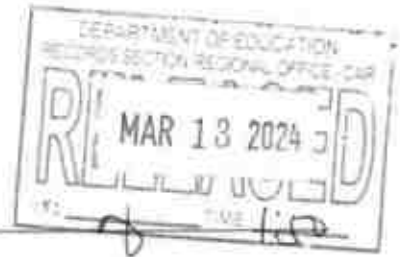




Republic of the Philippines
Department of Education
CORDILLERA ADMINISTRATIVE REGION



March 12 2024

REGIONAL MEMORANDUM

No. 153-2024

**PRIORITIZATION OF DEDUCTIONS AND VERIFICATION OF DEDUCTIONS FOR
INCORPORATION IN THE PAYROLL PROGRAM**

To : Asst. Regional Director
All Schools Division Superintendents
All School Heads (Implementing and Non-Implementing Units)
Heads, Schools Division Administrative Units
Heads, Schools Division Finance Units
Regional and Schools Division Human
Resource Mgmt. Officers
Designated GSIS Agency Authorized Officers (AAOs)
Designated DepEd Verifiers
HDMF and DepEd Provident Fund loan endorsers/approvers
Others concerned

1. Attached is Memorandum OUF-OUA-2024-001 dated January 31 2024 from Atty. Michael Wesley T. Poa, Undersecretary and Chief of Staff, and current Officer-in-Charge of the Office of the Undersecretary of Finance, and Nolasco A. Mempin, Undersecretary for Administration, of our Department. The memorandum is on the **Prioritization of Deductions on a First-In-First-Served (FIFS) Basis per FY 2024 General Appropriations Act**. An earlier issuance, Memorandum OUF-2023-0756 dated December 20, 2023 with the subject **Loan Amortization Payment on a First-In-First-Served (FIFS) as per General Appropriations Act of 2023** which was disseminated thru Regional Memorandum No. 020 s. 2024 dated January 11, 2024 is also herein enclosed.

2. All memoranda mentioned above states that although obligations to the BIR, contributions to PhilHealth, the GSIS and HDMF are priorities to be deducted from regular payrolls for salaries, **the payment of loans and other financial obligations due to GSIS, HDMF or accredited private entities shall be deducted on a First-In-First-Served (FIFS) Basis.**

3. Since loans and other non-mandatory financial obligations due to GSIS, HDMF, or accredited PLIs shall have the same line of prioritization and shall be on First-In-First-Served (FIFS) basis, this ***Office once again reiterates its earlier instruction for all designated GSIS Agency Authorized Officers (AAOs), DepEd loan verifiers, DepEd Provident Fund endorsers and Pag-IBIG endorsers to closely coordinate with each other in the verification and assessment of applications for loan and/or insurance/mutual aid or benefit system membership.*** All these applications should pass the DepEd verifier and should always be properly recorded.



Republic of the Philippines
Department of Education
CORDILLERA ADMINISTRATIVE REGION

4. In November 28 2022, Undersecretary Annalyn M. Sevilla and Atty Omar Romero of the Finance Division of our Central Office issued Memorandum OUF-2022-0644 with the subject **"Reiteration of Directive on the Verification of Deductions to be Incorporated in the Payroll Program"**. This memorandum was issued to direct all payroll processors, AAOs, HRMOs, Pag-IBIG endorser and verifiers to observe the verification process mandated under Memorandum dated August 17, 2020 and DepEd Order No. 20 s. 2021. Both memoranda are enclosed for your reference. The process flow, B-1 to B-11 of the August 17, 2020 Memorandum should be reviewed by all concerned.
5. The assessment/verification to be made by AAOs, HRMOs, loan endorser, loan verifiers are NON-DISCRETIONARY. They shall not recommend/approve loan applications to DepEd Provident Loans/GSIS/Pag-IBIG/LBP/PLIs if the monthly amortization shall reduce the employee's monthly net take home pay to an amount lower than Five Thousand Pesos (Ph5,000.00)
6. All Implementing Units using other systems/programs in their payroll processing shall also adhere to the prioritization of deductions and the process of verification of deductions.
7. For information, guidance and strict compliance.


ESTELA P. LEON-CARIÑO EdD, CESO III
Director IV / Regional Director 

Encl.: Memo OUF-QUA-2024-001 dtd Jan. 31 2024
RM 020 s. 2024 dtd Jan. 11, 2024
Memo OUF-2023-0756 dtd Dec. 20 2023
Memo OUF-2022-0644 dtd Nov. 28, 2022
and its attachments (Memorandum dtd
August 17, 2020 and DepEd Order No.
20 s. 2021)

ASD/MAB/ciad



Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY

FEB 12 2024

MEMORANDUM
OUF-OUA-2024-001

TO : REGIONAL DIRECTORS
SCHOOLS DIVISION SUPERINTENDENTS
SCHOOL HEADS OF IMPLEMENTING UNIT SECONDARY SCHOOLS
ALL OTHERS CONCERNED

ATTENTION : Chief, BHRD-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 and Communications 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

NOLASCO A. MEMPIN
Undersecretary for Administration

SUBJECT : **PRIORITIZATION OF DEDUCTIONS ON A FIRST-IN-FIRST-SERVED (FIFS) BASIS PER FY 2024 GENERAL APPROPRIATIONS ACT**

DATE : **JANUARY 31, 2024**

1. This pertains to Section 56 - Authorized Deductions of the General Provisions of the FY 2024 General Appropriations Act.

2. In compliance to the response of the Department of Budget and Management on the position of the GSIS on the prioritization of payroll deductions, as stated under Memorandum OUF-2023-0756 dated December 20, 2023 on "Loan Amortization Payment on a First-In-First-Served (FIFS) as per the General Appropriation Act of 2023", all loans and other financial obligations due to GSIS, HDMF, and PLIs accredited with the Department's APDS Program, shall now be paid according to the order in which they were incurred.

3. It is hereby reiterated that all concerned personnel (payroll processors, Agency Authorized Officers [AAOs], Human Resource Management Officers [HRMOs], Pag-IBIG endorers, and Verifiers) shall strictly follow the prioritization of deductions as follows:

Order of Priority	Particulars
1	Obligations due to the BIR; contributions due to the PhilHealth, GSIS, and HDMF
2	Salary overpayment
3	Obligations due to the following entities listed under Section 56 of the FY 2024 GAA (to be deducted in the order on which they were incurred): <ul style="list-style-type: none">a) GSIS and HDMF;b) Non-stock savings and loans associations and mutual benefit associations duly operating under existing laws and cooperatives which are managed by and/or for the benefit of government employees;c) Associations or Provident Funds organized and managed by government employees for their benefit and welfare;d) Government Financial Institutions and Authorized Government Depository Banks authorized by law and accredited by appropriate government regulating bodies to engage in lending;e) Licensed insurance companies; andf) Thrift banks or rural banks accredited by the BSP.

Hence, loans and other financial obligations due to GSIS, HDMF, or private entities accredited with the Department's APDS Program shall have the same line of prioritization and shall be paid on a First-In-First-Served (FIFS) basis.

4. All payroll processors 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 and underwent the proper verification process. Moreover, AAOs, verifiers, and loan endorers are reminded that verification and assessment to be made shall be non-discretionary.

5. The said deduction scheme shall take effect **prospectively** starting the payroll month of **February 2024**. Therefore, all existing obligations already incorporated in the payroll prior to this memorandum shall continue to be deducted as is.

6. The Solutions Development Division - ICTS, DepEd Central Office shall prepare the corresponding FoxPro program for necessary adjustments in the payroll systems used by the payroll services units (PSUs) in the Central, Regional, and Schools Division Offices and Implementing Unit Schools. PSUs using other payroll systems or programs shall adjust their system or program in accordance with this memorandum.

