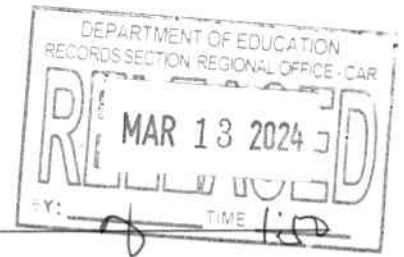




Republic of the Philippines  
**Department of Education**  
CORDILLERA ADMINISTRATIVE REGION



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.



Address: DepEd-CAR Complex, Wangal, La Trinidad, Benguet, 2601

Telephone No: (074) 422 - 1318

Email Address: car@deped.gov.ph



DepEd Tayo Cordillera



<https://depedcar.ph>



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 endorsers 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 endorsers, 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-OUA-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/cdad



Address: DepEd-CAR Complex, Wangal, La Trinidad, Benguet, 2601  
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DepEd Tayo Cordillera



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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, 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 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 endorsers, 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"> <li>a) GSIS and HDMF;</li> <li>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;</li> <li>c) Associations or Provident Funds organized and managed by government employees for their benefit and welfare;</li> <li>d) Government Financial Institutions and Authorized Government Depository Banks authorized by law and accredited by appropriate government regulating bodies to engage in lending;</li> <li>e) Licensed insurance companies; and</li> <li>f) Thrift banks or rural banks accredited by the BSP.</li> </ul>

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 endorsers 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. Poa, 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 endorsers 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 +08'00'  
**ESTELA P. LEON-CARIÑO EDD, CESO III**  
Director IV/Regional Director

Encl.: Memorandum OUF-2023-0756

ASD/mab/cdad



Address: DepEd-CAR Complex, Wangal, La Trinidad, Benguet, 2601

Telephone No: (074) 422 - 1318

Email Address: car@deped.gov.ph



DepEd Tayo Cordillera



<https://depedcar.ph>



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.

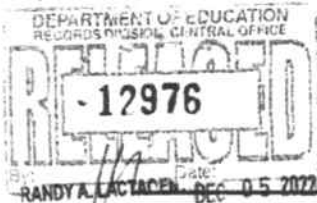
In view of the foregoing, all concerned personnel (payroll processors, Agency Authorized Officers [AAOs], Human Resource Management Officers [HRMOs], Pag-IBIG endorsers, and Verifiers) are advised to strictly follow Section 56 of the General Provisions of the FY 2023 GAA. In other words, loans, and other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

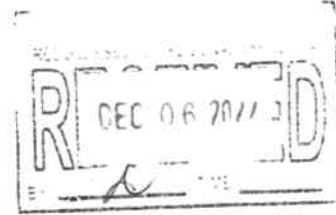
Thank you.



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

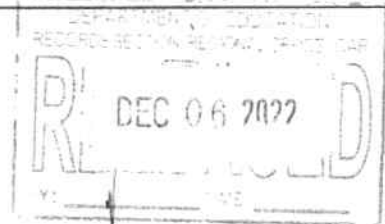
**ATTY. OMAR ALEXANDER V. ROMERO**  
 Assistant Secretary for Finance

**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 (AOs)  
 Designated DepEd Verifiers

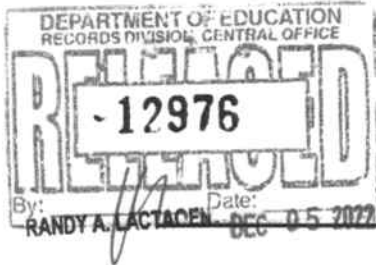
For information, guidance, and strict compliance.

**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 endorsers 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 endorsers **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.

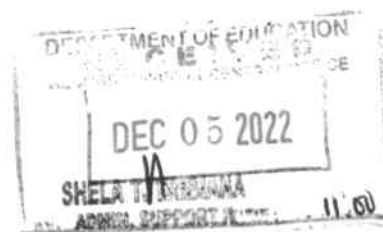
5. The Heads of RPSUs are also instructed to exclude billings from the accredited entities under APDS if not coursed through the verification process.

6. AAOs, Verifiers, loan endorsers 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





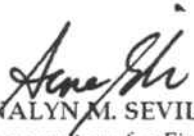
Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE


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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

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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:*

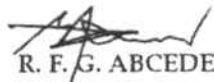


Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE

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- 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:
- eliminate the practice of going from one lender to another using only one pay slip for a certain month;
  - 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;
  - cleanse the payroll of Undeducted Obligations due to loans approved beyond a DepEd personnel's capacity to pay; and
  - 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

01/20/2020  
12:26:31

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.:	Account No.:	Dir.:	
Date of Hiring:	Date of Retirement:	Stat.:	
Position: 2110 MASTER TEACHER I		Basic Salary:	41,200.00
Grade: 15 Step: 2		P.L.E.N.:	2,000.00
Tax Code: 08 Married - 1 Dependent		Gross Compensation:	43,200.00
Amount of Exemption:			

D E D U C T I O N S

UNEXPECTED OBLIGATIONS

Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Description Code	Effect Date	Termin Date	Amount Of Deduction
0003	GSIS PERSONAL SHARE			3,702.60		06 2019	06 2022	12,286.96
0111	MEDICARE (PHILHEALTH)			617.10				
0222	PACIFIC FUND			100.00				
0036	GSIS WITHHELD TAX			3,363.60				
0129	GSIS EDUC ASST LOAN	09 2017	09 2023	216.67				
0336	PACIFIC MULTI-PURPOSE LM	03 2019	02 2021	476.95				
0704	GSIS EMERGENCY LOAN	06 2019	05 2022	1,911.12				
1275	GSIS FIN. ASSISTANCE LOAN	06 2019	06 2025	6,235.91				
0132	GSIS CONSO LOAN	11 2019	10 2029	7,136.00				
1120	GSIS CONSO	02 2019	05 2022	777.66				
<b>Total Deductions:</b>				<b>25,957.14</b>				
<b>Net Pay:</b>				<b>17,242.86</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

