



Republic of the Philippines
Department of Education
SOCCSKSARGEN REGION

10 Jul 2026

REGIONAL MEMORANDUM
ASD-2026-036

**CLARIFICATION ON THE IMPLEMENTATION OF THE SIX MONTHS
MORATORIUM ON PROVIDENT FUND LOANS**

To: Schools Division Superintendents

1. To ensure uniform implementation, all concerned are informed of the following approved loan moratoriums for DepEd Provident Fund (PF) borrowers:

- **Region XII Moratorium:** On June 17, 2026, a six-month loan moratorium (covering July to December 2026) was approved for Region XII borrowers to provide relief following the June 8, 2026 magnitude 7.8 earthquake.
- **Department-Wide Moratorium:** On June 24, 2026, a separate department-wide three-month moratorium (covering July to September 2026) was approved due to the State of National Energy Emergency.

2. Pursuant to these approvals, this Office is implementing the **six-month moratorium** on PF loan repayments from **July to December 2026** for all affected teaching and non-teaching personnel in Region XII. This measure aims to provide temporary financial relief to personnel during their post-disaster recovery period.

3. The moratorium shall be governed by the following guidelines:

a. The moratorium shall apply to all teaching and non-teaching personnel who are borrowers of the DepEd Provident Fund.

b. Existing Provident Fund loan deductions that are suspended by reason of the moratorium shall be reflected as **Undeducted Obligations** in the pay slips of the concerned borrowers and shall automatically be reinstated in the payroll upon the cessation of the moratorium period.

c. The Loan term in the payroll program shall be adjusted or extended accordingly to reflect the six-month loan moratorium.

d. No penalties, surcharges, or additional interest shall be imposed on deferred loan amortizations of DepEd Provident Fund borrowers during the moratorium period.

e. The moratorium shall take effect from **July to December 2026** after which it shall automatically be lifted, unless otherwise directed by the appropriate authority.

f. All payroll units in the Regional and Division Offices are hereby directed to strictly implement the moratorium in accordance with this Memorandum.



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g. DepEd PF loan borrowers who opt not to avail of the moratorium may continue the payment of their monthly loan amortization directly to the Cashier Section.

4. The DepEd Region XII Provident Fund Board shall continuously monitor the post disaster recovery situation and may recommend the earlier lifting or modification of the moratorium, in whole or in part, or the adoption of such additional safeguards or more restrictive measures as circumstances may warrant.

5. For queries and other concerns, contact Christopher Jess B. Espero, Regional Payroll Service In-Charge through email at christopherjess.espero@deped.gov.ph.

6. Immediate dissemination of and strict compliance with this Memorandum are hereby directed.

ATTY. ALBERTO T. ESCOBARTE, CESO II

Regional Director

Encls.: None

References: Approved Letter Request, Memorandum & OASF-2026-1575

Allotment: None

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

HUMAN RESOURCE

EBA/AD-P/RM - CLARIFICATION ON THE IMPLEMENTATION OF THE SIX MONTHS MORATORIUM ON PROVIDENT FUND LOANS
030/July 10, 2026

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