



Polytechnic University of the Philippines  
College of Accountancy and Finance  
**DEPARTMENT OF FINANCIAL MANAGEMENT**  
**JUNIOR FINANCIAL EXECUTIVES**  
Sta. Mesa, Manila



This

# CERTIFICATE OF PARTICIPATION

is hereby given to

## CYRENE JOYCE R. RAMOS

for his or her involvement in enhancing their financial literacy in this year's  
GCash x JFINEX-PUP Webinar entitled, "Season's Savings: Practicing Good Saving Habits  
amidst the Holiday Rush"

Given this 24th day of November in the year of our Lord two thousand and twenty-three.



  
**MARK CHRISTIAN R. SANTOS**  
President, Junior Financial Executives - PUP

  
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