Republic of the Philippines  
DEPARTMENT OF EDUCATION  
OFFICIAL PAYROLL SLIP

11/28/2020  
for the Month of January, 2020 Page 1 of 1

Name: [REDACTED] Account No. [REDACTED] Key [REDACTED]  
 Employee No. [REDACTED] Date of Retirement: [REDACTED] Div. [REDACTED]  
 Position: 2845 TEACHER II Sta. [REDACTED]  
 Grade: 12 Step: 1 Basic Salary: 22,938.00  
 Tax Code: B6 HRF - 3 Dependents P.E.R.A.: 2,800.00  
 Amount of Exemption: B Gross Compensation: 24,738.00

DEDUCTIONS				UNDEDUCTED DEDUCTIONS					
Code	Description	Effectivity Date	Termination Date	Amount of Deduction	Deduction Code	Description	Effect Date	Termin Date	Amount of Deduction
0003	GSIS PERSONAL SHARE			2,064.42	[REDACTED]	[REDACTED]	09/2019	09/2022	13,686.74
0111	MEDICARE (PHILHEALTH)			344.07					
0222	HAEDIS FUND			100.00					
0036	81% WITHHOLDING TAX								
0507	DEES PROVIDENT FUND	09/2019	08/2022	3,042.29					
0001	GSIS POLICY LOAN	16/2017	07/2046	3.08					
0132	GSIS CONSO-LOAN	01/2020	12/2025	3,147.13					
6142A	FORTUNE LIFE INS. CO.	11/2014	11/2024	400.08					
Total Deductions:				9,101.92					
				15,636.08					

Pay Slip for January 2020

A – PLI 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

06/10/2020 For the Month of June, 2020 Page 1 of 1

Name: [REDACTED]  
 Employee No.: [REDACTED] Account No.: [REDACTED] Reg: [REDACTED]  
 Date of Hiring: / / Date of Ret: [REDACTED] Div: [REDACTED]  
 Position: 2146 TEACHER III Sta: [REDACTED]  
 Grade: 13 Step: 3 Basic Salary: 27,385.00  
 Tax Code: 08 MARRIED - 1 DEPENDENT P.E.R.R.: 2,000.00  
 Amount of Exemption: 75,000 Gross Compensation: 29,385.00

DEDUCTIONS				UNDEDUCTED OBLIGATIONS			
Deduction Code Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code Description	Effect Date	Termin Date	Amount Of Deduction
0003 GSIS PERSONAL SHARE	--	--	2,464.67				
0111 MEDICARE (PHILHEALTH)	--	--	410.79				
0222 PAGIBIG FUND	--	--	100.00				
0036 BIR WITHHOLDING TAX	--	--	714.00				
0001 GSIS POLICY LOAN	05 2018	07 2020	200.00				
0129 GSIS EDUC ASST LOAN	05 2018	07 2020	216.00				
0132 GSIS CONSOLIDATED LOAN	09 2019	11 2029	4,430.00				
0007 DECS PROVIDENT FUND	01 2000	03 2023	1,329.00				
	04 2000	05 2023	14,259.00				
<b>Total Deductions:</b>			<b>24,126.41</b>				
<b>Net Pay :</b>			<b>5,258.59</b>				

A

JULY 2020

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

Name: [REDACTED]  
 Employee No.: [REDACTED] Account No.: [REDACTED] Reg: [REDACTED]  
 Date of Hiring: / / Date of Retirement: [REDACTED] Div: [REDACTED]  
 Position: 2146 TEACHER III Sta: [REDACTED]  
 Grade: 13 Step: 3 Basic Salary: 27,385.00  
 Tax Code: 08 MARRIED - 1 DEPENDENT P.E.R.R.: 2,000.00  
 Amount of Exemption: 75,000 Gross Compensation: 29,385.00

DEDUCTIONS				UNDEDUCTED OBLIGATIONS			
Deduction Code Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code Description	Effect Date	Termin Date	Amount Of Deduction
0003 GSIS PERSONAL SHARE	--	--	2,464.67				
0111 MEDICARE (PHILHEALTH)	--	--	410.79				
0222 PAGIBIG FUND	--	--	100.00				
0036 BIR WITHHOLDING TAX	--	--	714.00				
0001 GSIS POLICY LOAN	05 2018	08 2020	200.00				
0129 GSIS EDUC ASST LOAN	05 2018	08 2020	216.00				
0132 GSIS CONSOLIDATED LOAN	09 2019	12 2029	4,430.00				
0007 DECS PROVIDENT FUND	01 2000	05 2023	1,329.00				
0136 PAGIBIG MULTI-PURPOSE LN	07 2009	02 2021	1,902.00				
<b>Total Deductions:</b>			<b>13,856.23</b>				
<b>Net Pay :</b>			<b>17,528.36</b>				

B

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

02/24/2020 For the Month of February, 2020 Page 2 of 3

Name: [Redacted] Reg: [Redacted] Account No: [Redacted]

Employee No: [Redacted] Div: [Redacted]

Date of Hiring: [Redacted] Date of Retirement: [Redacted] Sta: [Redacted]

