



## IMPLEMENTATION OF PANDEMIC IPON CHALLENGE IN LAUREL DISTRICT

**DR. MARY GRACE B. SATUMBAGA**

**School Head**

marygrace.satumbaga@deped.gov.ph

**DR. AGRIFINA A. DIRAIN**

**Public Schools District Supervisor**

agrifina.dirain@deped.gov.ph

### ABSTRACT

Pandemic Ipon Challenge can be taught at a young age. Elementary Schools in Laurel District through the leadership of District Supervisor Dr. Agrifina A. Dirain and Dr. Mary Grace B. Satumbaga, school head of As Is Elementary Schools has the Implementation of the Project Ipon Challenge in Laurel District.

This study is implemented as a "Pandemic Ipon Challenge in eleven elementary schools in Laurel District. The school observes the potential of these students to be trained and be easily influenced when specific skill and value of "pagiging masinop" is taught. It was a silent move of the school to implement the program on Ipon Challenge, "Implementation of Pandemic Ipon Challenge in Laurel District.

This research paper aimed to implements its process and monitoring systems and assess the effect of this project to student-participants. There were 11 schools implemented in Laurel District such as As Is, Berinayan, Bignay, Buso Buso, Leviste, Martin, Molinete, Niyugan, Pantay, Sta Maria and San Gabriel) in this study, structured and uninstructed interviews were used in gathering the information needed.

The results show there are different steps in the process of implementation and monitoring of the project. There were five (5) steps identified, namely, (1) creation of the committee, (2) orientation/Lesson on financial literacy, (3) bringing of piggy banks in school, and (4) monitoring and (5) recognition. Based on the interview, positive attitudes and feelings towards money developed among children and parents.

The researchers gave suggestions to further enhance the facilitation of the project. It may be extensively done which could also involve all students, schools in Laurel District

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who are willing to save money. Ipon Challenge may be integrated in their core subjects, especially in Good Manners and Right Conduct (GMRC) or Edukasyon sa Pagpapakatao (ESP).

**Keywords:** financial literacy, pandemic, project implementation and monitoring



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## INTRODUCTION

According to a statement, the DepEd issued its Financial Education Policy under DepEd Order No. 022, which aims to help learners and teaching and non-teaching personnel to make sound financial decisions by including financial education in school lessons for learners and capability building activities for teaching and non-teaching personnel. Education Secretary Leonor Magtolis Briones said financial literate citizens can contribute more productively to inclusive growth and be more effective agents of nation-building.

"Financial Education is vital in developing a financially literate citizenry, empowering them to make wise financial decisions, take advantage of economic opportunities, and achieve financial health,"

Under the policy, learners will be taught key financial concepts and skills on earning, saving, spending, budgeting, donating, investing, planning, consumer protection, and entrepreneurship. They will also learn and understand the value of money and resources, how they are acquired, how to plan and manage assets, and how to save and share.

"Learners will also be taught how to open a savings account and help manage their resources prudently, which helps them apply these concepts in real life -- which is one of the policy's key objectives," the DepEd said.

The question is what shapes children's spending habit? How can we build a strong foundation to let them think first before buying anything and saving the money for a purpose?

shared that "when you teach a child to save, you teach patience and responsibility". In their book, *Smart Money Smart Kids: Raising the Next Generation to Win with Money*, they strongly suggest:

"Saving up and waiting for something you want is the key to money, and saving teaches kids to slow down and resist impulsiveness. Kids are growing up in a world and culture of instant gratification, and as we all know, kids aren't always patient people. That's no surprise. Saving money shows kids that they can't always have everything they want right away. Waiting and saving for what we want teaches patience and responsibility".

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Elementary Schools in Laurel District believes that financial literacy is something that has to be taught and be learned by the students at a young age. Knowledge and attitudes towards handling of money lays a solid foundation for young learners to have a good money habit and proper look at spending to avoid financial struggles in their adulthood life.

