



Republic of the Philippines
Department of Education
REGION VI – WESTERN VISAYAS
SCHOOLS DIVISION OF AKLAN

August 24, 2026

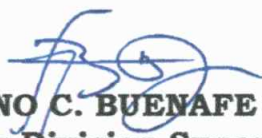
DIVISION MEMORANDUM

No. **475**, s. 2026

**IMPLEMENTATION OF THE REVISED LOAN TERMS OF PAYMENT UNDER THE
DEPARTMENT'S AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM**

To: **Assistant Schools Division Superintendent
Chief Education Supervisors
Education Program Supervisors
Public Schools District Supervisors
Principals/Head Teacher-In-Charge of the District
Heads of Public Elementary, Secondary and Integrated Schools
All Others Concerned**

1. Attached is a copy of Regional Memorandum No. 841 s. 2026, titled **"IMPLEMENTATION OF THE REVISED LOAN TERMS OF PAYMENT UNDER THE DEPARTMENT'S AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM"**, the content of which is self-explanatory, for the information and guidance of all concerned.
2. Immediate and wide dissemination of this Memorandum is desired.


FELICIANO C. BUENAFE JR. CESO V
Schools Division Superintendent

Reference: As stated
Encl.: as stated
To be indicated in the Perpetual Index
under the following subjects:

APPROVAL

LENDING

ACCREDITATION

RFD/mtb



Poblacion, Numancia, Aklan

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Republic of the Philippines
Department of Education
REGION VI-WESTERN VISAYAS

REGIONAL MEMORANDUM
No. 041 s. 2026

AUG 10 2026

**IMPLEMENTATION OF THE REVISED LOAN TERMS OF PAYMENT UNDER THE
DEPARTMENT'S AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM**

To: Schools Division Superintendents
All Others Concerned

1. Attached is Memorandum OUF-2026 dated August 10, 2026 from the Office of the Undersecretary for Finance, on the Implementation of the Revised Loan Terms of Payment under the Department's Automatic Payroll Deduction System (APDS) Program.
2. Immediate dissemination of and compliance with this Memorandum are desired.


CRISTITO A. EGO, CESO III
Regional Director

Encl.: As stated
To be indicated in the Perpetual Index
under the following subject:

Approval

Lending

Accreditation



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Certificate No. PHP QMS
22 93 0085



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

MEMORANDUM

OUF-2026-_____
August 10, 2026

FOR : **ALL REGIONAL DIRECTORS**
ALL SCHOOLS DIVISION SUPERINTENDENTS

ATTENTION : **HEADS, REGIONAL & SCHOOLS DIVISION OFFICES (SDOs)**
ADMINISTRATIVE AND FINANCE DIVISIONS
HEADS, REGIONAL PAYROLL SERVICES UNITS (RPSUs)
HEADS, SECONDARY SCHOOLS (IMPLEMENTING UNITS)
APDS VERIFIERS
ALL OTHERS CONCERNED

FROM : **ATTY. EDSON BYRON K. SY**
Undersecretary for Finance

SUBJECT : **IMPLEMENTATION OF THE REVISED LOAN TERMS OF PAYMENT**
UNDER THE DEPARTMENT'S AUTOMATIC PAYROLL DEDUCTION
SYSTEM (APDS) PROGRAM

This is to inform all concerned offices and personnel of the implementation of DepEd Order No. 20, s. 2026, titled "*Revised Loan Terms of Payment under the Department of Education's Automatic Payroll Deduction System Program*", which extends the maximum loan repayment term from five (5) years to seven (7) years.

Accordingly, all APDS Verifiers are hereby authorized to verify loan applications with repayment terms of up to seven (7) years, subject to existing APDS rules and procedures and the conditions prescribed under the aforementioned DepEd Order. The extension of the loan term shall apply to loan applications submitted by APDS-accredited private lending institutions as well as government financial institutions authorized to implement payroll deductions under existing laws, rules, regulations, or agreements with the Department, such as the Land Bank of the Philippines (LBP).

In support of this implementation, the revised APDS Verifier's Ledger reflecting the seven-year loan term shall be issued separately through the official APDS Verifier email addresses registered with the Finance Service- Employee Account Management Division (FS-EAMD). All verifiers are directed to immediately adopt and use the revised ledger upon receipt.

The implementation of the seven-year loan term shall be observed by all Regional Offices, Schools Division Offices, and schools under their jurisdiction. No additional memorandum of agreement or separate undertaking with APDS-accredited lending institutions shall be required for field offices and schools to process and verify loan applications within the authorized seven-year term, provided that the private lending

institution or government financial institution is duly authorized to implement payroll deductions under existing DepEd policies and arrangements.

All concerned offices are likewise reminded that the verification of loan applications shall continue to be undertaken on a first-in, first-served basis, consistent with previous Department issuances and instructions on APDS verification processing. No application shall be given priority treatment unless otherwise authorized under existing APDS policies.

The grant or approval of a seven-year repayment term remains solely within the discretion of the APDS-accredited lending institution based on its own credit evaluation. The role of DepEd offices is limited to verification and facilitation of payroll deductions in accordance with APDS policies.

Regional Directors and Schools Division Superintendents are directed to ensure the immediate dissemination of this Memorandum and the attached DepEd Order to all concerned offices, APDS verifiers, payroll processors, and school heads within their respective jurisdictions.

For information, guidance, and strict compliance.