



Republic of the Philippines
Department of Education
REGION VII - CENTRAL VISAYAS
DIVISION OF CITY SCHOOLS - TAGBILARAN CITY

**Office of the Schools Division
Superintendent**

June 29, 2026

DIVISION MEMORANDUM

No. 508 , s. 2026

**IMPLEMENTATION OF THREE (3)-MONTH MORATORIUM ON PROVIDENT FUND
LOANS**

To: OIC Assistant Schools Division Superintendent
CID and SGOD Chiefs, Unit/Section Heads
Public Elementary and Secondary School Principals
All Others Concerned

1. Attached is the Memorandum issued from the Office of the Secretary of the Department of Education (DepEd), with the subject: *Implementation of Three (3)-Month Moratorium on Provident Fund Loans*.
2. The moratorium shall be subject to the guidelines stipulated in the above-cited Memorandum.
3. Immediate dissemination of this Memorandum is desired.

WILFREDA D. BONGALOS PhD, CESO V
Schools Division Superintendent

WDB/JAAL/ADMIN/atm

[MEMORANDUM] Implementation of Three (3)-Month Moratorium on Provident Fund Loans

From Publications Division <pas.pd@deped.gov.ph>

Date Thu 6/25/2026 9:51 AM

To DEPED ILOCOS NORTE <ilocos.norte@deped.gov.ph>; DEPED ILOCOS SUR <ilocos.sur@deped.gov.ph>; DEPED La Union <la.union@deped.gov.ph>; DEPED PANGASINAN 1 <pangasinan1@deped.gov.ph>; DEPED PANGASINAN 2 <pangasinan2@deped.gov.ph>; DEPED ALAMINOS CITY <alaminos.city@deped.gov.ph>; DEPED BATAAC CITY <bataac.city@deped.gov.ph>; DEPED CANDON CITY <candon.city@deped.gov.ph>; DEPED DAGUPAN CITY <dagupan.city@deped.gov.ph>; DEPED LAOAG CITY <laoag.city@deped.gov.ph>; sancarlos.city@deped.gov.ph <sancarlos.city@deped.gov.ph>; DEPED SAN FERNANDO CITY <sanfernando.city1@deped.gov.ph>; DEPED URDANETA CITY <urdaneta.city@deped.gov.ph>; DEPED VIGAN CITY <vigan.city@deped.gov.ph>; DEPED BATANES <batanes@deped.gov.ph>; SDO CAGAYAN <sdo.cagayan@deped.gov.ph>; DEPED ISABELA <isabela@deped.gov.ph>; NUEVA VIZCAYA <nuevavizcaya@deped.gov.ph>; quirino.depedro2@gmail.com <quirino.depedro2@gmail.com>; DEPED QUIRINO <quirino@deped.gov.ph>

Dear All,

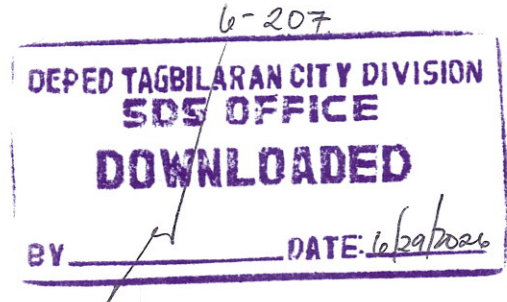
For the information of all concerned, this Office respectfully transmits the attached Memorandum titled **Implementation of Three (3)-Month Moratorium on Provident Fund Loans**, dated June 24, 2026.

For your guidance and appropriate action.

Thank you.

Kind regards,

Publications Division/mscm
Public Affairs Service
Department of Education Central Office
(02) 8633-9341



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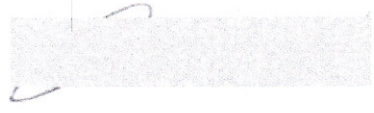


Republic of the Philippines
Department of Education
OFFICE OF THE SECRETARY

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
Schools Division of XX PF Chapter, Region X	Executive Order No. 110	State of National Energy Emergency	March 24, 2026	1,790	July to September 2026	3,460,070.00

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

x