



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

January 17, 2022

DIVISION MEMORANDUM

No. 26, s. 2022

**REITERATION OF DEPED MEMORANDUM DATED AUGUST 17, 2020 TITLED VERIFICATION OF
LOAN AMORTIZATIONS TO BE INCORPORATED IN THE PAYROLL FOR SALARIES OF DEPED
PERSONNEL**

To: **OIC, Office of the Assistant Schools Division Superintendent**
Chief Education Supervisors
Education Program Supervisors
Public Schools District Supervisors
Heads of Public Elementary, Secondary and Integrated Schools
All Others Concerned

1. Attached is a copy of DepEd Memorandum dated August 17, 2020, titled **VERIFICATION OF LOAN AMORTIZATIONS TO BE INCORPORATED IN THE PAYROLL FOR SALARIES OF DEPED PERSONNEL**.
2. Immediate dissemination of and compliance with this memorandum are desired.


MIGUEL MAC D. APOSIN EdD, CESO V
Schools Division Superintendent

PYM/mtb



Poblacion, Numancia, Aklan
Tel/Fax No. (036) 265 3744 | (036) 265 3737 | (036) 265 3738 | (036) 265 3740 | (036) 265 3741
Website: <http://www.depedaklan.org>
Email Address: aklan.1958@deped.gov.ph





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

/eamd

01/26/2020
12:26:31

Republic of the Philippines
DEPARTMENT OF EDUCATION
OFFICIAL PAYROLL SLIP

01/26/2020

For the Month of January, 2020

Page 1 of 1

Name:	Reg:
Employee No.:	Dist:
Control No.:	Star:
Date of Hiring:	Basic Salary: 40,100.00
Date of Retirement:	PLI Loan: 2,000.00
Position: 2110 MASTER TEACHER I	Gross Compensation: 40,100.00
Grade: 19 Step: 7	
Tax Code: 08 Married w/ 1 Dependent	
Amount of Exemption: 0	

D E D U C T I O N S

UNDETERMINED OBLIGATIONS

Deduction Code	Description	Effectivity Date	Termination Date	Amount of Deduction	Deduction Code	Description	Effect Date	Termination Date	Amount of Deduction
0003	GSIS PERSONAL SHARE			1,702.60			05 2019	06 2022	12,286.96
0111	MEDICARE CONTRIBUTION			617.10					
0222	PAG-IBIG FUND			100.00					
0036	EMP WITHHELD TAX			1,363.60					
0129	GSIS EDUC ASST LOAN	07 2017	04 2023	215.67					
0336	PAG-IBIG MULTI PURPOSE LN	03 2017	02 2021	476.95					
0704	GSIS EMERGENCY LOAN	06 2019	05 2022	1,311.12					
1225	GSIS FIN ASSISTANCE LOAN	06 2019	06 2025	6,235.44					
0192	GSIS CONSO-LOAN	11 2019	10 2029	7,136.00	B				
1125	PAAY-NG	02 2019	05 2022	777.66					
Total Deductions				25,887.14					
Net Pay				14,212.86					

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

6:24:56

Republic of the Philippines
DEPARTMENT OF EDUCATION
OFFICIAL PAYROLL SLIP

01/28/2020 Page 1 of 1

For the Month of January, 2020

Name: [REDACTED]

Employee No. [REDACTED] Account No. [REDACTED] Neg. [REDACTED]

Date of Hiring: / / Date of Retirement: [REDACTED] Div. [REDACTED]

Position: 2140 TEACHER II Sta. [REDACTED]

Grade: 12 Step: 1 Basic Salary: 22,938.00

Tax Code: 06 HOF - 3 Dependents P.E.R.A.: 2,000.00

Amount of Exemption: 0 Gross Compensation: 24,938.00

D E D U C T I O N S 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			2,064.42	[REDACTED]	09 2019	09 2022	13,686.74
0111 MEDICARE (PHILHEALTH)			344.07				
0222 PAGIBIG FUND			100.00				
0036 BIR WITHHOLDING TAX							
0007 DECS PROVIDENT FUND	09 2019	08 2022	3,042.20				
0001 GSIS POLICY LOAN	10 2019	07 2046	3.00				
0132 GSIS CONSOLOAN	01 2020	12 2025	3,149.13				
0142a FORTUNE LIFE INS CO.	11 2014	11 2024	400.00				
Total Deductions:			9,102.82				
			15,835.18				

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: _____
 Employee No.: _____ Account No.: _____
 Date of Hiring: / / Date of Retirement: _____
 Position: 214A TEACHER III
 Grade: 13 Step: 3
 Tax Code: 08 MARRIED - 1 DEPENDENT
 Amount of Exemption: 75,000

