



Republic of the Philippines
NATIONAL POLICE COMMISSION
NATIONAL HEADQUARTERS, PHILIPPINE NATIONAL POLICE
OFFICE OF THE CHIEF, PNP
Camp BGen Rafael T Crame, Quezon City

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MEMORANDUM CIRCULAR
NO.: **2022-121**

**POLICY ON FINANCIAL EDUCATION (FinEd) PROGRAM
FOR PNP UNIFORMED AND NON-UNIFORMED PERSONNEL**

1. REFERENCES:

- a. Republic Act (RA) No. 10173 also known as "Data Privacy Act of 2012";
- b. Executive Order (EO) No. 208 s 2016, National Strategy for Financial Inclusion (NSFI);
- c. Memorandum of Agreement between the PNP and Bangko Sentral ng Pilipinas (BSP) and BDO Foundation Inc (BDOF) dated April 29, 2021; and
- d. PNP Memorandum Circular (MC) No. 2014-046 dated October 22, 2014 entitled, "PNP Standards for In-Service Training."

2. RATIONALE:

Pursuant to the Memorandum of Agreement (MOA) entered into by the Philippine National Police (PNP) with the Bangko Sentral ng Pilipinas (BSP) and Banco De Oro Foundation (BDOF) in 2021, a financial education program for both uniformed and non-uniformed personnel must be institutionalized, as affirmed by the three parties through the commitment of each party in the project deliverables.

However, from the inception of the MOA until now, the desired project deliverables, which include the development of learning tools, creation of video materials for the modules, conduct of Training of Trainers (TOT) among PNP personnel, establishment of monitoring and/or feedback mechanism regarding the project's milestones and impact in the long run, among others, have not been realized. This MC will institutionalize the said education program and lay down the framework, roadmap, processes, and relegation and delegation of tasks to units and individuals concerned to attain the desired ends of the aforementioned MOA.

3. PURPOSE:

This MC prescribes the guidelines and procedures in institutionalizing the Financial Education Program as an in-service training program, which aims to foster awareness and appreciation among personnel on managing personal finances to ensure financial resilience.

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4. DEFINITION OF TERMS:

- a. Course Proponent – is the office or unit primarily responsible in the conduct of study towards the development of training related to its field of expertise.
- b. Facilitator - refers to any person who is deemed expert in organizing or handling an event/activity with the end goal of achieving the desired output or objective.
- c. Financial Education (FinEd) Program – is a learning program given to participants relative to financial literacy.
- d. Financial Literacy – is an ability to understand and effectively use various financial skills, including personal financial management, budgeting and investing financial resources.
- e. In-Service Training - all training programs, courses, and seminars offered and managed by the PNP for the development of the knowledge, attitudes, skills, and values of its personnel.
- f. Institutionalization - Integrating the program in the mainstream training of the PNP.
- g. Learning Module – an instrument that carries the course material in a logical and sequential order, which aims to guide the students through the content and assessment in the order specified by the instructor.
- h. Master Training Action Plan (MTAP) - a consolidated list of programmed training courses submitted by the D-Staff, NSUs, and PROs to the DHRDD which are required to be conducted by all training units through the PNPTS and RSTUs.
- i. Non-Uniformed Personnel (NUP) – civilian personnel component of the PNP ranging from Salary Grade 1 to Salary Grade 25.
- j. Program of Instruction (POI) - detailed list of subjects and topics to be taken up and skills to be acquired with corresponding number of hours, all in a given training.
- k. Stakeholder of FinEd Program – prospective provider and/or sponsor of FinEd program.
- l. Standard Training Package (STP) – a complete training guide which is composed of the Program of Instructions, Master Training Schedule, Module Plan, Lesson Plan, Training Evaluation and Assessment Exams, and Slide Presentations.
- m. Subject Matter Expert (SME) - any person who is a deemed expert in a given field.

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- n. Training - the process of bringing a person to a desired level of competency in terms of knowledge, attitudes, skills, and values to improve individual performance for the benefit of the organization.
- o. Training Needs Analysis (TNA) - a systematic approach in identifying individual performance and skills gaps that forms the basis for designing a training program intervention.
- p. Training of Trainers (TOT) - engaging the master trainer to mentor a prospective trainer who can be a SME for financial education.
- q. Uniformed Personnel (UP) – a police officer starting from the rank of Patrolman to Police General.
- r. Workshop – a method of training that consists of the application of theoretical knowledge during practical exercises where tangible output is expected at the end of the training or a brief intensive course where interaction and exchange of information are evident among the participants

5. GUIDELINES:

- a. General Guidelines:
 - 1) The Stakeholder of FinEd program shall provide the lecture materials and shoulder all the expenditures that will be incurred in the regular conduct of the Financial Education Program;
 - 2) The FinEd program shall be integrated in all PNP in-service training, to ensure that all personnel of the agency will obtain financial literacy;
 - 3) For the conduct of the TOT, the DHRDD, in collaboration with the Finance Service (FS) shall initially determine the participants for the TOT to be coordinated with the Stakeholder of FinEd Program; and
 - 4) The FS shall be the course proponent that will be responsible in the integration of financial education program in the in-service training. As such, the FS shall collaborate with the Stakeholder of FinEd Program in the development of the POI and/or module that will be incorporated in the in-service training. It will likewise maintain a database of SMEs in accordance with RA No. 10173 otherwise known as the Data Privacy Act of 2012.
- b. Responsibilities:
 - 1) **DHRDD**
 - a) Responsible for the monitoring and proper implementation of this MC;
 - b) Act as the OPR in the conduct of the In-service Training Certification process of the FinEd through UTPDD; and

