



Republic of the Philippines  
Department of Education

07 JUN 2022

DepEd MEMORANDUM

No. **053**, s. 2022

**ARALIN SA MADISKARTENG PANANALAPI OF RIZAL COMMERCIAL BANKING CORPORATION'S DISKARTECH PROGRAM**


To: Undersecretaries  
Assistant Secretaries  
Bureau and Service Directors  
Regional Directors  
Schools Division Superintendents  
Public Elementary and Secondary School Heads  
All Others Concerned

1. The Department of Education (DepEd), through the External Partnerships Service (EPS), signed a Memorandum of Agreement (MOA) with the Rizal Commercial Banking Corporation (RCBC) in October 2021 relative to their **DiskarTech** Program. The *DiskarTech* Program digitalizes the concepts of *alkansya* (savings), *paluwagan* (loans), *seguro* (insurance), and *bayad* (payments). It aims to promote financial stewardship practices with the teachers and parents by allowing the learners to experience building financial education milestones through *DiskarTech*. As part of the program, a supplementary learning material (SLM) was developed, titled **Aralin sa Madiskarteng Pananalapi** to support DepEd financial literacy campaign for teachers and learners.
2. The RCBC's **DiskarTech** is in support to DepEd Order No. 022, s. 2021 titled **Financial Education Policy** and the *Bangko Sentral ng Pilipinas* (BSP) National Strategy for Financial Inclusion, which is aligned with the DepEd program to include financial lessons in the K to 12 Basic Education Curriculum.
3. The *Aralin sa Madiskarteng Pananalapi* (Lessons on Smart and Resourceful Financing) is a primer, digital coffee table book on financial education that focuses on the philosophy and practices in earning, spending, saving and investing money through inclusive digital finance technologies and applications. The materials are available and may be downloaded from DepEd Learning Resource Portal; viewed at podcast episodes and online episodes via *DiskarTech* TV; and browsed on *DiskarTech* social media accounts. Intended users of these materials are the Senior High School (SHS) learners and teachers from the Accountancy, Business, and Management (ABM) strand and Technical-Vocational Livelihood (TVL) track.
4. The SLM's objectives are to
  - a. apply basic personal finance principles and practices in earning, spending, saving and investing money;
  - b. appreciate the use of inclusive digital finance technologies like digital banking application, e-wallets and other digital finance platforms; and
  - c. demonstrate a basic understanding of financial technology and financial inclusion.

5. All SHS learners, teachers, and parents from the ABM strand and TVL track are encouraged to access and download the *DiskarTech* application to experience the digital personal financing.

6. For more information, please contact the **External Partnerships Service**, Ground Floor Mabini Building, Department of Education Central Office, DepEd Complex, Meralco Avenue, Pasig City through email at [externalpartnerships@deped.gov.ph](mailto:externalpartnerships@deped.gov.ph) or at telephone number (02)8638-8639.

7. Immediate dissemination of this Memorandum is desired.

  
**ATTY. NEPOMUCENO A. MALALUAN**  
Undersecretary  
Officer-in-Charge

Reference:

DepEd Order No. 002, s. 2021

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

LEARNERS  
LEARNING RESOURCES  
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SENIOR HIGH SCHOOL



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