7. For strict compliance.



Republic of the Philippines
Department of Education
CORDILLERA ADMINISTRATIVE REGION

January 11, 2024

REGIONAL MEMORANDUM

No. 020-2024

**LOAN AMORTIZATION PAYMENTS ON A FIRST-IN-FIRST-SERVED
(FIFS) BASIS AS PER THE GENERAL APPROPRIATIONS ACT**

To : Asst. Regional Director
All Schools Division Superintendents
All School Heads
Heads, Schools Division Administrative Units
Heads, Schools Division Finance Units
Regional and Schools Division Human
Resource Mgmt. Officers
Designated GSIS Agency Authorized Officers (AAOs)
Designated GSIS DepEd Verifiers
Others concerned

1. Attached is Memorandum OUF-2023-0756 dated December 20, 2023 from Atty. Michael Wesley T. Poo, Undersecretary and Chief of Staff, and current Officer in Charge of the Office of the Undersecretary of Finance of the Department of Education.

2. As per memorandum, obligations to the BIR, the contributions to the PhilHealth, the GSIS and the HDMF are priorities to be deducted from the regular payrolls for salaries. The payment of loans and other financial obligations shall be satisfied/deducted in the order in which they have been incurred. Hence, **loans and other obligations due to GSIS, HDMF, and/or other PLIs accredited by the DepEd shall be on First-In-First-Served (FIFS) basis.**

3. All Designated GSIS Agency Authorized Officers (AAOs), DepEd loan verifiers, and Pag-IBIG endorers are therefore instructed to closely coordinate with each other in the verification and assessment of loan applications before approving such.

4. For information, guidance and strict compliance.

Digitally signed by
Carino Estela Leon
Date: 2024.01.11
16:58:26 +0800

ESTELA P. LEON-CARINO EdD, CESO III
Director IV/Regional Director

Encl.: Memorandum OUF-2023-0756

ASD/mab/edad

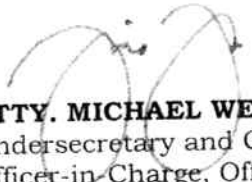


Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

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.

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.

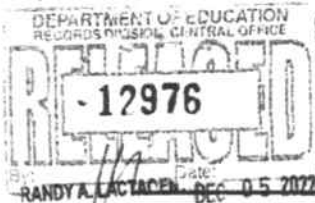
In view of the foregoing, all concerned personnel (payroll processors, Agency Authorized Officers [AAOs], Human Resource Management Officers [HRMOs], Pag-IBIG endorers, and Verifiers) are advised to strictly follow Section 56 of the General Provisions of the FY 2023 GAA. In other words, loans, and other 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 endorers shall be non-discretionary.

For strict compliance.

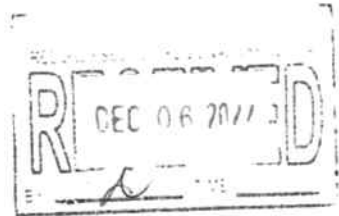
Thank you.



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

MEMORANDUM
OUF-2022-0644

TO : REGIONAL DIRECTORS
SCHOOLS DIVISION SUPERINTENDENTS
SCHOOL HEADS
ALL OTHERS CONCERNED



ATTENTION : Chief, Bureau of Human Resource and Organizational Development
(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)
Designated Agency Authorized Officers
Designated DepEd Verifiers

FROM : ANNALYN M. SEVILLA
Undersecretary for Finance

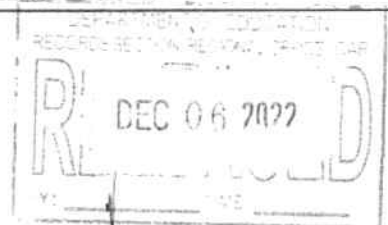
ATTY. OMAR ALEXANDER V. ROMERO
Assistant Secretary for Finance

SUBJECT : REITERATION OF DIRECTIVES ON THE VERIFICATION OF
DEDUCTIONS TO BE INCORPORATED IN THE PAYROLL
PROGRAM

DATE : NOVEMBER 28, 2022



Republic of the Philippines
Department of Education
CORDILLERA ADMINISTRATIVE REGION



December 6, 2022

To: Schools Division Superintendents
School Heads
All Others Concerned

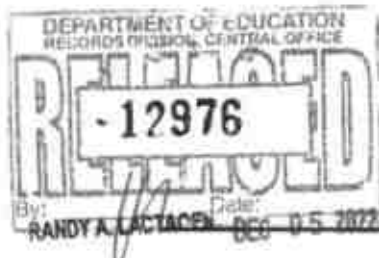
Attention: Division Human Resource Management Officers
School Heads of Implementing Units
Heads of Finance and Administrative Unit, Schools
Designated Agency authorized Officers (AAOs)
Designated DepEd Verifiers

For information, guidance, and strict compliance.

ESTELA P. LEON- CARIÑO EdD, CESO III
Director IV/ Regional Director

For the Regional Director:


FLORANTE E. VERGARA
Director III/ Assistant Regional Director



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

MEMORANDUM
OUF-2022-0644

TO : **REGIONAL DIRECTORS**
SCHOOLS DIVISION SUPERINTENDENTS
SCHOOL HEADS
ALL OTHERS CONCERNED

ATTENTION : *Chief, Bureau of Human Resource and Organizational Development (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)
Designated Agency Authorized Officers
Designated DepEd Verifiers

FROM : **ANNALYN M. SEVILLA**
Undersecretary for Finance

ATTY. OMAR ALEXANDER V. ROMERO
Assistant Secretary for Finance

SUBJECT : **REITERATION OF DIRECTIVES ON THE VERIFICATION OF DEDUCTIONS TO BE INCORPORATED IN THE PAYROLL PROGRAM**

DATE : **NOVEMBER 28, 2022**

1. This is to reiterate the directives on the verification process for loans and other financial obligations applied for by DepEd personnel, to ensure that the net take-home pay (NTHP) thereof is maintained at the amount required by law (i.e., provision on Authorized Deductions, General Provisions, General Appropriations Act [GAA]). For this year, the NTHP threshold must not be lower than Five Thousand Pesos (P5,000.00) after deducting the financial obligations (mandatory and non-mandatory) from the monthly salaries of DepEd personnel. Despite the designation of DepEd verifiers, however, cases of bumping off of existing payroll deductions, due to non-compliance with aforementioned directives, are still reported.

2. All concerned personnel (payroll processors, Agency Authorized Officers [AAOs], Human Resource Management Officers [HRMOs], Pag-IBIG endorers and Verifiers) are strictly enjoined to observe the verification process mandated under the unnumbered Memorandum dated August 17, 2020 (Annex "A") and DepEd Order No. 20, s. 2021 (Annex "B").

3. The verification process ensures that financial obligations to be incorporated in the payroll program are within the Net Take Home Pay (NTHP) of DepEd personnel. The same aims to:

- a. Eliminate the practice of going from one lender to another using the same pay slip for a certain month;
- b. Stop the bumping off of salary deductions already incorporated in the payroll, due to the approval of unverified loan applications, particularly those granted by the GSIS, Pag-IBIG, Land Bank of the Philippines (LBP) and DepEd Provident Fund;
- c. Prevent the designated AAOs and HRMOs from recommending the approval of loans without the NTHP verification done by the designated DepEd Verifier;
- d. Cleanse the payroll of Undeducted Obligations due to loans approved beyond the capacity to pay of the DepEd personnel; and
- e. Unburden DepEd personnel with penalties and additional interest from unpaid financial obligations.


4. Further, please be reminded that verification and assessment to be made by the AAOs, Verifiers and loan endorers **shall be non-discretionary** per Memorandum OUF 2020-718 dated December 11, 2020 (Annex "C"). Applications for loan and/or insurance/mutual aid or benefit system membership must not be recommended for approval by the verifier to the concerned entity if the corresponding amount for deduction will lower the NTHP of a DepEd personnel to an amount below the required threshold in the GAA.