Position: 2140 TEACHER II Basic Salary: 23,510.00

Grade: 22 Step: 3 PERANAL: 2,000.00

Tax Code: 11 Married - 4 Dependents Gross Compensation: 25,510.00

Amount of Exemption: 150,000

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DEDUCTIONS				UNDEMITTED OBLIGATIONS		
Deduction Code Description	Effectively Termination Date	Amount of Deduction	Deduction Code Description	Effect Date	Service Date	Amount of Deduction
0000 USSS PERIODIC DEDUCT		2,115.90				
0110 MEDICARE (PHARMACY)		952.45				
0222 FICA FUND		100.00				
0036 FICA WITHHOLDING TAX		21.62				
0040 CURRENT ANNUITY-BASIC	01/2020	01/2020				
0136 EMPLOYMENT-FCRM	01/2020	01/2020				
0136 FICA MULTI-PURPOSE LBN	01/2019	01/2020				
0132 USSS CONSOLIDATED LBN	01/2020	01/2020				
	01/2020	12/2022				
<b>Total Deductions:</b>		<b>20,136.73</b>				
<b>Net Pay:</b>		<b>5,373.27</b>				

**6315 LOAN**

DIV CODE: [Redacted] STATION: [Redacted]

EMPLOYEE #: [Redacted] APPR CODE: [Redacted]

F-INITIAL LOAN AMOUNT: [Redacted]

9705

MARCH 2020

03/25/2020 For the Month of March, 2020 Page 3 of 3

Name: [Redacted] Reg: [Redacted] Account No: [Redacted]

Employee No: [Redacted] Div: [Redacted]

Date of Hiring: [Redacted] Date of Retirement: [Redacted] Sta: [Redacted]

Position: 2140 TEACHER II Basic Salary: 23,510.00

Grade: 22 Step: 3 PERANAL: 2,000.00

Tax Code: 11 Married - 4 Dependents Gross Compensation: 25,510.00

Amount of Exemption: 150,000

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DEDUCTIONS				UNDEMITTED OBLIGATIONS		
Deduction Code Description	Effectively Termination Date	Amount of Deduction	Deduction Code Description	Effect Date	Service Date	Amount of Deduction
0000 USSS PERIODIC DEDUCT		2,115.90				
0110 MEDICARE (PHARMACY)		952.45				
0222 FICA FUND		100.00				
0036 FICA WITHHOLDING TAX		21.62				
0132 USSS CONSOLIDATED LBN	01/2020	01/2020				
0136 FICA MULTI-PURPOSE LBN	01/2020	02/2022				
<b>Total Deductions:</b>		<b>3,395.07</b>				
<b>Net Pay:</b>		<b>16,718.55</b>				

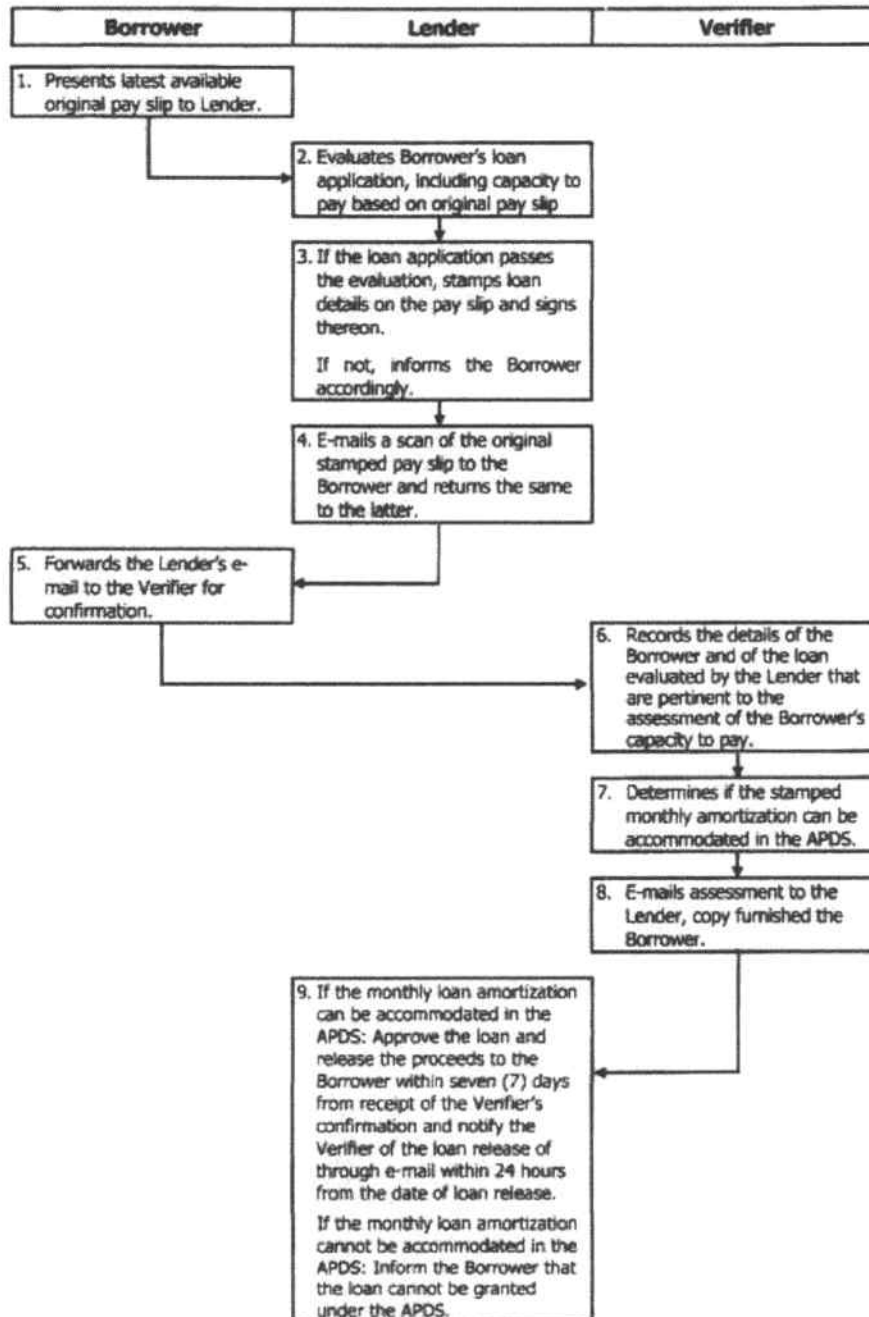
A – PLI loan amortization already incorporated and deducted in the pay slip on January 2020

