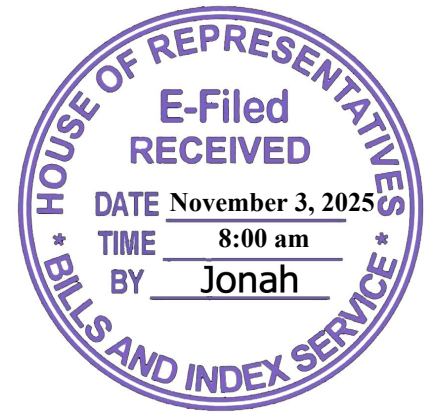




Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session



House Bill No. 5737

Introduced by CIBAC Party-List Representative
EDUARDO “BRO. EDDIE” C. VILLANUEVA

EXPLANATORY NOTE

The foundation of a strong and resilient society lies in the stability and well-being of its families. As couples begin their journey into married life, many face long-term financial challenges that, if left unaddressed, may result in economic insecurity, debt, and stress that strain the relationship and hinder overall family development.

Despite the growing accessibility of financial tools and platforms, many Filipinos still lack basic financial literacy—particularly in the areas of budgeting, savings, insurance, and planning for emergencies or retirement. These gaps often lead to poor financial decisions, which ultimately compromise not only individual welfare but also family stability and future opportunities.

The proposed bill aims to institutionalize financial education as a prerequisite for obtaining a marriage license. Specifically, it requires applicants to first secure a Certificate of Compliance from the local Family Planning Office, which shall certify that they have received basic but adequate orientation on:

- a) Behavioral finance and financial goal-setting;
- b) Savings and the creation of emergency or resilience funds;
- c) Debt management and responsible borrowing;
- d) Investment, insurance, and retirement planning; and
- e) Other relevant topics in personal financial wellness.

The program shall be administered free of charge, and aims not to burden but rather empower soon-to-be-married couples with the tools and knowledge needed for responsible financial decision-making and long-term planning.

By integrating financial literacy into family life preparation, the State fulfills its Constitutional mandate to promote family solidarity, protect the rights of spouses, and support the development of financially stable Filipino households.

In view of the foregoing, the immediate passage of this bill is earnestly sought.


EDUARDO "BRO. EDDIE" C. VILLANUEVA



Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 5737

Introduced by CIBAC Party-List Representative
EDUARDO “BRO. EDDIE” C. VILLANUEVA

AN ACT
MANDATING FINANCE EDUCATION PROGRAM FOR ALL PERSONS APPLYING FOR A MARRIAGE LICENSE

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

1 **SECTION 1. Short Title.** - This Act shall be known as the *"Financial Education*
2 *Program for Marriages Act."*
3

4 **SEC. 2.** No marriage license shall be issued by the Local Civil Registrar unless
5 the applicants present a Certificate of Compliance issued for free by the local Family
6 Planning Office certifying that they had duly received adequate instructions and
7 information on:
8

- 9 a. Behavioral finance;
10 b. Savings, emergency and resilience fund development;
11 c. Debt management;
12 d. Investment, insurance, and retirement planning;
13 e. Other applicable personal programs;
14

15 **SEC. 3. Separability Clause.** - If any portion of this Act is declared invalid or
16 unconstitutional, other provisions hereof shall remain in full force and effect.
17

18 **SEC. 4. Repealing Clause.** - All laws, decrees, orders, rules, and regulations
19 or other issuances or parts thereof inconsistent with the provisions of this Act are
20 hereby repealed or modified accordingly.
21

22 **SEC. 5. Effectivity.** - This Act shall take effect fifteen (15) days after its
23 publication in the Official Gazette or in a newspaper of general circulation.
24

25 *Approved,*