



Republic of the Philippines
Department of Education
Region VIII
SCHOOLS DIVISION OF TACLOBAN CITY

January 20, 2025

DIVISION MEMORANDUM


NO. 056 S. 2025

ADVISORY AND GUIDELINES ON THE LOAN MORATORIUM IMPLEMENTATION

To:

Assistant Schools Division Superintendent
Chief of HRMO
All Payroll Processors
All Implementing Units
All Others Concerned

1. In reference to the Regional Memorandum No 042 s. 2025 titled "Advisory and Guidelines on the Loan Moratorium Implementation. Attached are Advisory dated June 3, 2025 from the Office of the Assistant Secretary for Finance including the list of APDS-accredited lenders/bank who will provide loan moratorium with procedures and considerations in the implementation.
2. Monthly deduction for loan payments granted by the said lenders shall continue to be remitted directly to the respective lenders. Payroll officers are reminded not to withhold or adjust the remittance for these loans.
3. The loan moratorium is optional. DepEd personnel who prefer to continue regular loan payments may choose not to avail of the moratorium. The loan moratorium is available only to DepEd personnel in officially declared calamity -stricken areas (listed in the annex).
4. All interest accrued during the moratorium will not be waived as clarified.
5. For personnel who avail of the loan moratorium (refund), the termination date of their loan will be extended by one month. Lenders are required to submit a list of DepEd personnel who availed of the moratorium (refund) at the end of the program.
6. For Immediate and wide dissemination of this memorandum are desired.


SHERLITA A. PALMA EdD, CESO VI
OIC-Schools Division Superintendent

Enclosure: as stated

References: Regional Memorandum No.042 s.2025