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



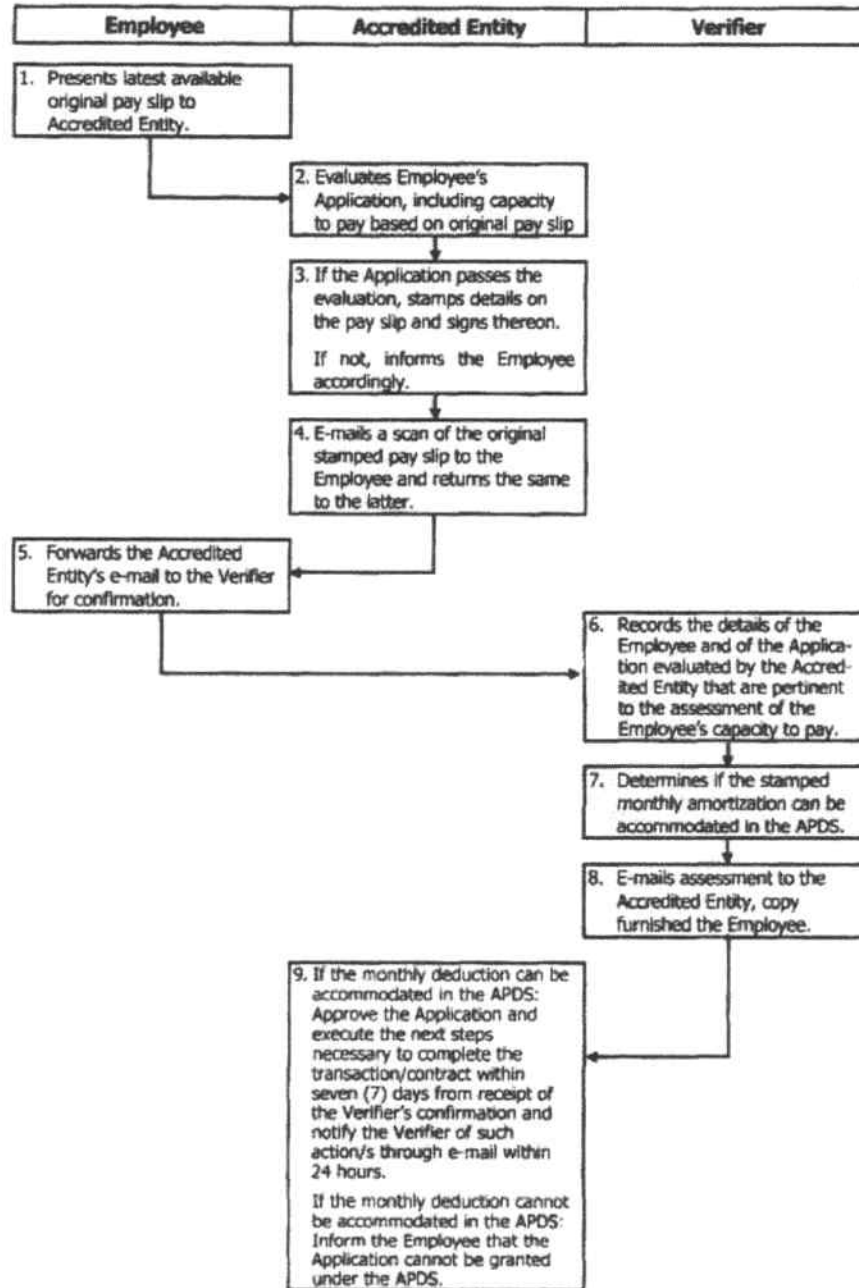
Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