Reg: _____
 Div: _____
 Sta: _____
 Basic Salary: 27,383.00
 P.E.R.A.: 2,000.00
 Gross Compensation: 29,383.00

D E D U C T I O N S				UNDEDUCTED DEDUCTIONS				
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Effect Date	Termin Date	Amount Of Deduction
0003	GSIS PERSONAL SHARE	--	--	2,464.47				
0111	MEDICARE (PHILHEALTH)	--	--	410.75				
0222	PAGIBIG FUND	--	--	100.00				
0036	BIR WITHHOLDING TAX	--	--	714.89				
0001	GSIS POLICY LOAN	05 2018	07 2020	200.00				
0129	GSIS EDUC ASST LOAN	05 2018	07 2020	216.67				
0132	GSIS CONSOLIDATED LOAN	09 2019	11 2029	4,430.95				
0007	DECS PROVIDENT FUND	01 2020	03 2023	1,329.62				
		04 2020	05 2023	14,259.66				
Total Deductions:				24,126.41				
Net Pay :				5,256.59				

A

JULY 2020

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

Name: _____
 Employee No.: _____ Account No.: _____
 Date of Hiring: / / Date of Retirement: _____
 Position: 214A TEACHER III
 Grade: 13 Step: 3
 Tax Code: 08 MARRIED - 1 DEPENDENT
 Amount of Exemption: 75,000

Reg: _____
 Div: _____
 Sta: _____
 Basic Salary: 27,383.00
 P.E.R.A.: 2,000.00
 Gross Compensation: 29,383.00

D E D U C T I O N S				UNDEDUCTED DEDUCTIONS				
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Effect Date	Termin Date	Amount Of Deduction
0003	GSIS PERSONAL SHARE	--	--	2,464.47				
0111	MEDICARE (PHILHEALTH)	--	--	410.75				
0222	PAGIBIG FUND	--	--	100.00				
0036	BIR WITHHOLDING TAX	--	--	714.89				
0001	GSIS POLICY LOAN	05 2018	08 2020	200.00				
0129	GSIS EDUC ASST LOAN	05 2018	08 2020	216.67				
0132	GSIS CONSOLIDATED LOAN	09 2019	12 2029	4,430.95				
0007	DECS PROVIDENT FUND	01 2020	03 2023	1,329.62				
0336	PAGIBIG MULTI-PURPOSE LN	07 2020	02 2021	1,982.87				
Total Deductions:				11,850.22				
Net Pay :				17,532.78				

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

02/28/2020 For the Month of February, 2020 Page 1 of 1

Name: [REDACTED]	Reg: [REDACTED]
Employee No: [REDACTED] Account No: [REDACTED]	Div: 1
Date of Hiring: [REDACTED] Date of Retirement: [REDACTED]	Sta: [REDACTED]
Position: 2140 TEACHER II	Basic Salary: 24,510.00
Grade: 17 Step: 5	PERMAN: 2,000.00
Tax Code: 11 Married - 4 Dependents	Gross Compensation: 26,510.00
Amount of Exemption: 150,000	

DEDUCTIONS				DEDUCTED OBLIGATIONS			
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Effect Date	Amount Of Deduction
0004	GSIS PERSONAL SHARE			2,115.90			
0111	MEDICARE (PHILHEALTH)			352.65			
0222	PAGIBIG FUND			100.00			
0036	DIR WITHHOLDING TAX			21.62			
0060	CURRENT ANNUITIES-BASIC	01/2020	07/2020	15.61			
0136	OVERPAYMENT-PERA	07/2020	07/2020	1.39			
0136	PAGIBIG MULTI-PURPOSE LHA	01/2019	02/2021	767.34			
0132	GSIS CONSOLIDATED LOAN	01/2020	01/2030	4,757.60			
		01/2020	12/2022	11,996.68			
Total Deductions:				20,136.73			
Net Pay:				6,373.27			

GSIS LOAN
 DIV CODE: [REDACTED]
 EMPLOYEE #: [REDACTED]
 STATION: [REDACTED]
 APP CODE: [REDACTED]
 TAX: 9.415

A

MARCH 2020

03/23/2020 For the Month of March, 2020 Page 1 of 1

Name: [REDACTED]	Reg: [REDACTED]
Employee No: [REDACTED] Account No: [REDACTED]	Div: [REDACTED]
Date of Hiring: [REDACTED] Date of Retirement: [REDACTED]	Sta: [REDACTED]
Position: 2140 TEACHER II	Basic Salary: 24,510.00
Grade: 17 Step: 5	PERMAN: 2,000.00
Tax Code: 11 Married - 4 Dependents	Gross Compensation: 26,510.00
Amount of Exemption: 150,000	