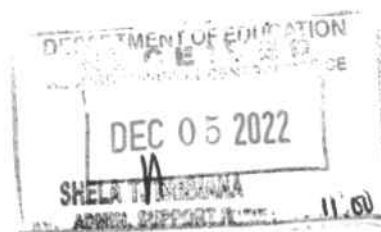
5. The Heads of RPSUs are also instructed to exclude billings from the accredited entities under APDS if not coursed through the verification process.

6. AAOs, Verifiers, loan endorers and the Heads of RPSUs are directed to coordinate with one another to ensure that applications are properly recorded, and only authorized deductions are incorporated in the payroll.

7. For strict compliance.


ATTY. OMAR ALEXANDER V. ROMERO
Assistant Secretary for Finance


ANNALYN M. SEVILLA
Undersecretary for Finance



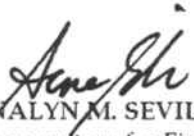



Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM

TO : ALL REGIONAL DIRECTORS
SCHOOLS DIVISION SUPERINTENDENTS
DIRECTOR IV, BUREAU OF HUMAN RESOURCES AND
ORGANIZATIONAL DEVELOPMENT (BHROD)

ATTENTION : *Regional Chiefs of Finance and Administrative Divisions*
Officer-In-Charge, Personnel Division, BHROD
Regional and Schools Division Human Resource Management Officers
School Heads of Implementing Unit (IU) Secondary Schools
Heads of Regional Payroll Services Unit
Heads of Finance and Administrative Unit, Schools Division Offices
Designated Agency Authorized Officers
Designated DepEd Verifiers

FROM : 
ANNALYN M. SEVILLA
Undersecretary for Finance


RAMON FIEL G. ABCEDE
Assistant Secretary for Finance

SUBJECT : VERIFICATION OF LOAN AMORTIZATIONS TO BE
INCORPORATED IN THE PAYROLL FOR SALARIES OF DEPED
PERSONNEL

DATE : August 17, 2020

1. Reports have reached this Office that there are designated Agency Authorized Officers (AAOs) and Human Resource Management Officers (HRMOs) who continuously recommend the approval of GSIS, HDMF (Pag-IBIG), Land Bank of the Philippines (LBP) and DepEd Provident Fund loan applications of DepEd personnel without the Net Take Home Pay (NTHP) verification by the designated DepEd Verifier. This practice resulted in the bumping off of other loan amortizations already integrated in the payroll. (See Attachments A1 to A4).

2. Accordingly, this Office reiterates the directives in DepEd Order No. 14, s. 2019 titled "Guidelines for the Implementation of the P5,000 NTHP for Department of Education Personnel for Fiscal Year 2019," Part IV (Procedures), Item 6.b of the Enclosure quoted below, thus:


"6. In accordance with the above-cited provisions in the FY 2019 GAA and the consequent rules promulgated by the Department, deductions will be integrated in the payroll in the following manner:



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

- a. xxx
- b. All prospective salary deductions in favor of entities falling under categories (b), (c), (d), (e), and (f) covered by Section 52, as well as non-mandatory contributions and loan payments to the GSIS and HDMF, must undergo the process for NTHP verification described in Annex "B" (for Enclosure 2) and Annex "C" (for Enclosure 3) of DepEd Order No. 18, s. 2018, or an applicable variation thereof, prior to being billed and subsequently integrated in the payroll;" (underscoring supplied)
3. For ready reference and guidance, attached are copies of the Process Flows regarding NTHP verification by the designated DepEd Verifiers. (See Attachments B1 to B11).
4. The said verification processes ensure that only financial obligations within the NTHP of DepEd personnel are incorporated into the payroll to:
- a. eliminate the practice of going from one lender to another using only one pay slip for a certain month;
 - b. stop the granting of loans by GSIS, Pag-IBIG, LBP and DepEd Provident Fund recommended by designated AAOs and HRMOs without the NTHP verification by the designated DepEd Verifier;
 - c. cleanse the payroll of Undeducted Obligations due to loans approved beyond a DepEd personnel's capacity to pay; and
 - d. unburden borrowers with penalties and additional interests on loans.
5. Designated AAOs and HRMOs found to recommend the approval of application for loans from GSIS/Pag-IBIG/LBP/DepEd Provident Fund without prior confirmation by the designated DepEd Verifiers of the school/division/region despite this reminder shall be dealt with accordingly.
6. For strict compliance.


A. M. SEVILLA


R. F. G. ABCEDE

Enclosures : As stated

/camd

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Republic of the Philippines
DEPARTMENT OF EDUCATION
OFFICIAL PAYROLL SLIP

01/20/2020

For the Month of January, 2020

Page 1 of 1

Name:		Reg:	
Employee No.:	Contract No.:	Div:	
Date of Birth:	Date of Retirement:	Sta:	
Position: 2110-MATHS TEACHER I		Basic Salary:	41,054.00
Grade: IV Step: V		P.L.R.:	2,500.00
Job Code: 00-TH-0000-1-DepEd			
Level of Completion: E		Gratuity (Contractual):	41,054.00

D E D U C T I O N S

DISBURSED OBLIGATIONS

Deduction Code Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code Description	Effect Date	Termin Date	Amount Of Deduction
0000 GSIS PAYROLL ADJUST			1,702.40		06 2019	06 2022	12,286.96
0112 MORTGAGE UTILIZATION			617.10				
0222 PACIFIC LIFE			100.00				
0036 GSIS WITHHOLDING TAX			1,369.40				
0129 GSIS EDUC ADJ (BAY)	02 2017	02 2021	216.67				
0334 PACIFIC MULTI PURPOSE LI	03 2019	02 2021	476.75				
0704 GSIS EMERGENCY LOAN	06 2019	05 2022	1,113.12				
1275 GSIS FIA - PAYROLL ADJUST	06 2019	06 2025	1,235.41				
0332 GSIS EDUCATION	11 2019	10 2024	2,136.00				
1120 BAYAN	02 2017	05 2021	777.66				
Total Deductions			15,967.44				
Net Pay			17,102.06				

A

B

Pay Slip for June 2020

A – PLI loan amortization already incorporated and deducted in the pay slip on June 2019

B – Bumped off by GSIS Conso-Loan amortization incorporated on November 2019

A

A – PU loan amortization already incorporated and deducted in the pay slip on September 2019

B – bumped off by GSIS Conso-Loan amortization incorporated on January 2020

JUNE 2020

06/18/2020 For the Month of June, 2020 Page 1 of 1

Name: [REDACTED]
 Employee No.: [REDACTED] Account No.: [REDACTED]
 Date of Hiring: / / Date of Resignation: / /
 Position: ZIAN TEACHER III
 Grade: 12 Step: 3
 Tax Code: 00 MARSHED - 1 REFERENCE
 Amount of Exemption: 75,000

Reg: [REDACTED]
 Div: [REDACTED]
 Stat: [REDACTED]
 Basic Salary: 27,000.00
 P.E.R.A.: 2,000.00
 Gross Compensation: 29,000.00

D E D U C T I O N S

Deduction Code Description	Effectivity Date	Termination Date	Amount of Deduction
0000 GDS PERSONAL INCOME	--	--	3,464.33
0111 MEDICARE (FICA/SEALTA)	--	--	412.75
0272 PAGO/RS FUND	--	--	180.00
0004 GDS WITHHOLDING TAX	--	--	714.33
0001 GDS POLICY LOAN	05 2018	07 2020	280.00
0179 GDS EDUC ASSIST LOAN	05 2018	07 2020	214.00
0132 GDS CONSOLIDATED LOAN	09 2017	12 2020	4,400.00
0007 GDS PROVIDENT FUND	01 2020	02 2021	1,020.00
0134 PAGO/RS MULTI-PURPOSE LN	06 2020	06 2021	14,250.00

Total Deductions: 24,126.41

NET PAY: 4,873.59

JULY 2020

07/13/2020 For the Month of July, 2020 Page 1 of 1

Name: [REDACTED]
 Employee No.: [REDACTED] Account No.: [REDACTED]
 Date of Hiring: / / Date of Resignation: / /
 Position: ZIAN TEACHER III
 Grade: 12 Step: 3
 Tax Code: 00 MARSHED - 1 REFERENCE
 Amount of Exemption: 75,000

