



Republic of the Philippines  
**Department of Education**  
REGION III – CENTRAL LUZON  
SCHOOLS DIVISION OFFICE - SCIENCE CITY OF MUÑOZ

June 29, 2026

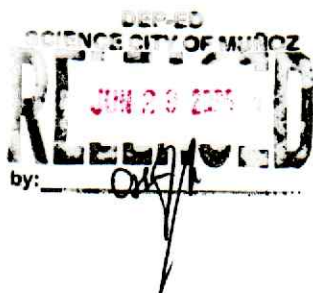
**SCHOOLS DIVISION MEMORANDUM**

No. **223**, s. 2026

**SUBMISSION OF PROVIDENT FUND MORATORIUM AVAILMENT FORM**

To: Assistant Schools Division Superintendent  
Chief Education Supervisors  
All Public Elementary and Secondary Schoolheads  
All Others Concerned

1. In line with the implementation of the Provident Fund Moratorium, all personnel with existing provident loan deductions are hereby requested to indicate whether they intend to avail of the moratorium or continue with the regular deduction of Provident Fund contributions and/or loan amortizations.
2. To facilitate proper processing and payroll adjustments, all concerned employees are required to accomplish and submit the attached Provident Fund Moratorium Availment Form indicating their preferred option by checking either:
  - Avail of the Provident Fund Moratorium; or
  - Do Not Avail of the Provident Fund Moratorium and continue regular deductions.
3. All accomplished forms must be submitted to the Accounting Unit **on or before July 2, 2026 (Thursday)**. Employees who fail to submit the form within the prescribed period shall be **deemed to have opted to continue with the regular deductions**, unless otherwise provided by subsequent guidelines.
4. Enclosed to this Memorandum is the Provident Fund Moratorium Availment Form.
5. Immediate and wide dissemination of this Memorandum is earnestly desired.



**JOHANNA N. GERVACIO PhD, CESO V**  
Schools Division Superintendent

Encl: As stated  
Reference: None  
To be indicated in the Perpetual Index  
Under the following subjects:

Provident Fund Moratorium Availment

Accounting/JVM-Provident Fund  
003/June 29, 2026



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**Department of Education**

REGION III – CENTRAL LUZON  
SCHOOLS DIVISION OFFICE - SCIENCE CITY OF MUÑOZ

Enclosure No. 1 to Schools Division Memorandum No. 223 s. 2025

**PROVIDENT FUND MORATORIUM AVAILMENT FORM**

**Employee Name:** \_\_\_\_\_

**Employee Number:** \_\_\_\_\_

**Position:** \_\_\_\_\_

**School/Office:** \_\_\_\_\_

**Division:** \_\_\_\_\_

**Contact Number:** \_\_\_\_\_

**Declaration of Choice**

Please check only one option:

**I hereby signify my intention to AVAIL of the Provident Fund Moratorium**, and I authorize the temporary suspension of my Provident Fund contributions and/or loan amortization deductions for the period covered by the approved moratorium policy.

**I hereby signify my intention NOT TO AVAIL of the Provident Fund Moratorium**, and I authorize the continuation of the regular payroll deductions for my Provident Fund contributions and/or loan amortization.

I understand that my decision shall remain effective for the duration of the approved moratorium period unless otherwise provided by applicable DepEd policies and guidelines.

**Employee Signature:** \_\_\_\_\_

**Printed Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**For Provident Fund/Payroll Unit Use Only**

Received by: \_\_\_\_\_

Position: \_\_\_\_\_

Date Received: \_\_\_\_\_



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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