



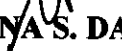
Republic of the Philippines
Department of Education
REGION X - NORTHERN MINDANAO
DIVISION OF MALAYBALAY CITY

DM 2024-01-014
DEPED MALAYBALAY CITY DIVISION
RELEASED
JAN 04 2024 3:05
By: _____

Division Memorandum

No. 014, s 2024

To: Assistant Schools Division Superintendents
Division Chiefs and Unit Heads
Public Schools District Supervisors
Public Elementary and Secondary School Heads
Teaching and Non-Teaching Personnel
All Others Concerned

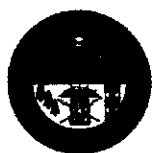
FROM:  **ALIENA S. DAJAY**
Assistant Schools Division Superintendent
Officer-In-Charge
Office of the Schools Division Superintendent

DATE: January 4, 2024

SUBJECT: **LOAN AMORTIZATION PAYMENT ON A FIRST- IN- FRIST-SERVED (FIFS) AS PER GENERAL APPROPRIATIONS ACT OF 2023.**

1. For the information and guidance of all concerned, Loan Amortization Payment on a First-In-First-Served (FIFS) as per General Appropriations Act of 2023. It is clarified that after the obligations to the BIR and contributions to Philhealth, GSIS and HDMF, **the loans, and other financial obligations due to GSIS, HDMF, or PLIs accredited with the Department's APDS shall be paid on a FIFS basis or according to the order in which they were incurred.**
2. This Office strictly observes the Equal Opportunity Policy (EOP) in all steps to be undertaken for this purpose. Hence, all decisions and actions shall be based solely on guidelines set forth, with no discrimination on the account of age, gender identity, sexual orientation, civil status, disability, religion, ethnicity, or political affiliation.
3. Attached the Regional Memorandum No. 001, s. 2023, dated December 27, 2023.
4. Immediate dissemination and strict compliance with this Memorandum is enjoined.

Copy furnished:
Records file
AO file



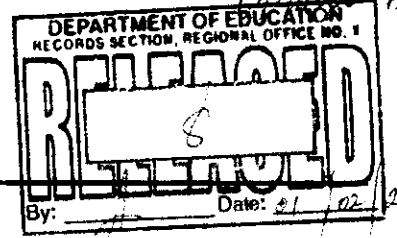
Address: Sayre Hi-way, Purok 6, Casisang, Malaybalay City
Telefax No.: 088-314-0094; Telephone No.: 088-813-1246
Email Address: malaybalay.city@deped.gov.ph



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Republic of the Philippines
Department of Education
 REGION X - NORTHERN MINDANAO



December 27, 2023

REGIONAL MEMORANDUM
 No. 001, s. 2023

**LOAN AMORTIZATION PAYMENT ON A FIRST-IN-FIRST-SERVED (FIFS) AS PER
 GENERAL APPROPRIATIONS ACT OF 2023**

To: Assistant Regional Director
 Schools Division Superintendents
 Assistant Schools Division Superintendents
 RO Chiefs
 All Others Concerned

1. This is to disseminate to the field Memorandum OUF-2023-0756 re: Loan Amortization Payment on a First-In-First-Served (FIFS) as per General Appropriations Act of 2023. It is clarified that after the obligations to the BIR and contributions to PhilHealth, GSIS and HDMF, the **loans, and other financial obligations due to GSIS, HDMF, or PLIs accredited with the Department's APDS shall be paid on a FIFS basis or according to the order in which they were incurred.** Kindly refer to the enclosed memorandum for the details.
2. In the meantime, to fully implement the same, request has been made to the Central Office for the necessary adjustments to DepEd's payroll program.
3. This Office strictly observes the Equal Opportunity Policy (EOP) in all steps to be undertaken for this purpose. Hence, all decisions and actions shall be based solely on guidelines set forth, with no discrimination on the account of age, gender identity, sexual orientation, civil status, disability, religion, ethnicity, or political affiliation.
4. Immediate dissemination and strict compliance of this Memorandum is enjoined.

DR. ARTURO B. BAYOCOT, CESO III
 Regional Director

ATCH.: OUF-2023-0756
 Reference: GAA 2023
 To be indicated in the Perpetual Index
 under the following subjects:

DEDUCTIONS POLICY SALARY

RE: Loan amortization payment on FIFS as per 2023 GAA

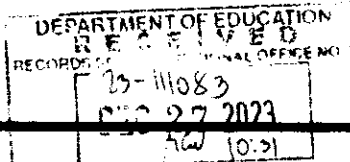
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 http://deped10.com