Reg: [REDACTED]
 Div: [REDACTED]
 Stat: [REDACTED]
 Basic Salary: 27,000.00
 P.E.R.A.: 2,000.00
 Gross Compensation: 29,000.00

D E D U C T I O N S

Deduction Code Description	Effectivity Date	Termination Date	Amount of Deduction
0000 GDS PERSONAL INCOME	--	--	3,464.33
0111 MEDICARE (FICA/SEALTA)	--	--	412.75
0272 PAGO/RS FUND	--	--	180.00
0004 GDS WITHHOLDING TAX	--	--	714.33
0001 GDS POLICY LOAN	05 2018	06 2020	280.00
0179 GDS EDUC ASSIST LOAN	05 2018	06 2020	214.00
0132 GDS CONSOLIDATED LOAN	09 2017	12 2020	4,400.00
0007 GDS PROVIDENT FUND	01 2020	02 2021	1,020.00
0134 PAGO/RS MULTI-PURPOSE LN	07 2020	07 2021	1,000.00

Total Deductions: 22,880.41

NET PAY: 6,119.59

A – PLI loan amortization already incorporated and deducted in the pay slip on April 2020

B – Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on July 2020

FEBRUARY 2020

02/26/2020 For the Month of February, 2020 Page 2 of 2

Name: [REDACTED] Employee No: [REDACTED] Amount No: [REDACTED]

Date of Birth: [REDACTED] Date of Retirement: [REDACTED]

Position: 214- TEACHER II

Grade: 22 Step: 1

Pay Code: 11 Married - 4 Dependents

Amount of Contribution: 150,000

Pay: [REDACTED]

Base Salary: 20,500.00

MINIMUM: 2,000.00

Gross Compensation: 25,500.00

DEDUCTIONS

Description	Effectively Term, Date	Amount \$	Reduction	Effect	Amount \$
Code Description	Date	Date	Reduction	Code Description	Date
0001 GII: FICA Social Security			2,115.90		
0111 FICA: MEDICARE (FICA/MEDICARE)			402.45		
0222 FICA: FICA			100.00		
0304 FICA: WITHHOLDING TAX			21.47		
0401 GII: CURRENT MEDICAL-BASIC	01/2020	02/2020	15.40		
0402 GII: MEDICAL-PCSA	01/2020	02/2020	1.44		
0403 GII: MEDICAL-MULTI-PURPOSE LHM	01/2020	02/2020	747.34		
0404 GII: MEDICAL-MULTI-PURPOSE LHM	01/2020	02/2020	4,757.00		
	01/2020	02/2020	11,495.49		
Total Deductions:			20,135.72		
Net Pay:			5,364.28		

UNDEBITED DEDUCTIONS

EMP CODE: [REDACTED] STATION: [REDACTED]

EMPLOYEE: [REDACTED] ADDRESS: [REDACTED]

AMOUNT: [REDACTED]

0315 LOAN

MARCH 2020

03/23/2020 For the Month of March, 2020 Page 3 of 3

Name: [REDACTED] Employee No: [REDACTED] Amount No: [REDACTED]

Date of Birth: [REDACTED] Date of Retirement: [REDACTED]

Position: 214- TEACHER II

Grade: 22 Step: 1

Pay Code: 11 Married - 4 Dependents

Amount of Contribution: 150,000

Pay: [REDACTED]

Base Salary: 21,000.00

MINIMUM: 2,000.00

Gross Compensation: 26,000.00

DEDUCTIONS

Description	Effectively Term, Date	Amount \$	Reduction	Effect	Amount \$
Code Description	Date	Date	Reduction	Code Description	Date
0001 GII: FICA Social Security			2,115.90		
0111 FICA: MEDICARE (FICA/MEDICARE)			402.45		
0222 FICA: FICA			100.00		
0304 FICA: WITHHOLDING TAX			21.47		
0401 GII: CURRENT MEDICAL-BASIC	01/2020	02/2020	15.40		
0402 GII: MEDICAL-PCSA	01/2020	02/2020	1.44		
0403 GII: MEDICAL-MULTI-PURPOSE LHM	01/2020	02/2020	747.34		
0404 GII: MEDICAL-MULTI-PURPOSE LHM	01/2020	02/2020	4,757.00		
	01/2020	02/2020	11,495.49		
Total Deductions:			20,135.72		
Net Pay:			5,864.28		

UNDEBITED DEDUCTIONS

EMP CODE: [REDACTED] STATION: [REDACTED]

EMPLOYEE: [REDACTED] ADDRESS: [REDACTED]

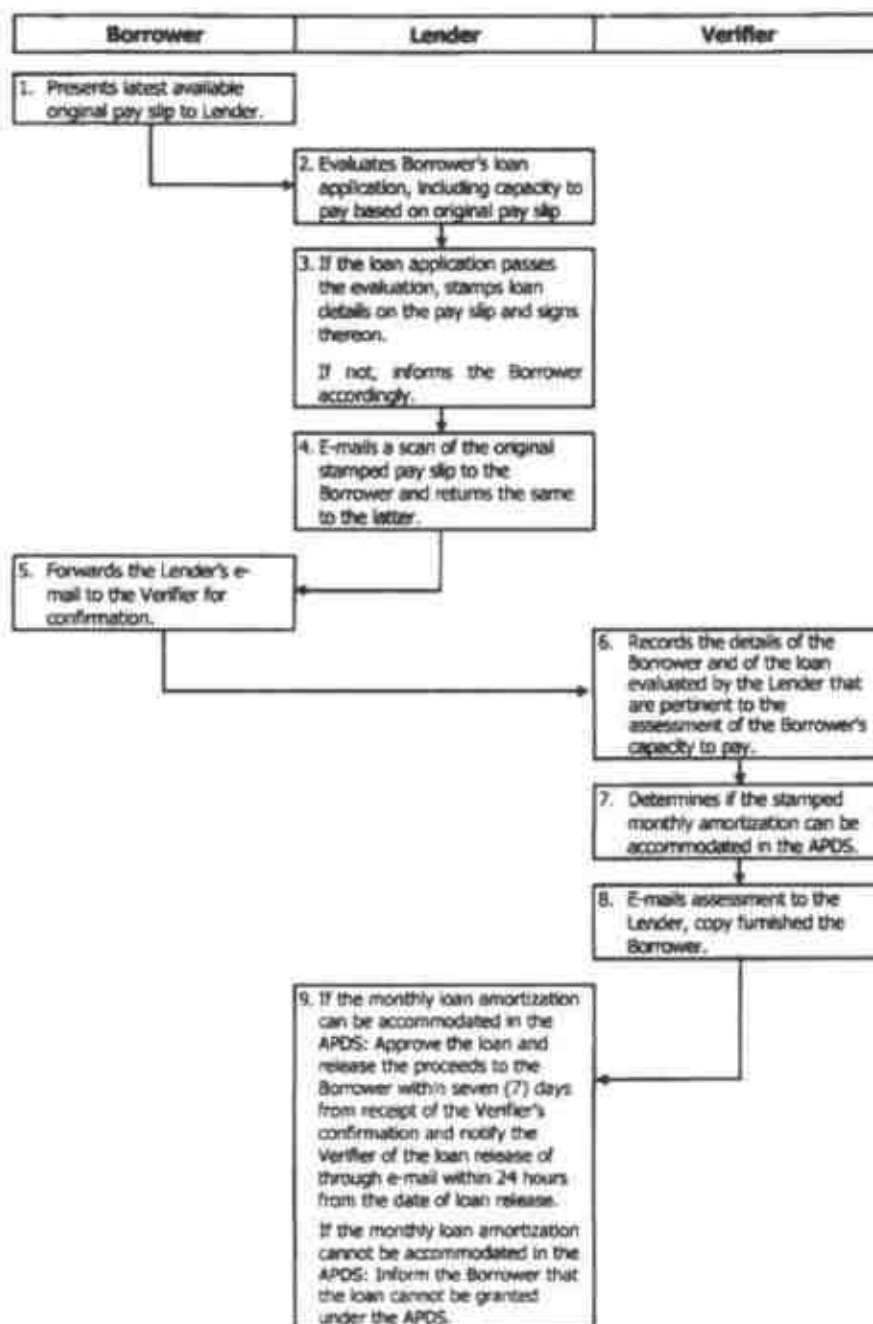
AMOUNT: [REDACTED]

