



Republic of the Philippines
Department of Education
 REGION V - BICOL



7 January 2026

REGIONAL MEMORANDUM
 No. 0028, s. 2026

**TWO-MONTH MORATORIUM ON PAYMENT OF PROVIDENT FUND (PF)
 LOAN AMORTIZATIONS**

To : Schools Division Superintendents
 School Heads of Implementing Units and Fiscal Autonomous Schools
 All Others Concerned

1. In compliance with Memorandum OUF-2023-0494 dated July 11, 2023, issued by the Office of the DepEd Undersecretary for Finance, this Office hereby informs all concerned that a two (2)-month moratorium on the payment of Provident Fund (PF) Loan amortizations will be implemented.
2. The moratorium shall apply to all PF borrowers.
3. The loan term will be extended by two (2) months to accommodate the moratorium period, and no additional interest will be imposed on the affected loan accounts during this period.
4. For any clarifications or questions, please coordinate with the Administrative Division-Payroll Services of this Office.
5. For information and guidance.

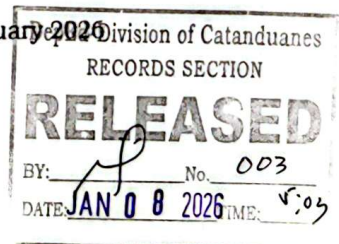
GILBERT T. SABSAD
 Regional Director



Republika ng Pilipinas
Kagawaran ng Edukasyon
 REHIYON V (BIKOL)
TANGGAPANG PANSANGAY NG MGA PAARALAN NG CATANDUANES

08 January 2026 Division of Catanduanes

To: Assistant Schools Division Superintendent
 CID & SGOD Chief and Personnel
 OSDS Unit Heads and Personnel
 Elementary and Secondary School Heads
 All Others Concerned



For information and guidance.

By Authority of the OIC-Schools Division Superintendent:

EVA S. TOLENTINO
 Administrative Officer V
 Officer-In-Charge



San Roque V. no. Catanduanes
 052-8114063
 DepEd - Catanduanes
 DepEd - Bicol Region