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



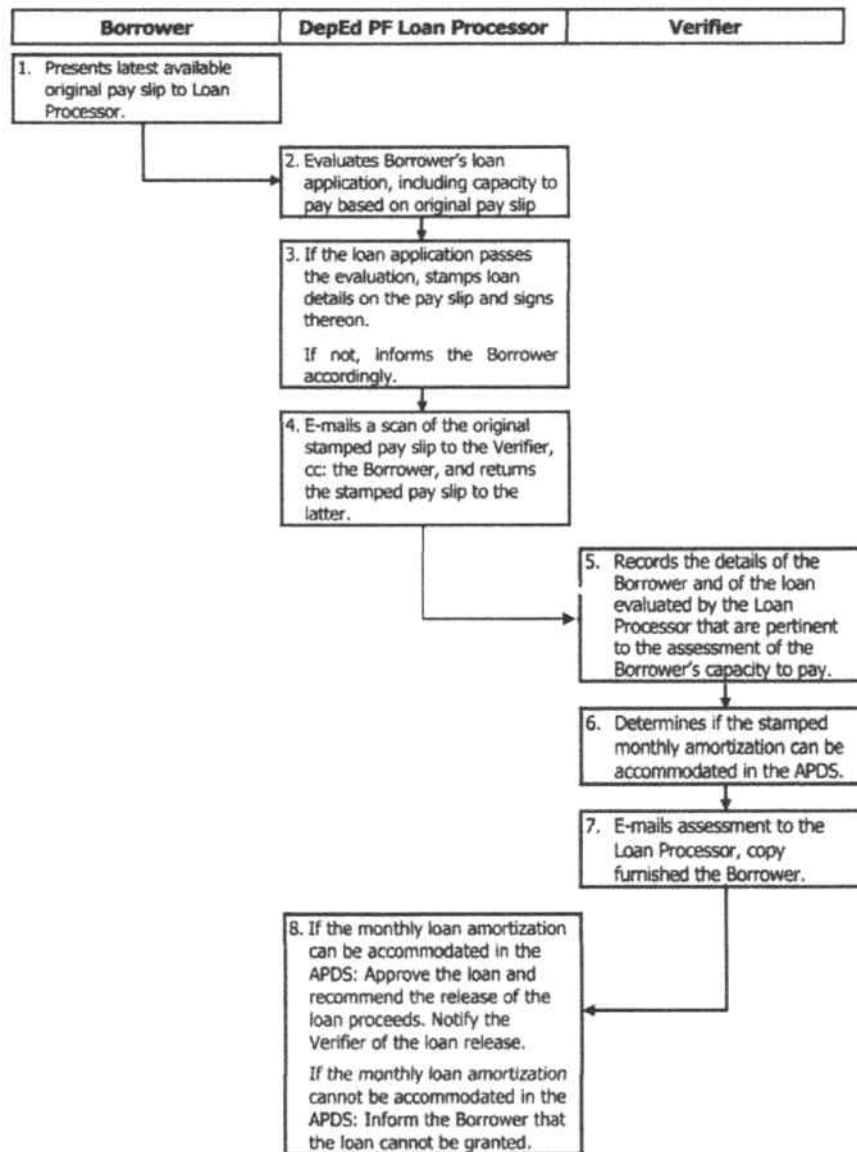
Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

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



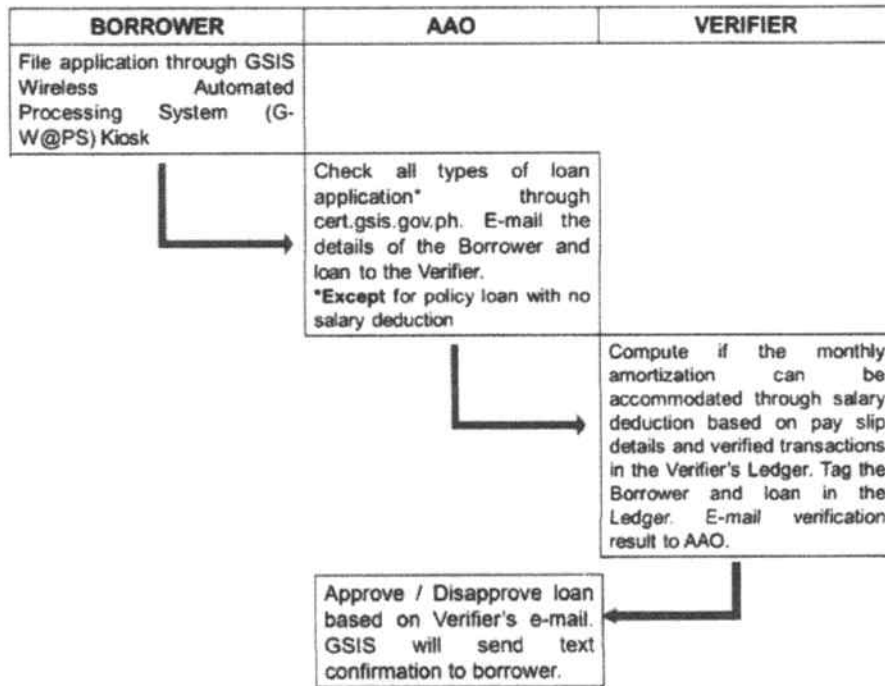
Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

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)