A - PLI loan amortization already incorporated and deducted in the pay slip on January 2020

B - Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on March 2020

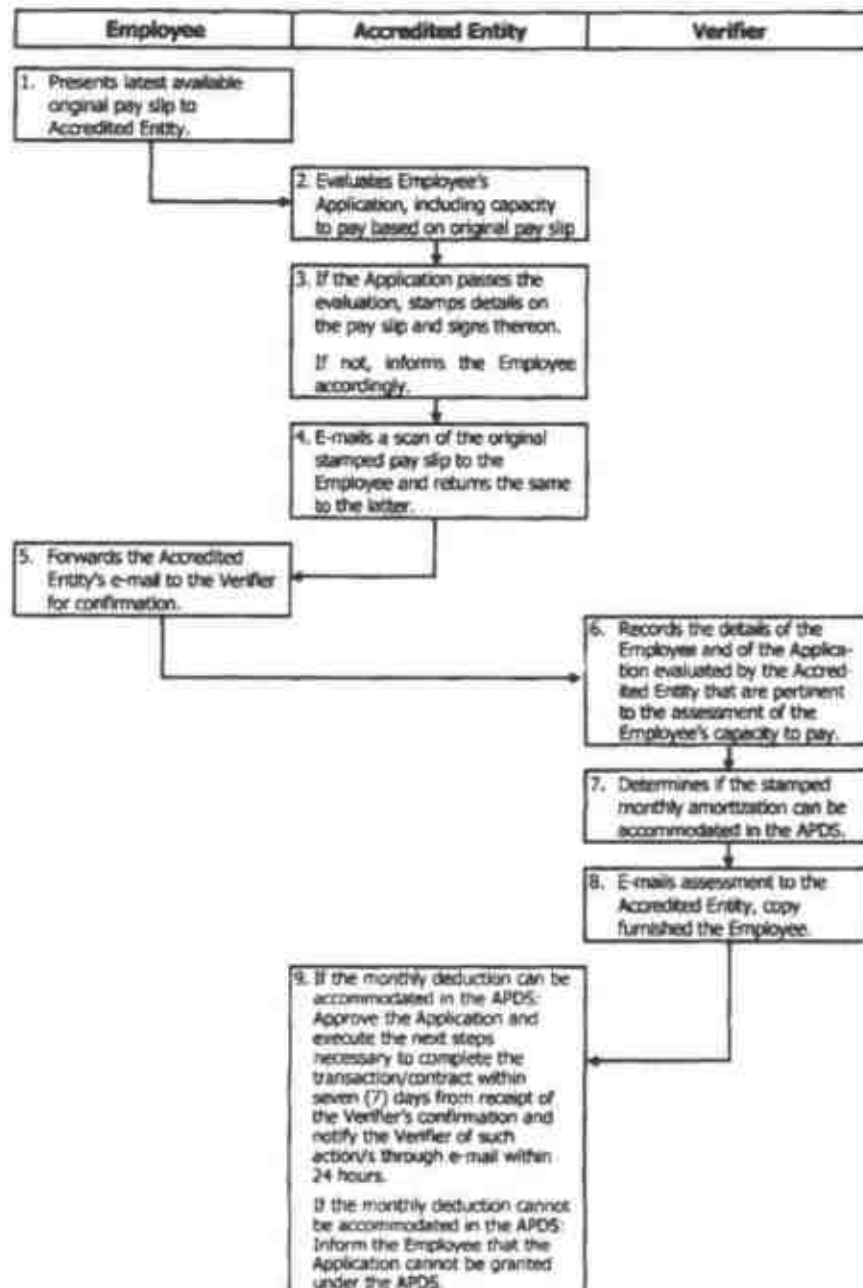
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR LOANS TO BE GRANTED BY APDS ACCREDITED PRIVATE ENTITIES
INCLUDING LANDBANK OF THE PHILIPPINES**



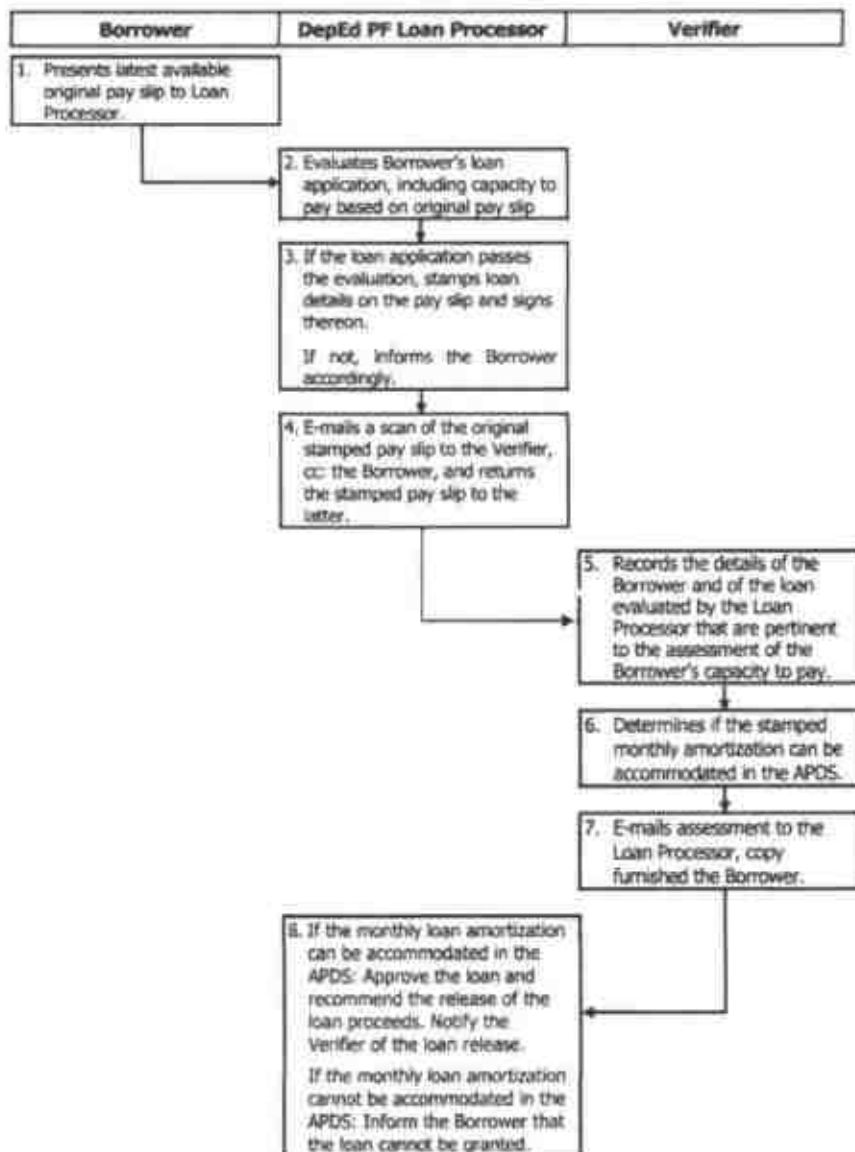
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR INSURANCE PREMIA/MUTUAL AID SYSTEM CONTRIBUTIONS
TO BE APPLIED BY DEPED PERSONNEL FROM APDS ACCREDITED ENTITIES**



