



Republic of the Philippines
Department of Education
Region V- Bicol
SCHOOLS DIVISION OFFICE OF LIGAO CITY



25 June 2026

DIVISION MEMORANDUM

No. 0225, s. 2026

62526318

**IMPLEMENTATION OF THREE-MONTH MORATORIUM ON
PROVIDENT FUND LOANS**

TO: Assistant Schools Division Superintendent
Chief Education Supervisors (CID & SGOD)
Public Schools District Supervisors
Elementary and Secondary School Heads
All Others Concerned

1. In reference to the DepEd Memorandum dated June 24, 2026, entitled "Implementation of Three (3)-Month Moratorium on Provident Fund Loans," and in support of the government's efforts to mitigate the financial impact of the ongoing global energy crisis arising from recent hostilities in the Middle East, this Office informs all concerned of the implementation of a three (3)-month moratorium on Provident Fund (PF) loan deductions from July 2026 to September 2026.
2. During the moratorium period, Provident Fund loan deductions shall not be collected. The corresponding uncollected amounts shall be reflected under "Undeducted Obligations" in the employees' payslips and shall automatically be deducted upon the resumption of regular loan collections after the three-month period.
3. The loan term shall be extended by three (3) months to cover the period during which deductions are suspended.
4. No additional interest or penalties shall be imposed on loan accounts during the moratorium period.
5. All implementing units are directed to strictly enforce and observe the provisions of this moratorium.
6. Provident Fund loan borrowers who opt not to avail themselves of the moratorium may continue paying their monthly loan amortizations directly to the SDO Cashier.
7. Immediate dissemination of and compliance with this Memorandum are hereby directed.

BY THE AUTHORITY OF THE SCHOOLS DIVISION SUPERINTENDENT:

MELCHIZEDEK C. TONGCO

Officer-In-Charge

Office of the Schools Division Superintendent



Binatagan, Ligao City



(052) 201-2672



ligao.city@depd.gov.ph





Republic of the Philippines
Department of Education
OFFICE OF THE SECRETARY

MEMORANDUM

TO : UNDERSECRETARIES
ASSISTANT SECRETARIES
BUREAU AND SERVICE DIRECTORS
REGIONAL DIRECTORS
SCHOOLS DIVISION SUPERINTENDENTS
PUBLIC ELEMENTARY AND SECONDARY SCHOOL HEADS
ALL OTHERS CONCERNED

FROM : **SONNY ANGARA**
Secretary

SUBJECT : **Implementation of Three (3)-Month Moratorium on Provident Fund Loans**

DATE : JUN 24 2026



In light of the recent hostilities in the Middle East involving the United States of America that prompted the declaration of a State of National Energy Emergency in the Philippines dated March 24, 2026 through Executive Order No. 110 titled "*Declaring a State of National Energy Emergency and Authorizing the Unified Package for Livelihoods, Industry, Food and Transport*," the Department of Education (DepEd) announces the implementation of a three (3)-month moratorium on Provident Fund (PF) loans.

In support of the foregoing objectives and in recognition of the financial impact of the crisis to DepEd personnel, DepEd hereby announces the implementation of a three (3)-month moratorium in favor of DepEd PF loan beneficiaries. The moratorium shall be subject to the following guidelines:

- a. The moratorium shall apply to all teaching and non-teaching personnel who are borrowers of the DepEd PF.
- b. Existing PF deductions that will be suspended by reason of the moratorium shall be lodged at the Undeducted Obligations of the pay slips of the concerned borrower, and shall automatically be restored to the payroll upon the cessation of the moratorium period.
- c. Loan term in the payroll program shall be adjusted/extended corresponding to the three (3)-month loan moratorium.

- d. No additional interest shall be imposed on the loan accounts of borrowers of the DepEd PF during the moratorium period.
- e. The moratorium shall be effective from 01 July 2026 to 30 September 2026 after which, the same shall be automatically lifted.
- f. All payroll units in the Central, Regional, and Division Offices, including Public Elementary and Secondary schools, are hereby directed to strictly implement the moratorium in accordance with this Memorandum.
- g. All PF Chapters shall submit to the PF National Board of Trustees a report on DepEd PF loan borrowers who availed of the moratorium within seven (7) days from its effectivity, following the attached template.
- h. All PF Chapters are directed to monitor the implementation of the moratorium and submit a report thereon to the PF National Board of Trustees within fifteen (15) days from the lifting of the moratorium.
- i. DepEd PF loan borrowers who opt not to avail of the moratorium may continue the payment of their monthly loan amortizations directly to the cashier located at the Central, Regional, or Division Office.

Should you have queries and/or clarifications, you may contact the **Provident Fund Secretariat**, Employee Account Management Division, through email at co.provident@deped.gov.ph, copy furnished fs.eamd@deped.gov.ph.

For strict compliance.

Encl.: As stated

ANNEX A:
REPORT ON THE GRANT OF THREE (3)-MONTH MORATORIUM ON PROVIDENT FUND LOANS

PF CHAPTER (CENTRAL OFFICE/ REGIONAL OFFICE/ SCHOOLS DIVISION OFFICE)	PROCLAMATION NO./ISSUED BY:	TYPE AND NAME OF CALAMITY/ EMERGENCY	DATE OCCURRED	NO. OF PF BORROWERS AFFECTED	SCHEDULE OF DEFERMENT	TOTAL AMOUNT OF AMORTIZATIONS DEFERRED
<i>Schools Division of XX PF Chapter, Region X</i>	<i>Executive Order No. 110</i>	<i>State of National Energy Emergency</i>	<i>March 24, 2026</i>	<i>1,790</i>	<i>July to September 2026</i>	<i>3,460,070.00</i>

Prepared by:

Approved by:

Signature over printed name
Head Secretariat, Regional PF Board of Trustees

Signature over printed name
Chairperson, Regional PF Board of Trustees