It has been observed that most Filipino adults have seen to be financially struggling because of lack of personal financial education since childhood. A bigger population of Filipinos today are coming from the low middle-class families. If the right education on money can be taught even the smallest income earner may find substantial ways spend their money wisely. If fundamentals of personal finance lessons are taught to young students, they may be able to build basic knowledge, skills and attitudes on how money works, have proper habits as they grow older and later have the confidence to work hard and provide for themselves.

Raising responsible, successful adults begins at home with families teaching and modeling these vital skills and behaviors to their children. But the family is not the only source of children's formation for better living and well-being. The school also plays significant role in preparing the children to a good living with the right skills, values and attitudes to be developed.

The schools need to become influencer of having understood the process of value clarification among children. This process evidently invades both the cognitive and affective domains. When individuals have begun to clarify their values. They will begin to apply the new knowledge and eventually act with pattern, consistency and repetition of their values (Andres, 1980).

identifies the following traits as some common elements of the executive functions that must be learned by individuals namely goal-setting and planning, organization of behaviors overtime, and self-regulatory processes such as self-monitoring.

## Innovation, Intervention, Strategy

Elementary Schools in Laurel District aims to continuously educate students not only in the academic side but to holistic well-being of the students wherein values and skills are also of great priority. In this context, the researcher considers addressing the need of the students to be

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literate in spending money, specifically those children who needs assistance to continue their studies for their internet allowance and the things they need in answering the modules.

Though printed modular modality, the students asked money from their parents to sustain their daily needs in answering the modules, for the internet, school supplies and other materials. Instead of spending all the money, the students decided to save the excess as their fund. The school observes the potential of these students to be trained and be easily influenced when specific skill and value of "paging masinop" is taught. It was a silent move of the eleven schools to implement the program on financial literacy "Pandemic Ipon Challenge", for all students enrolled in Elementary School in Laurel District.

## Action Research Questions

This action research intends to assess the effects of the program on Pandemic challenge "Pandemic Ipon Challenge" to the student-participants and present the process and monitoring system of its implementation. Specifically, this study aimed at determining the following:

1. How may the process and monitoring system of project implementation in the school be described?
2. What is the effect of the program to the student-participants?
3. What recommendations may be proposed to better implement the project?

## Materials and Action Research Methods

To answer the research questions, a quantitative research method was applied in this study. The interview guide was validated by experts in the field of education. The structured interview was facilitated to the students together with their parents. It was done during the opening of face to face classes. Its purposes are: to present and implement the process and monitoring system and assess the effects of the project, "Pandemic Ipon Challenge", to Eleven Elementary School, District of Laurel, Division of Batangas. It also intends to place recommendations to further enhance the implementation of the said project.

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The advisers coordinated to the parents/relatives of the students in terms of the total amount saved by the students from September to June of 2022. Accordingly, awarding was also done during the first Gawad Parangal who got the highest savings.

Ethical considerations were observed during the interview. The researcher used purposive sampling method, to select the respondents who are fit for the study. Parents set the day of their availability for the awarding/recognition and the interview proper. Consent was given by the parents for the student-participants before the interview proper.

To provide answers to the research questions on the process and monitoring system of the project and solicitation of recommendations, the researcher gathered the data from the advisers of the student-participants through unstructured interview, letting them just narrate the system used and making follow-up questions. Then, the answers from the interviews were consolidated, presented and interpreted.

The table below is provided to present the number of participants of the study.

Table A  
Participants of the study

School	Number of Pupils Enrolled	Number of Teachers/advisers	Total No. of Pupils Participants
1.As Is Elementary School	233	12	112
2. Berinayan ES	234	11	101
3. Bignay ES	154	7	35
4. Buso Buso ES	234	12	175
5. Leviste ES	245	11	112
6. Martin ES	312	12	176
7. Molinete ES	230	10	116
8. Niyugan ES	154	7	85
9. Pantay ES	153	7	<b>76</b>
10.San Gabriel ES	331	12	<b>115</b>
11. Sta. Maria ES	236	12	<b>112</b>
<b>Total</b>	<b>2516</b>	<b>133</b>	<b>1215</b>

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Table A shows that there is 11 schools' participants in this study. They were consisting of 1215 children enrolled at Elementary School in Laurel District. As Is ES (112) Berinayan (101) Bignay (35), Buso Buso (175), (112) Leviste (176) Molinete (116), Niyugan (85), Pantay (76), San Gabriel (115) and Sta. Maria (112) It can be seen in the table that all enrolled in this school are participants from 11 schools in Laurel District.. Every adviser in every school mentioned were also participants of the study.

