



Republic of the Philippines
Department of Education
REGION IV-A CALABARZON



Personnel-RM-2025-371

14 May 2025

Regional Memorandum
No. 371, s. 2025

**IMPLEMENTATION OF GSIS FINANCIAL ASSISTANCE LOAN-
EDUCATIONAL LOAN PROGRAM (GFAL-EL)
APDS CODE 1266**

To **Schools Division Superintendents**
All Others Concerned

1. Enclosed is a copy of Memorandum DM-OUF-2025-0394, "titled **Implementation of GSIS Financial Assistance Loan-Educational Loan Program (GFAL-EL), APDS Code 1266,**" which is self-explanatory.
2. Attention is invited to letter b of the first paragraph of the said memo for guidance.
3. Immediate dissemination of and compliance with this Memorandum is directed.


ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director

b

Incl.: As stated

08C/ROA/P1



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



ORD-UM01-2025-468

MEMORANDUM

OUF-2025- **0394**

April 29, 2025

TO : **ATTY. MARCELINO G. VELOSO III**
Assistant Secretary, Information and Communications Technology Service
MARIO M. BERMUDEZ
Director IV, Bureau of Human Resource and Organizational Development
REGIONAL DIRECTORS
ALL OTHERS CONCERNED

FROM : **ATTY. EDSO BYRON K. SY**
Assistant Secretary for Finance
Officer-in-Charge
Office of the Undersecretary for Finance

SUBJECT : **IMPLEMENTATION OF GSIS FINANCIAL ASSISTANCE LOAN -
EDUCATIONAL LOAN PROGRAM (GFAL-EL), APDS CODE 1266**

In view of the approval of the GSIS Financial Assistance Loan - Educational Loan Program (GFAL-EL) APDS Code 1266, the following instructions and reminders are directed to the concerned offices and officials:

a. Solutions Development Division, ICTS

- Integrate APDS Code 1266 into the payroll system for GFAL-EL deductions.
- Ensure that deductions that cannot be accommodated in the salary of a DepEd personnel shall be queued under "Undeducted Obligations"
- Include notation for GFAL-EL under "Undeducted Obligations" that payments must be made directly or over the counter at any GSIS office or Bayad Center nationwide

b. Payroll Services Units/Implementing Units

- Incorporate GFAL-EL billings that can be accommodated in the payroll without bumping off existing deductions
- Ensure that order of deductions is maintained in accordance with applicable guidelines

c. Regional Directors

- Inform all concerned personnel for proper implementation to ensure proper compliance with billing, deduction, and payment procedures for GFAL-EL

For information and compliance.

Copy Furnished:

1. **Wilfredo E. Cabral**
Undersecretary, Human Resource and Organizational Development
2. **Malcolm S. Garma**
Undersecretary, Operations
3. **Armando C. Ruiz**
Director IV, Finance Service



Address: 2F Rizal Bldg., DepEd Complex Meralco Avenue, Pasig City
Telephone Nos.: (02) 8633-9342 TeleFax No: (02) 8638-3703
Email Address: usec.financebpm@deped.gov.ph



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

October 13, 2022

NORA M. MALUBAY

Executive Vice President (EVP)
Core Business Sector
Government Service Insurance System (GSIS)
Government Financial Center, Pasay City

Attention : **Vice President (VP) Leah Melissa D. De Leon**
NCR Area II Operations Group

Dear **Atty. Malubay**:

This refers to your October 3, 2022 letter reiterating your request for the issuance of an Automatic Payroll Deduction System (APDS) Code for GFAL-Educational Loan (GEL), a loan program offered by the GSIS to DepEd personnel with a "Study Now Pay Later" scheme. Said request is in order, and APDS Code 1266 is assigned for the GEL.

As concurred by your Office, the issuance of the said APDS Code does not assure that all GEL billings can be integrated into the Department's payroll program because of the monthly net take-home pay threshold required in the annual General Appropriations Act. This is due to instances where the borrower's net take-home pay is not sufficient to pay the GEL amortization once the repayment period of five (5) years commences. In this case, the GEL amortization will be queued in the "Undeducted Obligations" section of the payslip of the concerned borrowers, with a notation to make their payments *directly or over the counter* at any GSIS office or Bayad Center nationwide.

The Department of Education thanks the GSIS and avails itself of this opportunity to renew to the GSIS its utmost support on all matters of mutual concern.

Sincerely yours,


ANNALYN M. SEVILLA
Undersecretary *TK 10/13 2022*

/eamd

Copy Furnished:

1. Regional Directors, Chiefs of Administrative and Finance Divisions and Heads of Regional Payroll Services Units, DepEd Regions I to III, IV-A, IV-B, V to XIII, NCR and CAR
2. Officer-In-Charge, Information and Communications Technology Service
3. Director IV, Bureau of Human Resource and Organizational Development

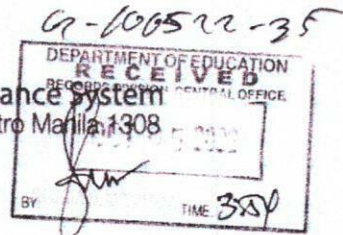


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GSIS Government Service Insurance System
Financial Center, Pasay City, Metro Manila 1308



03 October 2022

Ms. ANALYN M. SEVILLA

Undersecretary
Finance – Budget and Performance Monitoring
Department of Education
DepEd Complex, Meralco Avenue
Pasig City, Metro Manila

Dear *Usec. Sevilla*:

This refers to our previous letter dated 24 September 2021 (*copy attached*) reiterating our request for the assignment of Deduction Code in order to facilitate the billing and collection of GFAL-Educational Loan ("GEL") repayments.