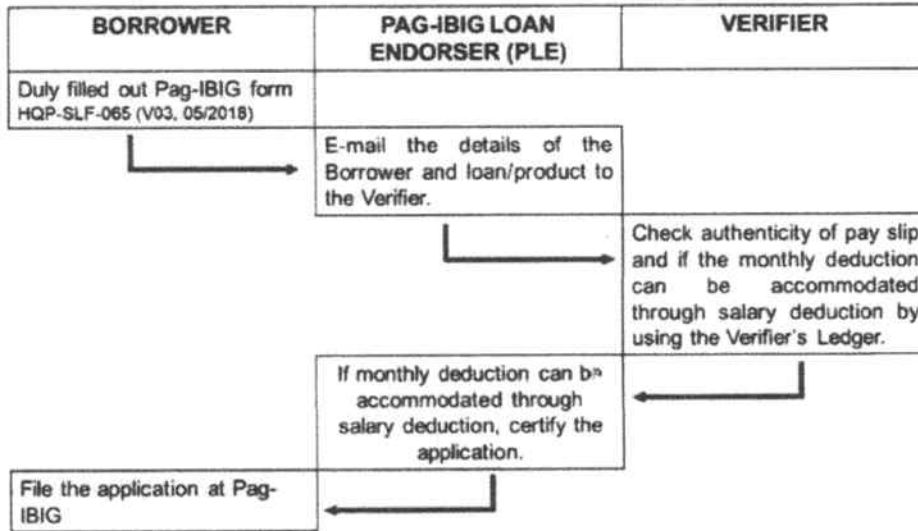


**NOTE: AAO shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.**

**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

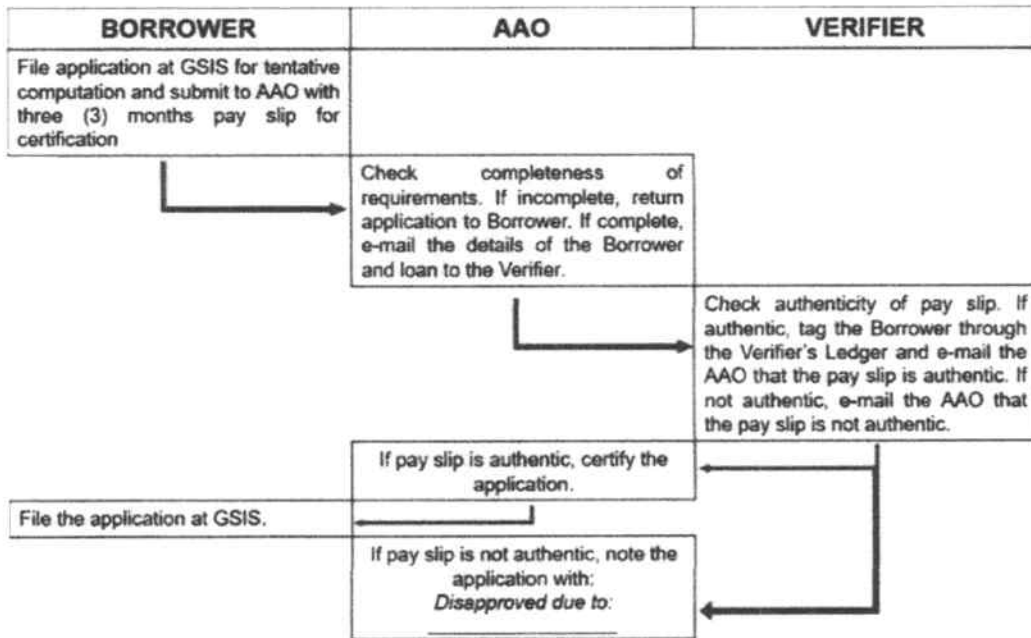


If monthly deduction cannot be accommodated through salary deduction, note the application with:  
*Disapproved due to:*  
\_\_\_\_\_

**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.**

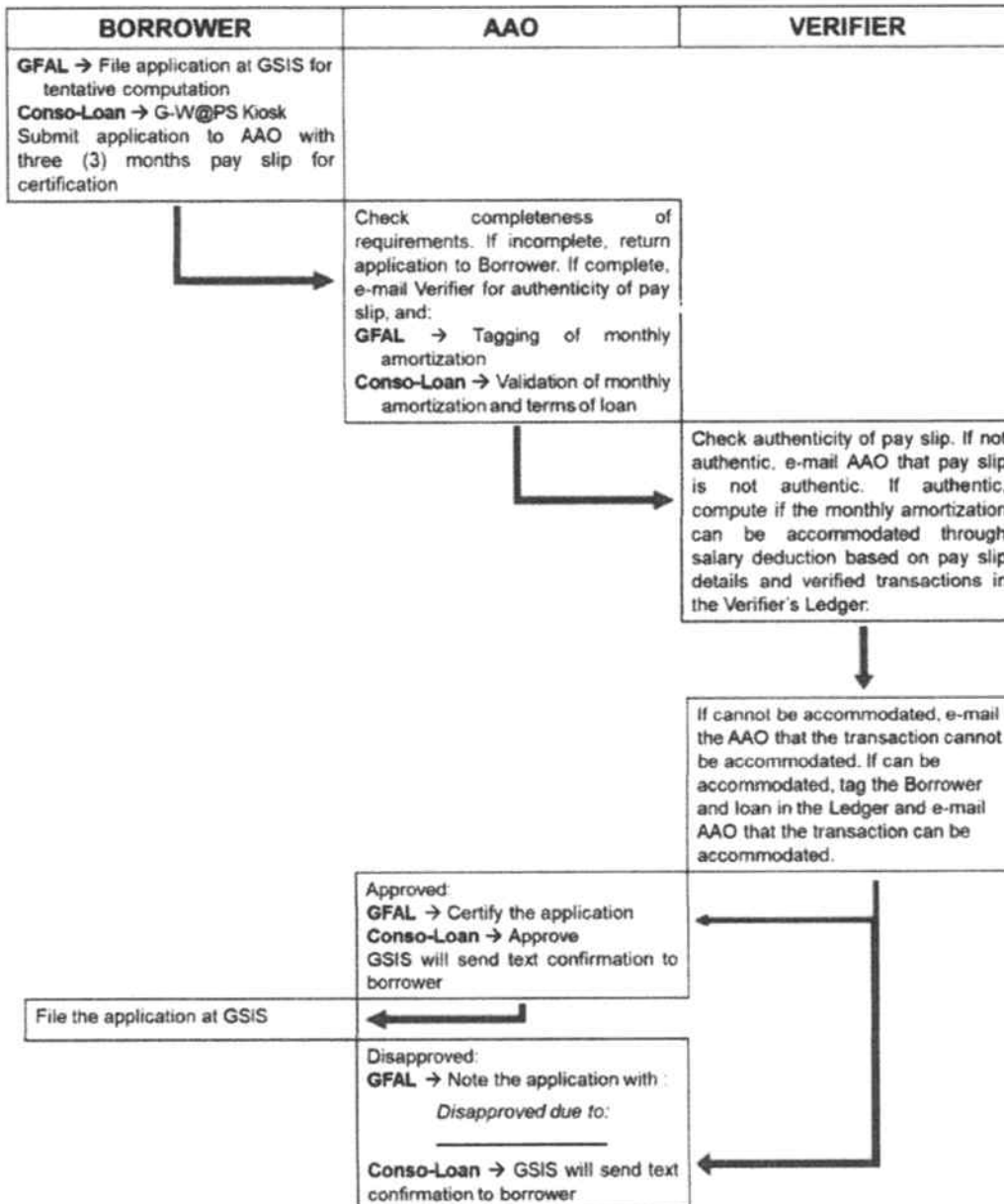
Process Flow for the Verification of Net Take Home Pay (NTHP)  
 By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR GSIS FINANCIAL ASSISTANCE LOAN (GFAL)