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- c) Perform other tasks as directed.
- 2) **CPSM**
- a) Formulate the roadmap of the program;
 - b) Craft the TNA in collaboration with the Stakeholder of FinEd Program and FS; and
 - c) Perform other tasks as directed.
- 3) **DPRM**
- a) Issue appropriate orders for the focal persons, SMEs, and TOT participants;
 - b) Include a field in the PAIS to reflect the graduates of FinEd; and
 - c) Perform other tasks as directed.
- 4) **DC**
- a) Provide fund support concerning the overhead expenses to be incurred by the DHRDD and FS in the development and deliberation of the STP in the actual implementation of the program; and
 - b) Perform other tasks as directed.
- 5) **FS**
- a) Designated as the training proponent and responsible for the conduct of training of FinEd in accordance with the standards set under the PNP Training Directives;
 - b) Designate focal person/s to serve as the contact person for the Stakeholder of FinEd program throughout the development and implementation of the FinEd;
 - c) Craft the STP in coordination with the Stakeholder of FinEd program and with the technical assistance of DHRDD through PNPTS;
 - d) Process the full certification of the FinEd before the DHRDD's In-service Certification Process Board;
 - e) Shall submit a request to the DHRDD for approval of the training upon approval of the full certification of the FinEd;
 - f) Disseminate the training schedule and request training participants to all PNP offices/units;
 - g) Request issuance of appropriate orders of the SMEs and participants to DPRM;

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- h) Submit After Training Report to DHRDD (Attn: UTPDD) with the following information and requirements:
- (1) Training details:
 - (a) Background of the in-service training;
 - (b) Title of the in-service training;
 - (c) Training Duration (Date and Number of Days);
 - (d) Number of students/participants should not exceed 50 (includes PCO, PNCO, and NUP);
 - (e) Training Venue; and
 - (f) PNP office/unit conducting the training.
 - (2) Attachment of Pertinent Documents
 - (a) After Opening Report to be submitted three days after the commencement of training to contain the following documents as attachments:
 - a.1) Training Order/Roster of Participants; and
 - a.2) Action pictures (Opening Ceremony and other important pictures within 3-day activity).
 - (b) After Closing Report to be submitted three days after the termination of training to contain the following documents as attachments:
 - b.1) Declaration of Graduates;
 - b.2) Action pictures (Opening Ceremony and other important pictures within the 3-day activity); and
 - b.3) In-service Training Evaluation Summary using DHRDD Survey Forms: Instructors Evaluation and Training Evaluation.
 - i) Submit the list of participants for the TOT to DHRDD (Attn: ITPDD);
 - j) Develop a database for the conduct of FinEd, and upon completion of every training, FinEd graduates shall be added to the database as members of the pool of trainers or SMEs; and
 - k) Perform other tasks as directed.
- 6) **TS**
- a) Provide technical assistance in the development of the STP of the FinEd;

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- b) Provide technical and administrative support necessary to carry out the conduct of TOT for the FinEd; and
- c) Perform other tasks as directed.

6. PROCEDURES:

a. Creation of Pool of SME

- 1) The Stakeholder of FinEd program, in coordination with the FS, shall evaluate the participants who have successfully completed the TOT;
- 2) From among them, the Stakeholder of FinEd program, in coordination with FS, shall determine the pool of PNP personnel who will be accredited as SMEs for FinEd; and
- 3) The identified SMEs shall be accredited by TS, in accordance with existing policies.

b. Formulation of POI

- 1) The FS, as course proponent, shall formulate the POI for FinEd in coordination with DHRDD through the UTPDD in collaboration with the Stakeholder of FinEd program; and
- 2) The FS shall coordinate with DHRDD through UTPDD to craft and subsequently deliberate an STP for the FinEd.

c. Conduct of Training

- 1) The FS shall then propose a FinEd program annually through the MTAP;
- 2) The FS shall disseminate the training schedule to different offices/units; and
- 3) The PNP, however, is not precluded to accept any Financial Education Program that maybe offered by Non-Government Agencies and Non-Government Organizations.

d. Monitoring and Evaluation

- 1) The CPSM shall initially devise a framework as well as provide monitoring and evaluation tools for a financial program, to be used by FS; and
- 2) The FS shall prepare After-Activity Report to be submitted to DHRDD through UTPDD for reference and subsequent monitoring of program being an in-service training.

7. ADMINISTRATIVE SANCTIONS:

Non-observance of the provisions of this MC shall be investigated and if warranted by evidence, willful violation thereof or inexcusable negligence to comply shall be dealt with accordingly.

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8. REPEALING CLAUSE:

All other PNP policies, guidelines, issuances, rules, and regulations which are contrary or inconsistent with this MC are hereby repealed or modified accordingly.

9. EFFECTIVITY:

This PNP MC shall take effect after 15 days from filing a copy thereof at the UP Law Center in consonance with Section 3, Chapter 2, Book VII of Executive Order No. 292 otherwise known as the "Administrative Code of 1987," as amended.




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