DEPED X NORTHERN MINDANAO



From: Undersecretary for Finance <usec.financebpm@deped.gov.ph>
Sent: Wednesday, 20 December 2023 5:30 pm
To: Tolentino Aquino; Benjamin Paragas; May Eclar; Alberto Escobarte; Nicolas Capulong; Gilbert Sadsad; Ramir Uytico; Salustiano Jimenez; Evelyn Fetalvero; Ruth Fuentes; Arturo Bayocot; Allan Farnazo; Ma. Gemma Ledesma; Estela Carino; Wilfredo Cabral; Carlito Rocafort; DEPED I ILOCOS REGION; DEPED II CAGAYAN VALLEY; DEPED III CENTRAL LUZON; DEPED REGION IV-A CALABARZON; MIMAROPA REGION; DEPED V BICOL REGION; DepEd VI Western Visayas; DepEd Region VII Central Visayas; REGION VIII EASTERN VISAYAS; DEPED IX ZAMBOANGA PENINSULA; DEPED X NORTHERN MINDANAO; DEPED XI DAVAO REGION; DEPED XII SOCCSKSARGEN; DEPED REGION XIII CARAGA; DEPED CORDILLERA ADMINISTRATIVE REGION; DEPED NATIONAL CAPITAL REGION; Ferdinand Pitagan
Cc: Office of the Secretary; Employee Account Management Division; Elmer Enriquez; Francis Raymund Migrino
Subject: OUF-2023-0756 LOAN AMORTIZATION PAYMENT ON A FIRST-IN-FIRST-SERVED (FIFS) AS PER GENERAL APPROPRIATION ACT OF 2023

This memorandum is being issued in relation to the prioritization and interpretation of Section 56 of the General Provisions under Republic Act (RA) No. 11936 or the FY 2023 General Appropriation Act (GAA).

The DepEd was in receipt of a copy of the DBM letter dated December 04, 2023, in response to GSIS position on the interpretation of afore-mentioned provision.

Consistent with the DepEd Legal Opinion (herein attached as Annex A), the DBM stated that "the term 'contributions' as used in the second paragraph of the Section 56 of the FY 2023 General Provisions cannot be deemed to include loan payments, as averred by the GSIS. The contributions contemplated therein are the amounts due to the PhilHealth, GSIS and HDMF by an individual for being a member of a program of these government financial institutions. In particular, the contribution to GSIS is the amount payable to the GSIS by the member and the employer in accordance with Section 5 of RA No. 8291. Moreover, Section 6 thereof mandates that the remittance by the employer of the contributions to the GSIS shall take priority over and above the payment of any and all obligations, except salaries and wages of its employees.

After satisfying, however, the obligations to the BIR and contributions to PhilHealth, GSIS and HDMF, the payment of loans and other financial obligations shall be satisfied in the order in which they were incurred".

Further, the DBM also stated that the guidelines to be issued by the DepEd for this purpose must conform with Section 56 of the FY 2023 General Provisions.

In view of the foregoing, all concerned personnel (payroll processors, Agency Authorized Officers [AAOs], Human Resource Management Officers [HRMOs], Pag-IBIG endorsers, and Verifiers) are advised to strictly follow Section 56 of the General Provisions of the FY 2023 GAA. In other words, loans, and other financial obligations due to GSIS, HDMF, or PLIs accredited with the Department's APDS shall be paid on a First-In-First-Served (FIFS) basis or according to the order in which they were incurred.

If corresponding adjustments to DepEd's payroll program reflecting such changes are necessary, the heads of RPSU shall coordinate with our Information Communication and Technology Service (ICTS).

The heads of RPSUs are also reminded to ensure that financial obligations to be incorporated into the payroll program are within the Net Take Home Pay (NTHP) of DepEd personnel. Billings from accredited entities shall not be incorporated under APDS unless processed through the verification process. Finally, they are reminded that verification and assessment made by the AAOs, Verifiers, and loan endorsers shall be non-discretionary.

For strict compliance.

Thank you.

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Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM
OUF-2023-0756

TO : **REGIONAL DIRECTORS**
SCHOOLS DIVISION SUPERINTENDENTS
SCHOOL HEADS
DIRECTOR FERDINAND B. PITAGAN
ALL OTHERS CONCERNED

ATTENTION : *Chief, BHROD-Personnel Division*
Chiefs, Regional Administrative and Finance Divisions
Heads, Regional Payroll Services Unit (RPSU)
Heads, Schools Division Administrative Unit
Heads, Schools Division Finance Unit
Regional and Schools Division Human Resource Management Officers
School Heads of Implementing Unit Secondary Schools (IU-SS)
Information Communication and Technology Service (ICTS)
Designated Agency Authorized Officers
Designated DepEd Verifiers

FROM : **ATTY. MICHAEL WESLEY T. POA**
Undersecretary and Chief of Staff
Officer-in-Charge, Office of the Undersecretary for Finance

SUBJECT : **LOAN AMORTIZATION PAYMENT ON A FIRST-IN-FIRST-SERVED (FIFS) AS PER GENERAL APPROPRIATION ACT OF 2023**

DATE : **DECEMBER 20, 2023**

This memorandum is being issued in relation to the prioritization and interpretation of Section 56 of the General Provisions under Republic Act (RA) No. 11936 or the FY 2023 General Appropriation Act (GAA).

The DepEd was in receipt of a copy of the DBM letter dated December 04, 2023, in response to GSIS position on the interpretation of afore-mentioned provision.

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For strict compliance.

Thank you.