



Republic of the Philippines
Department of Education

REGION I
SCHOOLS DIVISION OF THE CITY OF BATAC

DIVISION MEMORANDUM

No. **412**, s. 2026

30 JUN 2026

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

To: Assistant Schools Division Superintendent
Chief Education Supervisors
Education Program Supervisors
Unit and Section Heads
Public Elementary and Secondary Schools
All Teaching and Non-Teaching Personnel
All Others Concerned

1. Relative to the DepEd Memorandum dated 24 June 2026, entitled "*Implementation of Three (3)-Month Moratorium on Provident Fund Loans*," this Office hereby disseminates and directs the strict implementation of the said policy in the Schools Division of the City of Batac.
2. In recognition of the financial impact brought about by the current national energy emergency, the Department of Education has approved the implementation of a three (3)-month moratorium on DepEd Provident Fund (PF) loan amortizations for qualified borrowers.
3. The following guidelines shall be observed:
 - a. The moratorium shall apply to all teaching and non-teaching personnel who are borrowers of the DepEd Provident Fund.
 - b. Existing PF deductions shall be suspended during the moratorium period. The corresponding deductions shall be recorded as Undeducted Obligations in the payroll system and shall automatically be restored upon the cessation of the moratorium.
 - c. The loan repayment period shall be adjusted or extended equivalent to the three (3)-month moratorium.
 - d. No additional interest shall be imposed on the loan accounts during the moratorium period.
 - e. The moratorium shall take effect from 01 July 2026 until 30 September 2026, after which regular payroll deductions shall automatically resume.
 - f. All payroll personnel, finance personnel, and concerned units in this Division are directed to strictly implement this memorandum.
 - g. The Division PF Chapter shall submit the required report to the PF National Board of Trustees on DepEd PF Loan borrowers who availed of the moratorium within seven (7) days of its effectivity, following the attached template.
 - h. The Division Provident Fund Chapter shall monitor the implementation of the moratorium and submit the corresponding post-implementation report thereon to the PF National Board of Trustees within fifteen(15) days from the lifting of the moratorium.
 - i. Borrowers who opt not to avail of the moratorium may continue paying their monthly loan amortizations directly to the Division Cashier.



Asuncion Street, 16-S Quiling Sur,
City of Batac, Ilocos Norte
Telephone No.: (077) 677-1993



DepEd Batac City

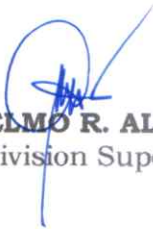


batac.city@deped.gov.ph



www.csdbatac.com

4. Immediate dissemination of this Memorandum is highly appreciated.


ANSELMO R. ALUDINO
Schools Division Superintendent

Encl.: None
Reference: DepEd Memorandum
To be included in the Perpetual Index
Under the following subject:

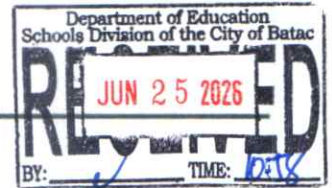
THREE MONTH MORATORIUM
PROVIDENT FUND LOAN

26011/ OSDS ADMIN JPM/Implementation of Three (3)-Month Moratorium on Provident Fund Loans
2609266/ June 29, 2026



SDCB RECORDS UNIT
2609266

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