



Republic of the Philippines
Department of Education
NATIONAL CAPITAL REGION

SCHOOLS DIVISION OFFICE OF MUNTINLUPA CITY

Office of the Schools Division
Superintendent

JUL 30 2026

MEMORANDUM

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

To: Assistant Schools Division Superintendent
Chief Education Supervisor, Curriculum Implementation Division
Chief Education Supervisor, School Governance and Operations Division
Public Elementary and Secondary School Heads / OICs
Administrative Officer V
All Others Concerned

1. Attached is DepEd Memorandum issued by the Office of the Secretary dated June 24, 2026, on the above-captioned title, the contents of which are self-explanatory for the information and guidance of all concerned.
2. Particular attention is invited to the following guidelines as stated in the Memorandum:
 - 2.1. The moratorium shall apply to all Provident Fund borrowers, teaching and non-teaching personnel.
 - 2.2. Existing Provident Fund deductions that will be suspended by reason of the moratorium shall be lodged at the Undeducted Obligations of the payslips of the concerned borrower and shall be automatically restored to the payroll upon cessation of the moratorium period.
 - 2.3. No additional interest shall be imposed on the loan accounts of the borrowers during the moratorium period.
 - 2.4. The moratorium shall be effective from July 1, 2026 to September 30, 2026.
3. DepEd Provident Fund borrowers who wish to continue the payment of their monthly loan amortization and not avail the three-month moratorium may do so by securing from the Accounting Unit the Order of Payment and proceed to the Cash Unit for payment.
4. Immediate dissemination of this Memorandum is desired.


VIOLETA M. GONZALES CESO VI
Schools Division Superintendent

Enclosure: As stated
Reference: As stated
To be indicated in the Perpetual Index
under the following subjects:

PROVIDENT FUND LOANS

MORATORIUM

EMPLOYEE BENEFITS

KEM / UM / IMPLEMENTATION OF THREE (3) - MONTH MORATORIUM ON PROVIDENT FUND LOANS
307 / 07/29/2026



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:

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

Approved by:

Signature over printed name
Chairperson, Regional PF Board of Trustees



Outlook

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

From DEPED TUGUEGARAO <tuguegarao@depd.gov.ph>

Date Thu 6/25/2026 9:57 AM

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

Received, thank you.



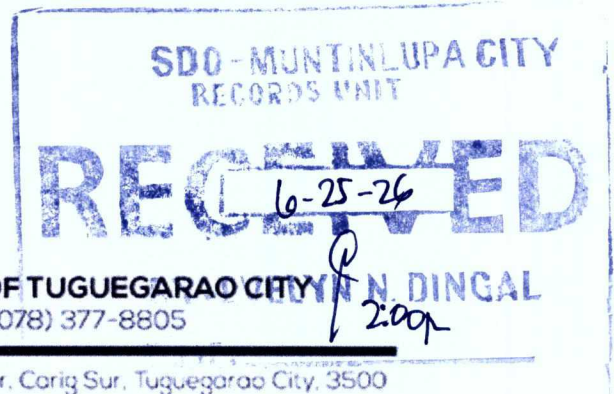
SCHOOLS DIVISION OFFICE OF TUGUEGARAO CITY

Telephone Nos.: (078) 844-7925; (078) 377-8805

Address: Regional Government Center, Corrig Sur, Tuguegarao City, 3500

Email Address: tuguegarao@depd.gov.ph

Website: depd.tuguegarao.net



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or scan the QR Code.



In compliance with the Data Privacy Act of 2012, your answers will be anonymized and used to help improve our services.

From: Publications Division <pas.pd@depd.gov.ph>

Sent: Thursday, June 25, 2026 9:48 AM

To: DEPED ILOCOS NORTE <ilocos.norte@depd.gov.ph>; DEPED ILOCOS SUR <ilocos.sur@depd.gov.ph>; DEPED La Union <la.union@depd.gov.ph>; DEPED PANGASINAN 1 <pangasinan1@depd.gov.ph>; DEPED PANGASINAN 2 <pangasinan2@depd.gov.ph>; DEPED ALAMINOS CITY <alaminos.city@depd.gov.ph>; DEPED BATAK CITY <batak.city@depd.gov.ph>; DEPED CANDON CITY <candon.city@depd.gov.ph>; DEPED DAGUPAN CITY <dagupan.city@depd.gov.ph>; DEPED LAOAG CITY <laoag.city@depd.gov.ph>; sancarlos.city@depd.gov.ph <sancarlos.city@depd.gov.ph>; DEPED SAN FERNANDO CITY <sanfernando.city1@depd.gov.ph>; DEPED URDANETA CITY <urdaneta.city@depd.gov.ph>; DEPED VIGAN CITY <vigan.city@depd.gov.ph>; DEPED BATANES <batanes@depd.gov.ph>; SDO CAGAYAN <sdo.cagayan@depd.gov.ph>; DEPED ISABELA

Office of the Undersecretary for Procurement and Finance Oversight (OUPFO) <oupfo@deped.gov.ph>; Project Management Division <pms.pmd@deped.gov.ph>; Project Management Service Office of the Director <pms.od@deped.gov.ph>; Office of the Assistant Secretary for Strategic Management (OASSM) <oassm@deped.gov.ph>

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

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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