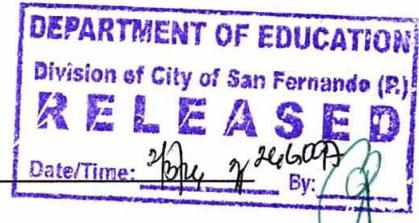




Republic of the Philippines  
Department of Education  
Region III  
Schools Division Office City of San Fernando



**Endorsement**

February 2, 2026

Respectfully returned to **Merriesol T. Camacho**, researcher from **Bataan Peninsula State University**, the approved request to conduct the study and interview among DepEd personnel and students in this Division, relative to the course requirement for the research paper titled "**Financial Literacy and Level of Preparedness of Retiring Public School Teachers: Basis for a Financial Readiness Program**".

In approving the said request, please take note of the following guidelines:

- i. No government funds will be utilized;
- ii. Proper coordination with the concerned DepEd personnel;
- iii. Ethics of research will be observed (e.g. voluntary participation, anonymity of respondents);
- iv. This Office will be provided a soft copy (send to **lyndon.morales@deped.gov.ph**) of the raw data (downloaded from the online survey / in-person data collection) within six months from the date of this endorsement and of the full manuscript including the research instruments used upon completion of the study; and
- v. Failure to comply with the guidelines will result in the withdrawal of permission to conduct the said activity.

  
**SHIRLEY BALAJADIA ZIPAGAN PhD, CESO V**  
Schools Division Superintendent

Email:  
[merriesol.camacho001@deped.gov.ph](mailto:merriesol.camacho001@deped.gov.ph)



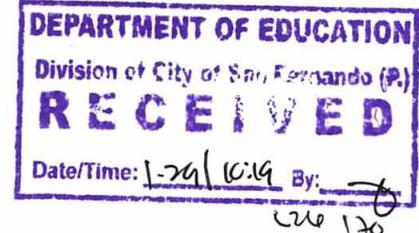
Civic Center, San Isidro, City of San Fernando,  
Pampanga  
(045) 649-5436  
[sanfernando.city3@deped.gov.ph](mailto:sanfernando.city3@deped.gov.ph)



BATAAN PENINSULA STATE UNIVERSITY-MAIN CAMPUS  
Graduate School

January 28, 2026

**DR. SHIRLEY B. ZIPAGAN**  
Schools Division Superintendent  
Schools Division Office- San Fernando City



Madam:

Greetings of peace and all good!

I am Mrs. Meriesol T. Camacho, a Graduate School student of Bataan Peninsula State University, currently pursuing the degree of Doctor of Education major in Educational Management. I am expected to complete my academic requirements for graduation within the current school year.

In line with this, I am presently conducting a research study entitled "*Financial Literacy and Level of Preparedness of Retiring Public School Teachers: Basis for a Financial Readiness Program.*" The study aims to assess the level of financial literacy and preparedness of retiring public school teachers as a basis for the development of a financial readiness program.

In this regard, I respectfully seek your permission to administer my research questionnaire to the identified respondents within the Schools Division Office of San Fernando City (SDO-San Fernando City). Rest assured that all information gathered will be treated with utmost confidentiality and will be used solely for academic and research purposes.

Any support and assistance that you may extend in the conduct of this study will be highly appreciated. Please be informed that approval to conduct the study has already been granted by the DepEd Regional Office; the signed approval by the Regional Director is enclosed for your reference.

Thank you very much for your time and kind consideration.

Respectfully yours,

**MERIESOL T. CAMACHO**  
Researcher  
[meriesol.camacho001@deped.gov.ph](mailto:meriesol.camacho001@deped.gov.ph)  
09195116266