## Results and Discussion

This part of the paper presents the data gathered from the participants. This order of presentation of tables and their corresponding analyses are based on the questions presented.

### Process and Monitoring System of the Project, "Pandemic Ipon Challenge"

Table 2 presents the responses of the advisers in the implementation of the project. This was based from the interview conducted by the researcher to the class advisers of the student-participants.

**Table 5.1**

Step by step process and monitoring system of the implementation of the "Pandemic Ipon Challenge"

Process	Description	Persons involved
Step 1 Creation of the Committee	The principal initiated the project and proposed to create a committee on "Pandemic Ipon Challenge" Project The Committee head is the principal and the members are class advisers.	Principal, Class advisers
Step 2 Orientation/Lesson on Financial Literacy	On march 2022, an orientation to the students wee held. Some parents also came during the orientation. The project, "Pandemic Ipon Challenge" was launched during the orientation.	Principal, class advisers, Guidance and coordinator,
Step 3 Bringing of individual piggybank, "Alkansiya" to school	The respondents were individually invited to bring piggy bank or "alkansiya". Pupils who	Class advisers, students

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Step 4  
Monitoring system

brought piggy banks were challenged to save any amount per day from their "baon".

1<sup>st</sup> reporting and Recognition ( July 24, 2022, /11 elementary School in Laurel District )  
The amount of piggy bank was checked unannounced by the advisers. To encourage more the students to save, the three (3) students with the highest amount from the piggy banks were given an award.

Principal, Class advisers and parent/relative of the respondents.

The students were awarded with certificates and piggy bank.

## CONCLUSION

### Effects of the Project, "Pandemic Ipon Challenge" to student-participants of Eleven Elementary Schools in Laurel District

Based on the interview of the advisers to the students and their parents, there are positive attitudes and feelings developed among children and parents. Some Participants shared she saved an amount which was used to buy a cell phone for her own use in studying. Other participants shared that they were happy to save the money others shared that were able to start a small business at home through this ipon challenge. Other pupils used their saved money in their basic needs at home.

shared that, "When you teach a child to work on something, you teach them responsibility". Working on something demonstrates reason and result. Likewise, it shows that a child's work and actions will reap rewards or consequences, or even getting what they want in their ways.

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## Recommendations to further enhance the facilitation of the Project, "Pandemic Ipon Challenge".

The following recommendations were based on the interviews with the class advisers who directly are involved in this project:

- (1) Continue the project. It may be extensively done which could also involve other students who are willing to save money.
- (2) The orientation to students shall be inspiring and motivating. Include the students who have formerly participated to invite more students to join.
- (3) Financial literacy lessons shall be integrated in the lessons from the different subjects especially in EdukasyonsaPagpapakatao(ESP).
- (4) Safe keeping mechanics of the piggy banks must be properly monitored by the not only by the adviser but by the school itself. A cabinet with lock may be used in the classroom to secure the piggy banks. It may be kept in the classroom during weekdays and in the Principal's Office during weekends and holidays.
- (5) It will run through the whole school year. Monitoring may be done quarterly. Whatever amount may be added to the next quarter.
- (6) Awarding shall also be done quarterly.

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## Action Plan

The action plan was based on the recommendations of the advisers of student-participants.

