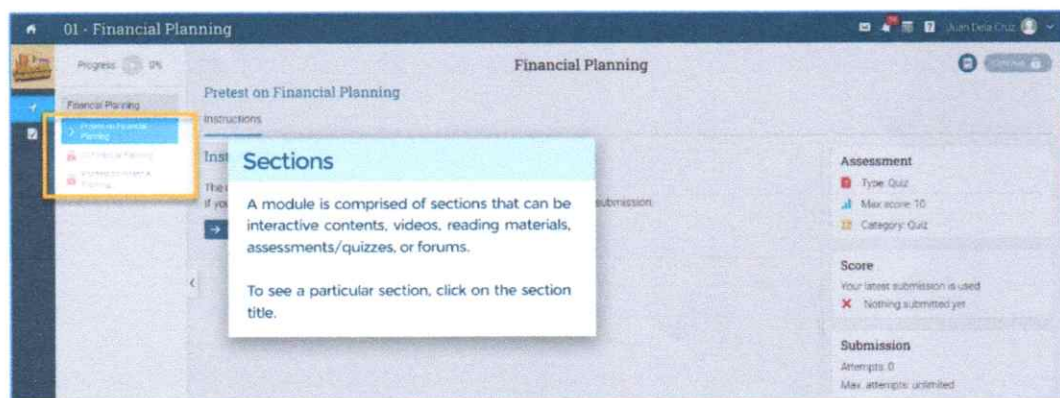
Assessments - shows the course assessments.

C.2. Modules

To access your enrolled courses, go to Start and click the Modules tab.



Click each module to access its sections or activities that you need to complete, such as interactive contents, videos, reading materials, pre- and post-test, assignments, assessments/quizzes, forums, etc.





In the left bar, you can see your progress for each section of a module and the module itself.



This shows that you have completed the section.



This shows you that the section has not been completed, and there are courses or assessments to take.



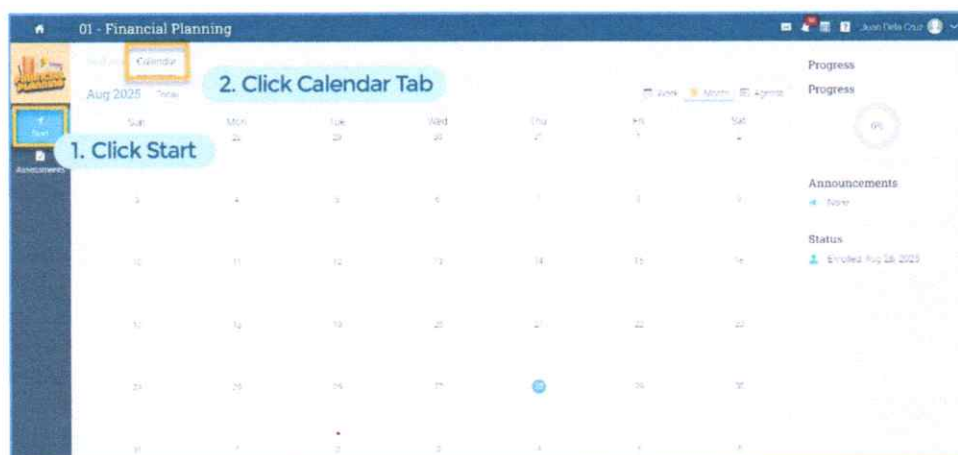
This icon indicates that the section is locked. The current section must be completed before unlocking the next.

After completing a course/module, you will receive a notification for your certificate of completion, which you may download and save to your personal computer.



C.3. Course Calendar

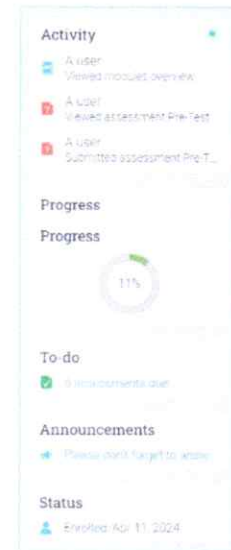
To access the course calendar, go to Start and click the Calendar tab. The calendar shows all the course events, such as deadlines and schedules of synchronous and asynchronous activities as applicable.