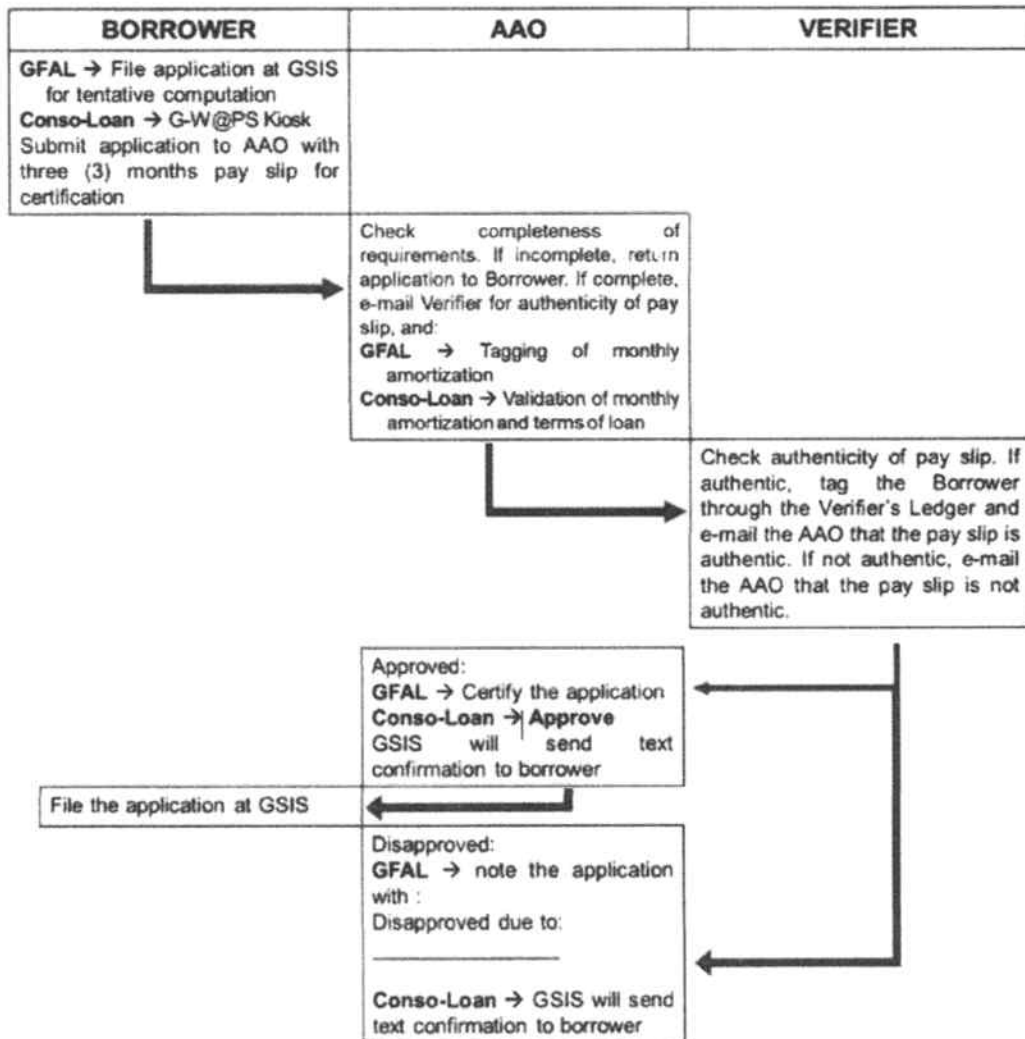
Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

