



Republic of the Philippines
Department of Education
SOCCSKSARGEN REGION
SCHOOLS DIVISION OF SARANGANI

15 Jul 2026

DIVISION MEMORANDUM

OSDS-2026-068

CORRIGENDUM TO DIVISION MEMORANDUM NO. 073, S. 2026
(Implementation of the Approved Six (6) Month Moratorium on Provident Fund Loan Payments)

To: All DepEd personnel
This Division

1. Relative to Division Memorandum No. 073, s. 2026 dated July 02, 2026, regarding the Implementation of the Approved Six (6) Month Moratorium on Provident Fund Loan Payments, this Office issues a correction to Paragraph 4 of the said memorandum.
2. Due to adjustments in the payroll system configuration for the affected period, the moratorium will now be directly applied to the payroll system. Instead of the previously stated automatic deduction and subsequent monthly refund, **the Provident Fund loan will be reflected as an un-deducted loan directly on the monthly payslips.**
3. Consequently, no loan deductions for the Provident Fund will be made from the borrowers' salaries from July 2026 to December 2026, eliminating the need for a year-end or month-end refund process.
4. All other provisions and timelines indicated in Division Memorandum No. 073, s. 2026, including the resumption of regular deductions in January 2027, remain in effect.
5. Immediate dissemination of this Corrigendum is desired.
6. For clarifications, please contact Glen J. Gula, Payroll in-charge officer or Joan Neniveh T. Landero, Provident Fund Loan in-charge.

RUTH L. ESTACIO PhD, CESO V
Schools Division Superintendent

Encl.: N o n e
Reference: As stated





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

COMMUNICATIONS
CORRESPONDENCE

Roel D. Balbareno/OSDS/MLA – corrigendum to division memorandum no. 073, s. 2026 (implementation
of the approved six (6) month moratorium on provident fund loan payments)
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