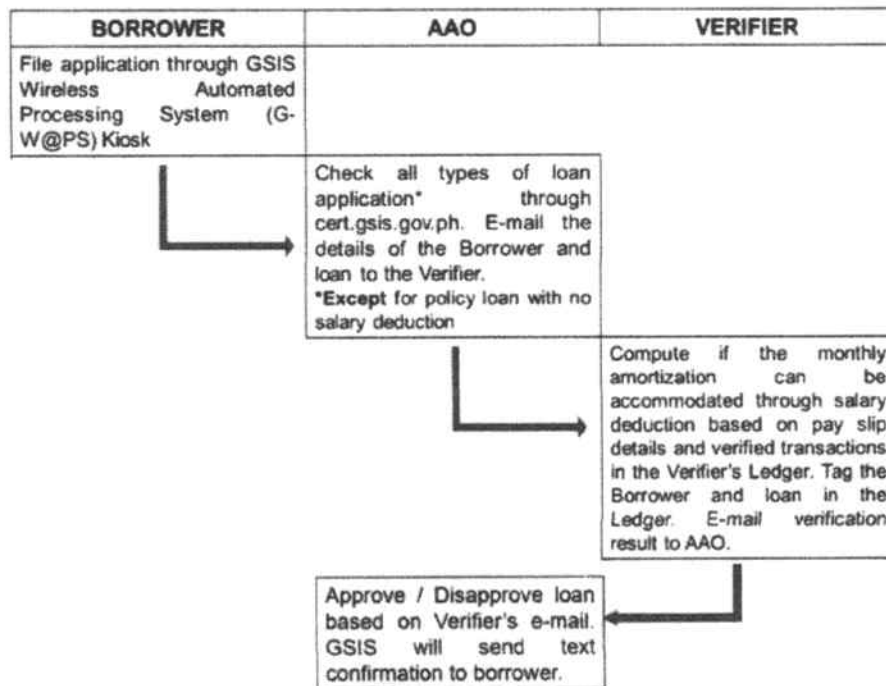
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR LOANS TO BE GRANTED BY DEPED PROVIDENT FUND



**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR LOANS TO BE GRANTED BY GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS)

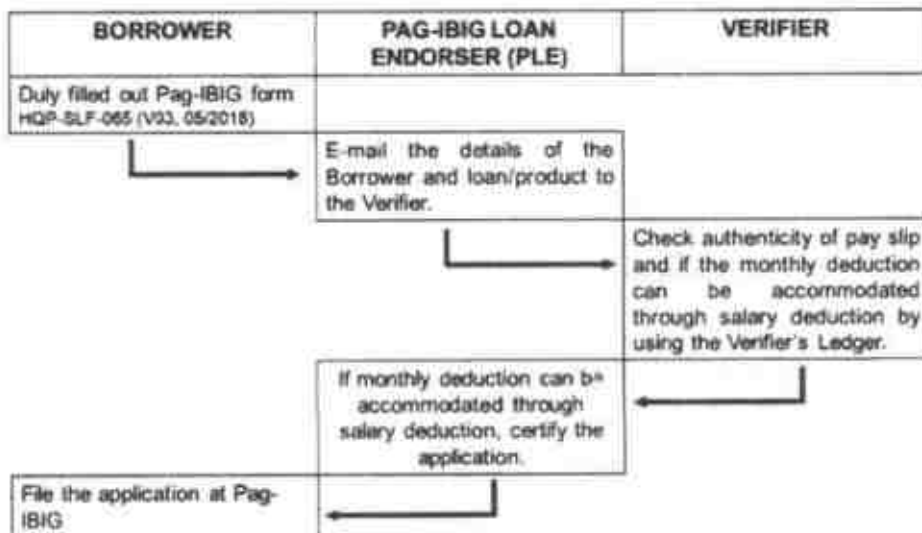


NOTE: AAO shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

Applies to all GSIS products to be verified.

**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR HDMF PRODUCTS WITH MONTHLY AMORTIZATION INDICATED



If monthly deduction cannot be accommodated through salary deduction, note the application with:

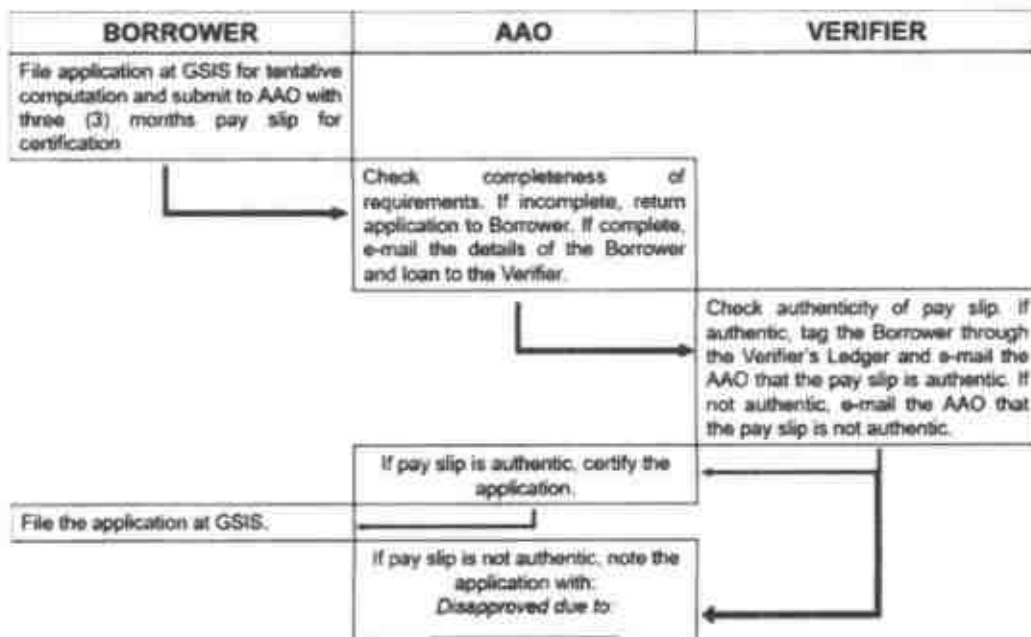
Disapproved due to _____

NOTE: PLE shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

Applies to all HDMF products to be verified.