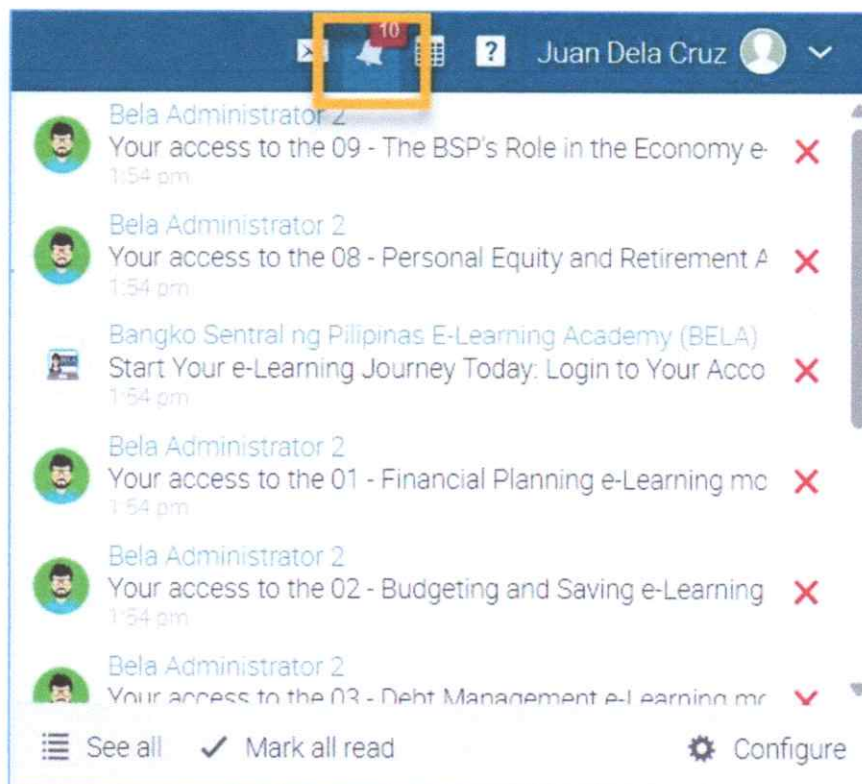
C.4. Right Bar

In the right bar, you can find: your course progress, activity display, to-do list, announcements, upcoming events, and enrollment status. To see more details, click on an item.



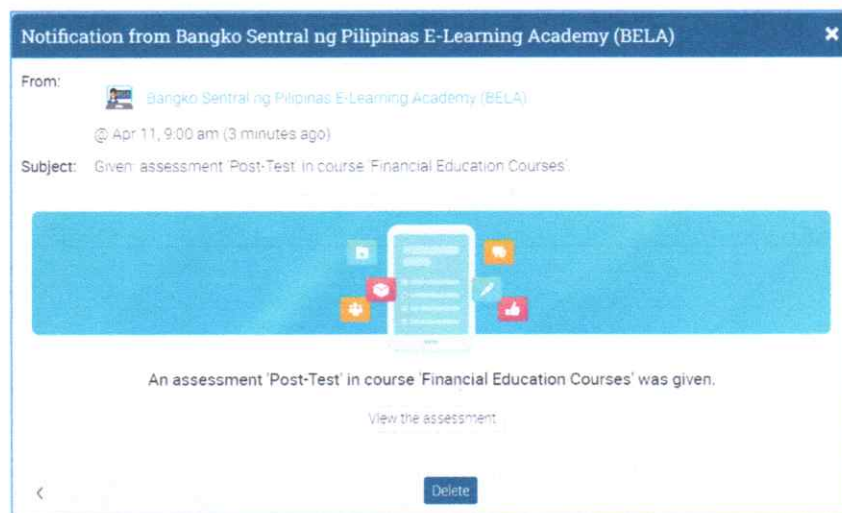
D. Notifications

To see your notifications, go to the notification icon in the top right bar. A drop-down menu will appear that lists your most recent notifications. Notifications include course-related notifications, activities, and enrollments.





To select which notifications are automatically emailed to your registered email address, click the **Configure** option.



E. Communication Channels

You can communicate with instructors and colleagues through “Messages” feature.

To see your inbox, click on the message icon in the top right bar. A drop-down menu will appear that lists the most recent messages.





To read a message, click on it. To reply to a message, click Reply, enter your response, and click Send. To delete a message, click Delete.

Message from Bangko Sentral ng Pilipinas E-Learning Academy (BELA) ✕

Financial Education Courses

From  Bangko Sentral ng Pilipinas E-Learning Academy (BELA) (Financial Education Courses) @ Apr 11, 9:07 am (7 minutes ago)

To  Juan Dela Cruz

Hi, everyone!

Good morning.

A gentle follow-up on the completion of the modules.

Thank you.

BELA Team

[Reply](#) [Forward](#) [Delete](#) ›