

CERTIFICATE OF PARTICIPATION

This certificate is hereby given to

Rolan C. Ricarte

for participating in the
BSP Financial Education Stakeholders' Congress 2025
*The Journey to Financial Success:
Financial Learning That Connects, Transforms, and Sustains*

Given this 17th day of November 2025.



Marianne M. Santos
Director
Economic and Financial Learning Office
Bangko Sentral ng Pilipinas



FIN-ED
FINANCIAL EDUCATION
STAKEHOLDERS' CONGRESS