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

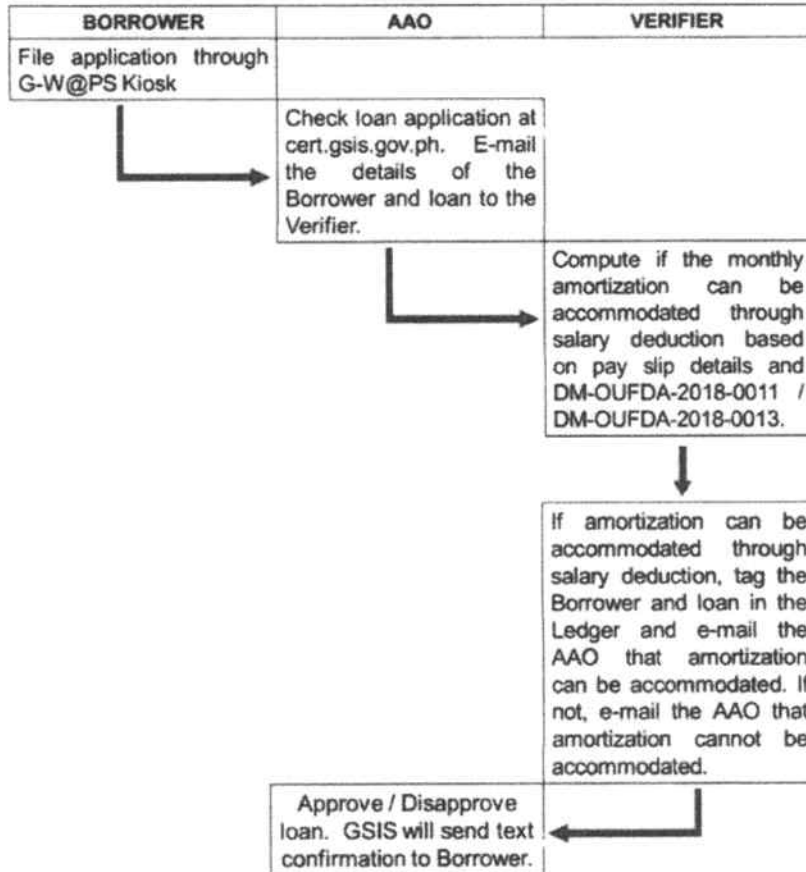
FOR GFAL + RENEWAL OF DND CONSO-LOAN  
WITH UNDEDUCTED OBLIGATIONS





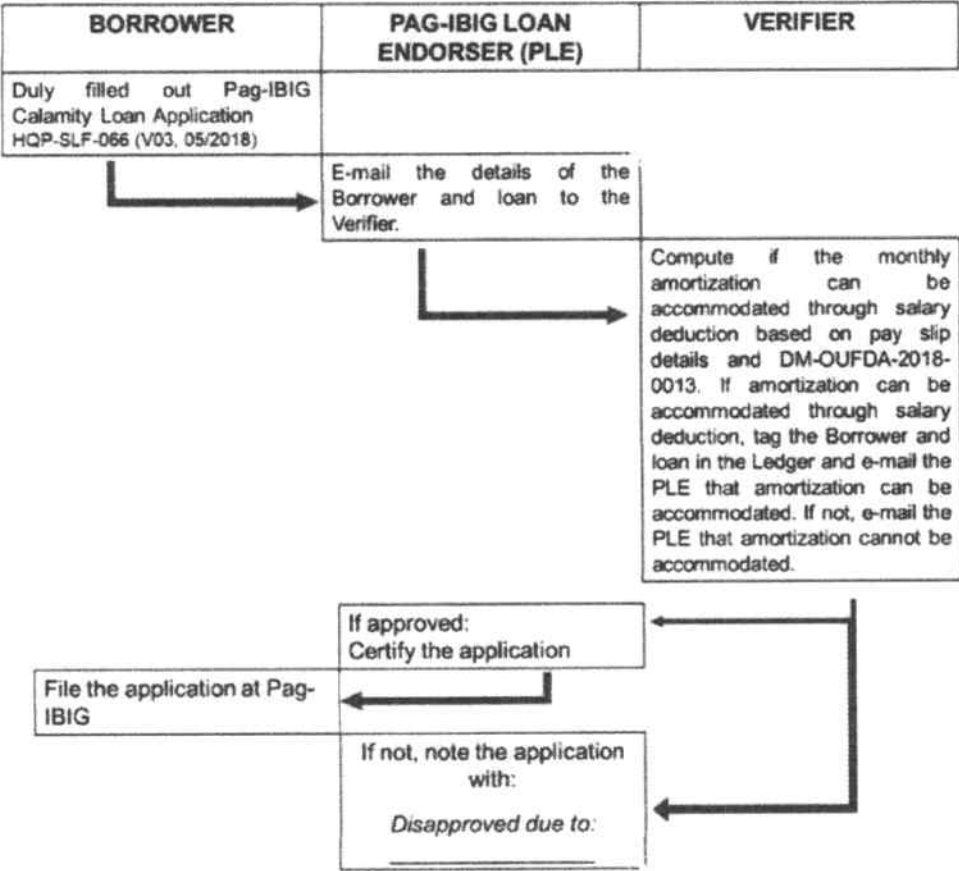
Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

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

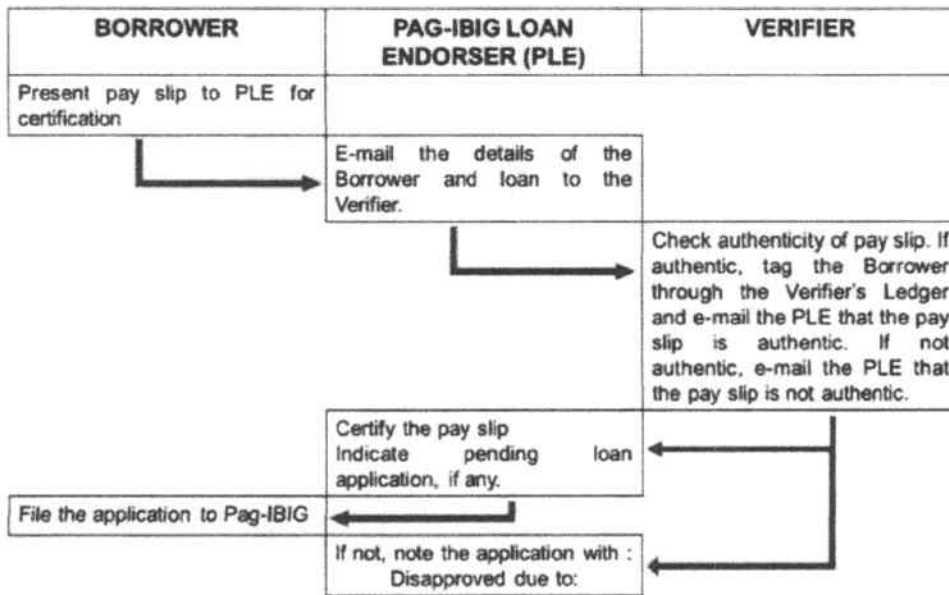
FOR HDMF CALAMITY/EMERGENCY LOAN WITH UNDEDUCTED OBLIGATIONS



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

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FOR HDMF HOUSING LOAN





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](mailto: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