Table 2  
Action Plan for SY 2021-2022

Action Steps	Persons Involved	Time Frame	Success Indicator
Setting up a committee	Guidance office, Class advisers	October 2022	Created a committee
Meeting up with the committee	Guidance office, Class advisers	October 2022	100% attendance of the committee members
Meeting with the Principal for the mechanics and guidelines of the project	Guidance office, Class advisers, Principal	October 2022	100% attendance of the committee members and the principal
Planning for the Orientation of the Students	Guidance office, Class advisers	October 2022	Program for the orientation
Orientation of the students	Guidance office, Class advisers, Principal, students	2 <sup>nd</sup> week of school opening	90 % attendance of the students in the orientation
Bringing of piggy bank/alkansya in school	Class advisers, students	3 <sup>rd</sup> week of school opening	60% of the students brought piggy banks/alkansya
Lesson Planning: Financial Literacy	Class advisers, Subject teachers	3 <sup>rd</sup> week of face to face classes	Created lesson at least 2 lesson plans
Brainstorming: Integration of financial literacy in ESP/GMRC and in other subjects	Class advisers, Subject teachers	3 <sup>rd</sup> week of opening of classes	Integrated activities on FL in GMRC and in other subjects
Quarterly monitoring	Class Advisers	Weekly monitoring	90% of the students have saved
Recognition/Awarding	Guidance office, Class advisers, Principal, students	Last month of the school year	Top 3 students were awarded

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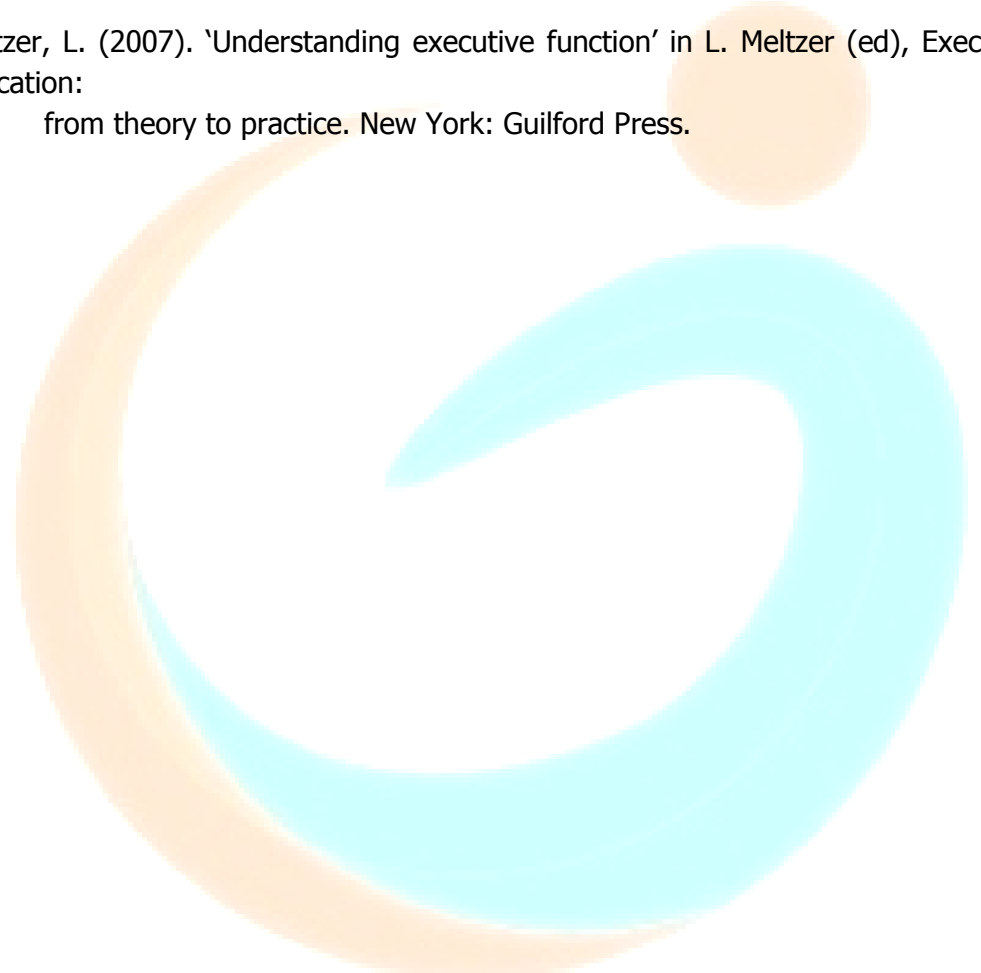


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