To recall, the repayment period of 5 years on the loan shall start after the study period of the student-beneficiary (maximum years of the study period is 5 years). In case the member-borrower discontinues with the program by not availing of future loan releases, the repayment period of 5 years will start immediately on the month following the end of the semester (last enrolled by the student-beneficiary).

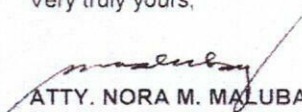
We believe that we have satisfactorily addressed your concerns regarding the deferred payment feature of this Educational Loan Program.

As previously explained in our letter, in the event that the net take home pay of the member-borrower is insufficient when the repayment period starts, DepEd shall inform the borrower to make the payments *directly or over-the-counter* at any GSIS office or at Bayad Center nationwide.

In case of resignation, retirement or separation from service, the outstanding balance shall be due and demandable and shall be collected by GSIS from the retirement and pension benefit claims of member-borrowers. It is for this reason that the GEL is *only* available to GSIS members with total length of service (TLS) of at least fifteen (15) years.

To date, our GSIS Offices nationwide continue to receive and process GFAL-EL applications from DepEd member-borrowers and are endorsed by your AAOs or Loan Verifiers.

Very truly yours,


ATTY. NORA M. MALUBAY
Executive Vice President
Core Business Sector



PASEGURAHAN NG MGA NAGLILINGKOD SA PAMAHALAAN
(GOVERNMENT SERVICE INSURANCE SYSTEM)
Financial Center, Pasay City, Metro Manila 1308

24 September 2021

Ms. ANALYN M. SEVILLA

Undersecretary
Finance – Budget and Performance Monitoring
Department of Education
DepEd Complex, Meralco Avenue
Pasig City, Metro Manila

Dear *Usec. Sevilla*:

This refers to your letter relative to the issuance of a deduction code for the GSIS Financial Assistance Loan – Educational Loan Program (GFAL-EL).

We understand your concerns regarding the deferred payment feature of the GFAL-EL Program and its impact to DepEd's Automatic Payroll Deduction System (APDS).

We wish to assure your Office that measures are in place to ensure that GSIS members who availed of the GFAL-EL Program would be able to fulfill their obligations at a future date, as follows:

1. The verification of the capacity to pay of the member-borrower is compulsory each time the member-borrower applies for a loan release under the GFAL-EL. For this reason, the endorsement of the Agency Authorized Officer (AAO) is required in the application form (*Attached*), whether it is for first time availment or application for subsequent loan release under the Program.
2. GSIS regularly informs the member-borrowers of their running principal balance under the GFAL-EL, with reminder to ensure that there is sufficient fund allotted to future payments for this loan program. In fact, borrowers who apply for subsequent loan releases under the GFAL-EL (for the succeeding school term) are informed of their running principal balance which is computed as the total of:
 - a. The loan amounts covering the loan releases made by the GSIS during the study period, including capitalized interests; and
 - b. Interests for the 1-year allowance period of 12 months, if applicable.
3. Lastly, the Program is limited only to active GSIS members under permanent and non-permanent status with total length of service (TLS) of at least fifteen (15) years and are qualified to GSIS pension benefit after separation from service.

In the event of default or separation from service, the proceeds of the life insurance benefit as well as retirement benefits of the member-borrower will be applied as payment of whatever balance is still unpaid.

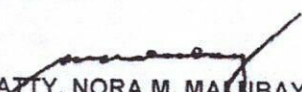
Addressing your concern, in the event that the net take home pay of the member-borrower is still insufficient by the time the repayment period starts, DepEd may inform the borrower to make the payments directly or *over-the-counter* at any nearest GSIS office or at Bayad Center branches nationwide.

We trust that you will find these measures amenable, and we appreciate your inputs as we continue to find ways to provide *ginhawa* to our members. The GFAL-EL Program is the only loan program of the GSIS which provides the member-borrower a breathing room before payment begins, and we are counting on your support to make this successful in the same manner that we made GFAL successful.

We hope we have satisfactorily addressed your concerns, and that our request for the assignment of Deduction Code be favorably and immediately granted to facilitate the billing and collection of GFAL-EL loan repayments in a timely manner. As of date, our GSIS Offices nationwide continue to receive and process GFAL-EL applications from DepEd member-borrowers and are endorsed by your AAOs or Loan Verifiers.

Thank you and stay safe always.

Very truly yours,



ATTY. NORA M. MALUBAY
Executive Vice President
Core Business Sector