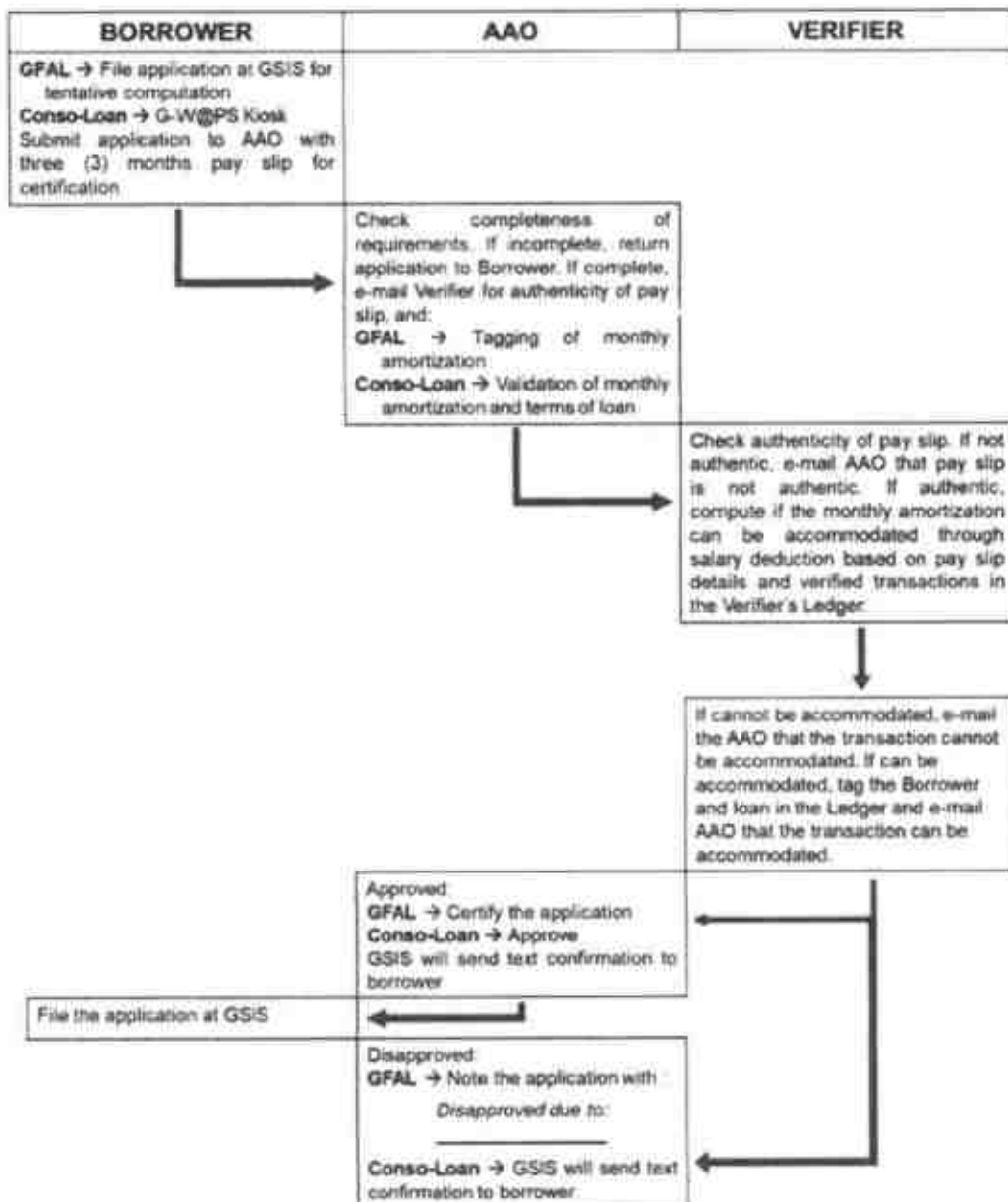
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR GSIS FINANCIAL ASSISTANCE LOAN (GFAL)



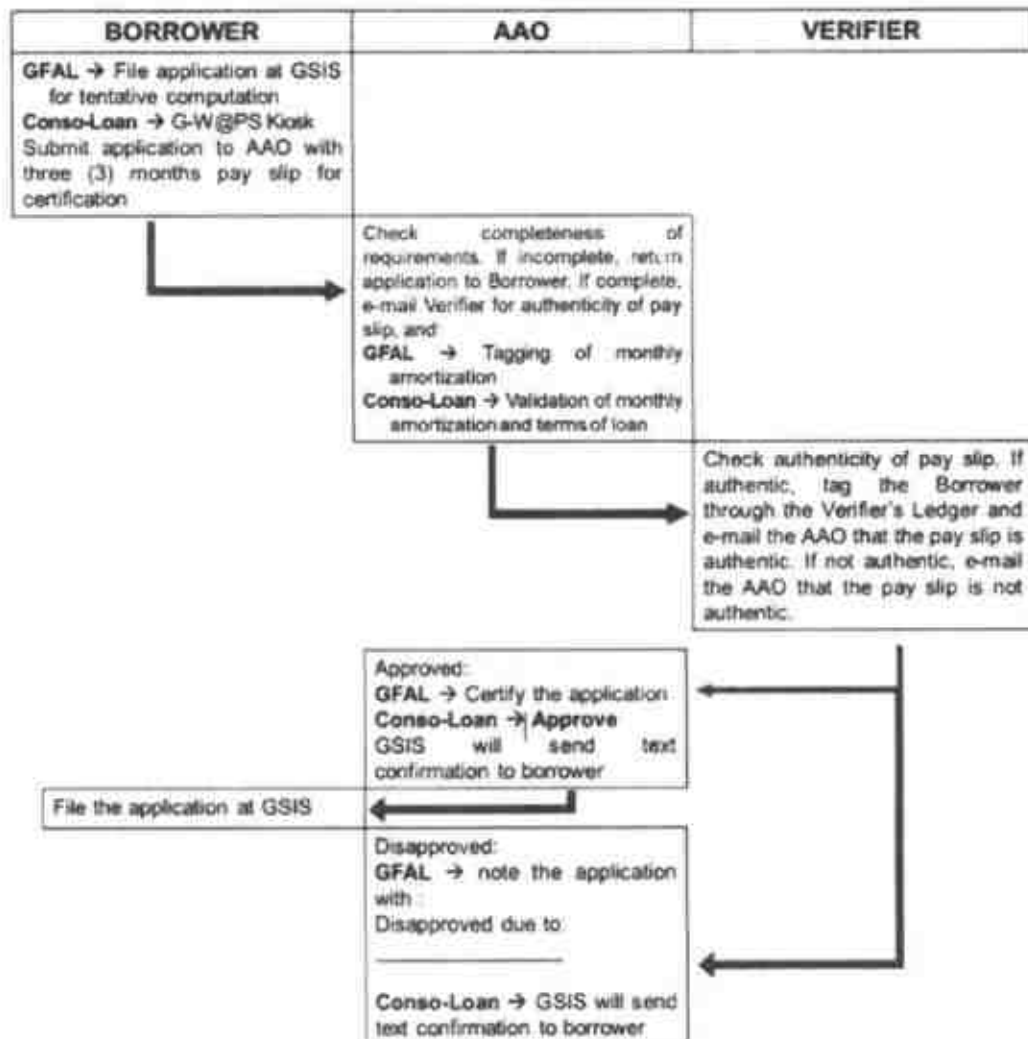
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR GFAL + RENEWAL OF DUE AND DEMANDABLE (DND) CONSO-LOAN
WITHOUT UNDEDUCTED OBLIGATIONS**



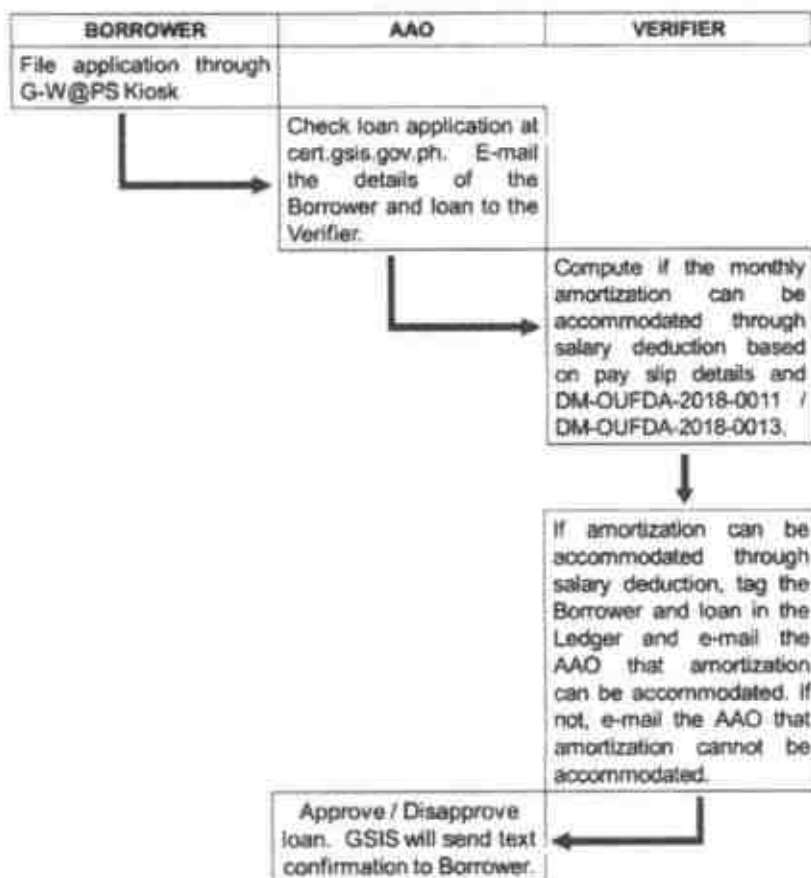
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR GFAL + RENEWAL OF DND CONSO-LOAN
WITH UNDEDUCTED OBLIGATIONS**



