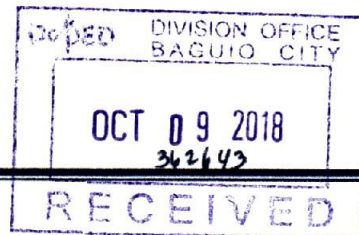




Republic of the Philippines  
**Department of Education**



Office of the Undersecretary for Finance  
Disbursements and Accounting

DM – OUFDA – 2018 – 013

August 24, 2018

**MEMORANDUM**

To: **ALL REGIONAL DIRECTORS  
THE DIRECTOR IV, BUREAU OF HUMAN RESOURCE AND  
ORGANIZATIONAL DEVELOPMENT  
ALL SCHOOLS DIVISION SUPERINTENDENTS**

Attention: **Chiefs, Regional Administrative and Finance Divisions, and Central  
Office Personnel Division  
Heads, Implementing Unit Secondary Schools  
All Agency Authorized Officers (AAOs)  
All DepEd Verifiers**

FROM: **VICTORIA L. MEDRANA CATIBOG**  
Undersecretary

SUBJECT: **PROCESSING OF GSIS AND PAG-IBIG EMERGENCY/CALAMITY LOANS  
OF DEPED PERSONNEL WITH UNDEDUCTED OBLIGATIONS**

1. In view of the urgent and unanticipated financial need of DepEd personnel due to the damages and distress brought about by recent calamities and disasters in certain cities and provinces of the Philippines, the AAOs and other DepEd officers designated to certify the loan application forms of DepEd borrowers are hereby advised to process applications for Emergency or Calamity Loans being offered by the Government Service Insurance System (GSIS) and/or the Home Development Mutual Fund (HDMF or Pag-IBIG), subject to the PhP5,000 Net Take Home Pay threshold for this fiscal year. However, applications of DepEd borrowers with Undeducted Obligations in their pay slips shall be subject to the following conditions:

- 1.1 The availment or renewal of the emergency/calamity loan will not dislodge the deductions already incorporated in the pay slip of the DepEd borrower, considering that the GSIS and HDMF, together with those due to the BIR and PhilHealth, are accorded first preference in the payroll deductions over other deductions<sup>1</sup>. That is, even after the said loan is granted (new or renewal) and its amortization is incorporated in the pay slip, all deductions on the left side of the pay slip will remain deducted and the net take home pay (NTHP) threshold of Php 5,000 is maintained.
- 1.2 The availment or renewal of the emergency/calamity loan will not cause the delay of the deduction of Undeducted Obligations from the monthly salary of

<sup>1</sup>Section 48 (Authorized Deductions) of the General Provisions of the FY 2018 General Appropriations Act provides preference to salary deductions due to BIR, PhilHealth, GSIS, and HDMF over other deductions that may be deducted from the salaries of government personnel.

*Handwritten signature and date: 8/24/18*

the borrower. That is, all Undeducted Obligations will still be deducted on the month they were originally expected to be deducted, even after the amortization for emergency/calamity loan is incorporated in the pay slip.

2. All AAOs, as well as other DepEd officers designated to certify the loan application forms of DepEd borrowers, **are likewise instructed to course through all applications for emergency/calamity loans to the DepEd Verifiers**, who will check if the DepEd borrower has pending loan applications with other lenders that will impede his/her ability to pay the emergency/calamity loan being applied for.
3. For strict compliance and proper dissemination to all concerned.

*V.L.M. Catibog*  
8/24/12  
**V.L.M. CATIBOG**

**Copy furnished:**

1. **LEONOR MAGTOLIS BRIONES**  
Secretary, this Department
2. **ATTY. NORA MALUBAY-SALUDARES**  
Senior Vice President, NCR Operations Group, GSIS  
Financial Center, Pasay City, Metro Manila
3. **MARY MARGARET N. SANCHEZ**  
OIC-Vice President, Pag-IBIG Fund  
Members Services Operations-NCR North East Group  
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To: All School Administrators, Principals & Teachers In-Charge  
(Elementary & Secondary)  
FOR YOUR INFORMATION & APPROPRIATE ACTION  
*Federico P. Martin*  
**FEDERICO P. MARTIN, Ed.D, CESO VI**  
Schools Division Superintendent