



Republic of the Philippines  
**Department of Education**  
NEGROS ISLAND REGION

**REGIONAL MEMORANDUM**

No. 652, s. 2026

JUN 25 2026

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

TO: OIC-Assistant regional Director  
Schools Division Superintendents  
All Other Concerned

1. Attached is the Unnumbered Memorandum dated June 24, 2026 re: "Implementation of Three (3)-Month Moratorium on Provident Fund Loans," which is self-explanatory.
2. Attention is particularly invited to Paragraph 2 of the said Memorandum.
3. Immediate dissemination of and compliance with this Memorandum are desired.

**RAMIR B. UYTICO EdD, CESO III**  
Regional Director

Encl.: As stated

Reference: As stated

To be indicated in the Perpetual Index  
under the following subjects:

BUREAUS AND OFFICES  
FUNDS

ASD/PS/JEM/REGIONAL MEMO -Dessimination-Unnumbered Memorandum-Implementation of 3 month moratorium on provident fund loans



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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](mailto:co.provident@deped.gov.ph), copy furnished [fs.eamd@deped.gov.ph](mailto: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:**

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

**Approved by:**

Signature over printed name  
Chairperson, Regional PF Board of Trustees