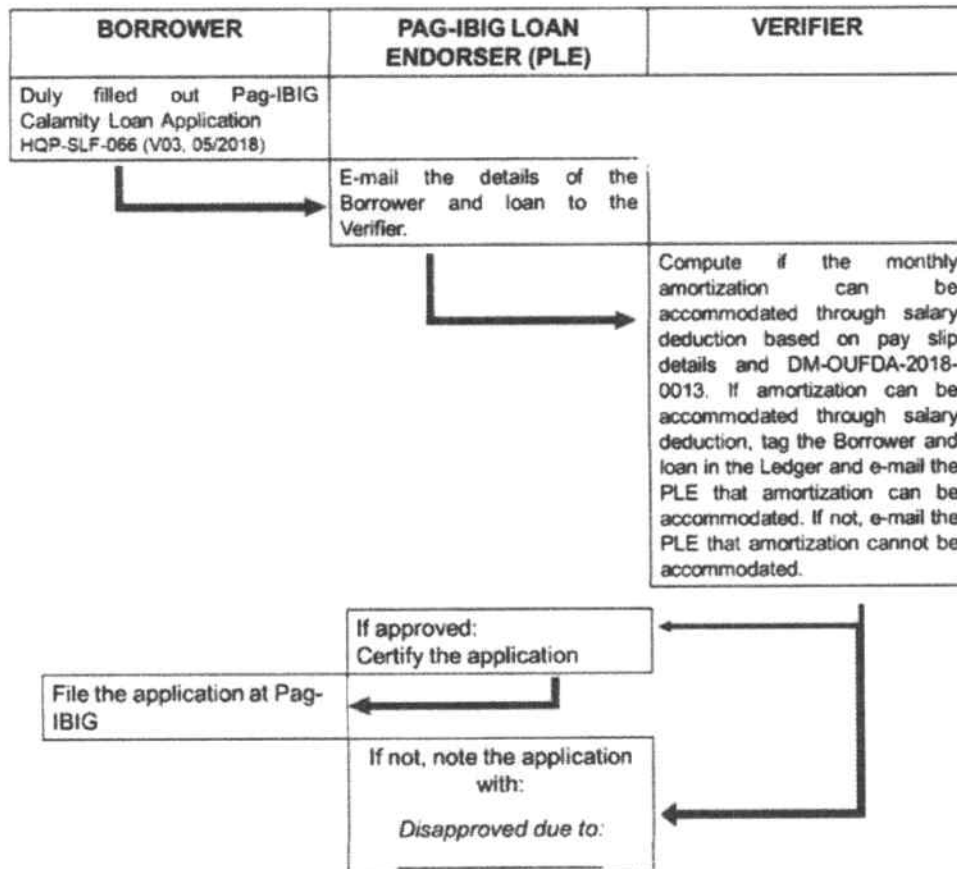
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR RENEWAL OF CURRENT GSIS CONSO-LOANS WITH UNDEDUCTED OBLIGATIONS;
AND EMERGENCY/CALAMITY LOAN WITH UNDEDUCTED OBLIGATIONS (SAME PROCESS FLOW)**



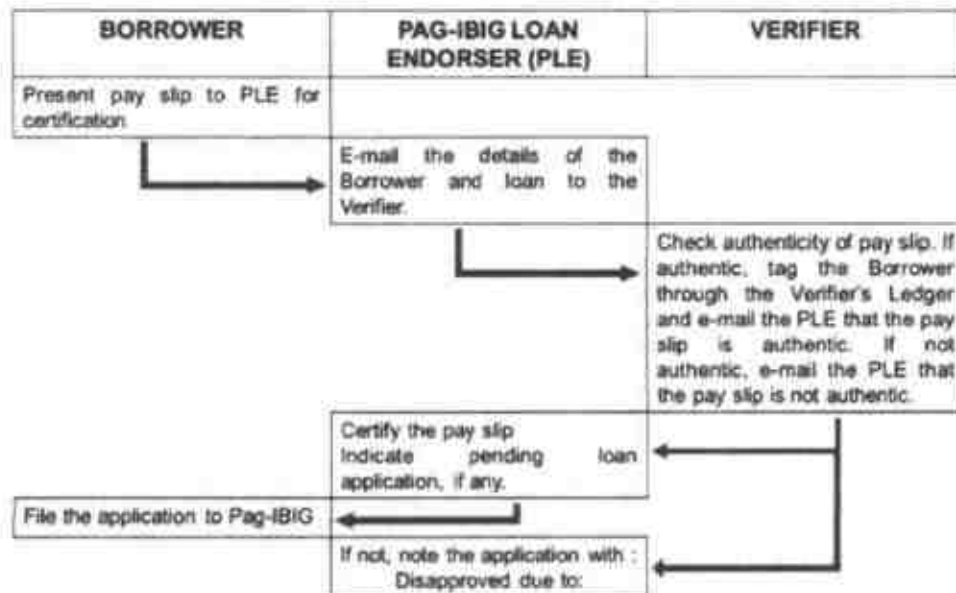
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR HDMF CALAMITY/EMERGENCY LOAN WITH UNDEDUCTED OBLIGATIONS



Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR HDMF HOUSING LOAN





CORRECTED COPY

Republic of the Philippines
Department of Education

27 MAY 2021

DepEd ORDER
No. 020, s. 2021

**ENHANCED GUIDELINES ON ACCREDITATION/RE-ACCREDITATION
OF PRIVATE ENTITIES UNDER THE AUTOMATIC PAYROLL
DEDUCTION SYSTEM PROGRAM**

To: Undersecretaries
Assistant Secretaries
Bureau and Service Directors
Regional Directors
Schools Division Superintendents
Public and Private Elementary and Secondary School Heads
All Others Concerned

1. For information and guidance of all concerned, the Department of Education (DepEd) issues the enclosed **Enhanced Guidelines on Accreditation/Re-Accreditation of Private Entities under the Automatic Payroll Deduction System (APDS) Program**.

2. DepEd shall regulate the use of its APDS to facilitate and ensure orderly implementation of salary deductions authorized by law, adherence to legal limitations on salary deductions, and protection and promotion of the welfare of all teachers and employees, by addressing the issues and concerns both from internal and external stakeholders and limiting the disputes regarding issues related to salary deductions.

3. These revised guidelines shall apply to the following:

- a. Private entities authorized under existing laws to be paid through salary deductions and applying to participate in the APDS at the national, regional, schools division, and school levels; and
- b. All DepEd officials and employees who are in actual service at the central, regional and schools division offices, including schools.

4. DepEd Order No. 18, s. 2018 titled *Revised Guidelines on Accreditation/Re-Accreditation of Private Entities under the Automatic Payroll Deduction System (APDS) Program*, and all earlier DepEd issuances on the same subject are repealed. All other rules, regulations, and issuances, which are inconsistent with these guidelines are repealed or modified accordingly.

5. These guidelines shall take effect upon posting on the DepEd website, and in Official Gazette and/or two newspapers of general circulation, and must be registered at the Office of the National Administrative Register (ONAR), College of Law, University of the Philippines, Diliman, Quezon City.

6. For more information, please contact the **Employee Account Management Division**, the APDS Secretariat, 2nd Floor, Teodoro Alonzo Building, Department of Education Central Office, DepEd Complex, Meralco Avenue, Pasig City through email at fs.eamd@deped.gov.ph or at telephone number (02) 8633-7248.

7. Immediate dissemination of and strict compliance with this Order is directed.


LEONOR MAGTOLIS BRIONES
Secretary

Encls.:

As stated



Reference:

DepEd Order (No. 18, s. 2018)

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

ACCREDITATION
CHANGE
DEDUCTIONS
EMPLOYEES
OFFICIALS
PAYMENTS
POLICY
SALARY
TEACHERS