DEDUCTIONS				DEDUCTED OBLIGATIONS			
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Effect Date	Amount Of Deduction
0004	GSIS PERSONAL SHARE			2,115.90			
0111	MEDICARE (PHILHEALTH)			352.65			
0222	PAGIBIG FUND			100.00			
0036	DIR WITHHOLDING TAX			21.62			
0132	GSIS CONSOLIDATED LOAN	07/2020	01/2030	4,757.60			
0136	PAGIBIG MULTI-PURPOSE LHA	03/2020	02/2022	1,451.89			
Total Deductions:				8,798.67			
Net Pay:				16,711.33			

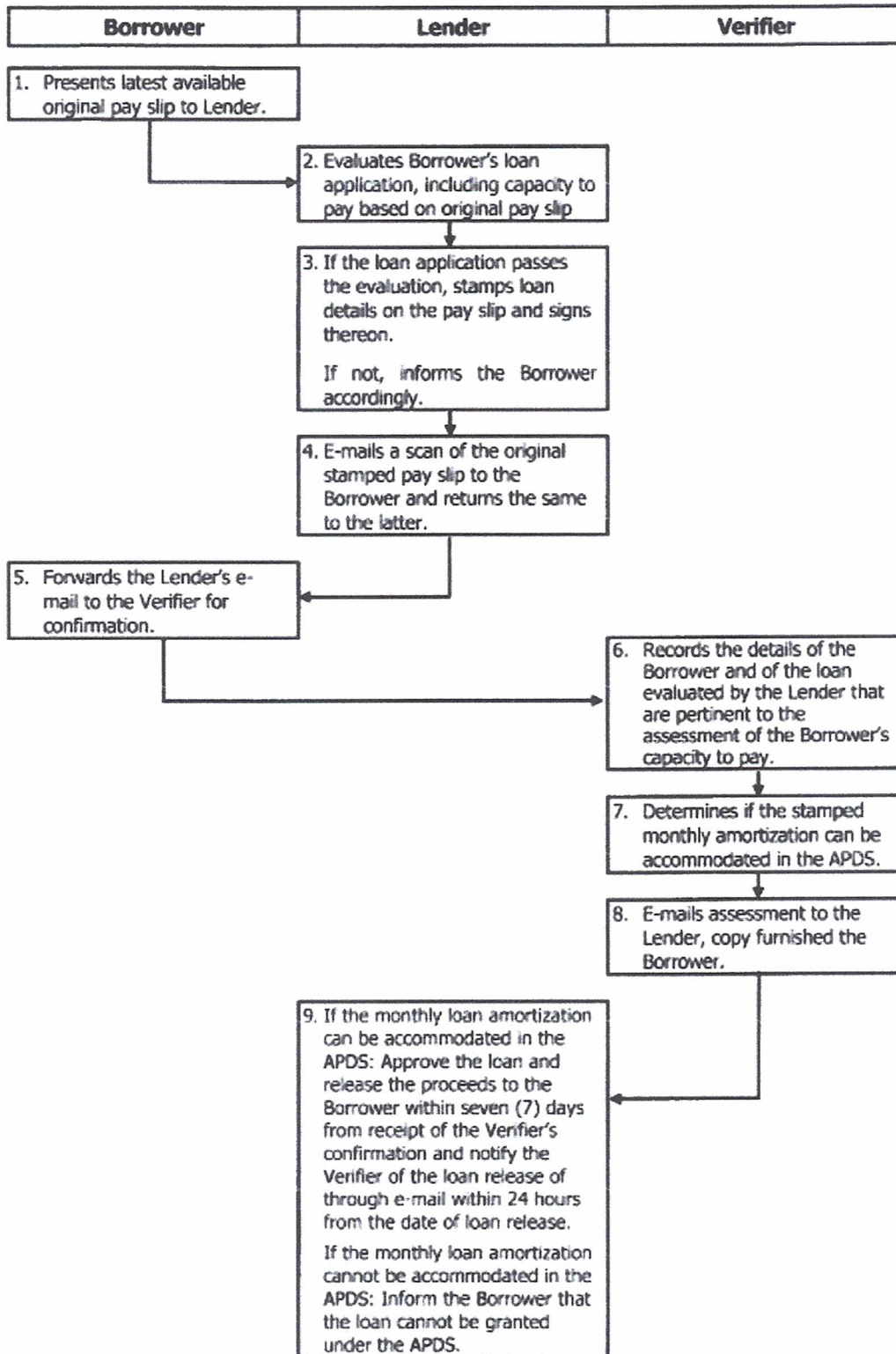
B

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**

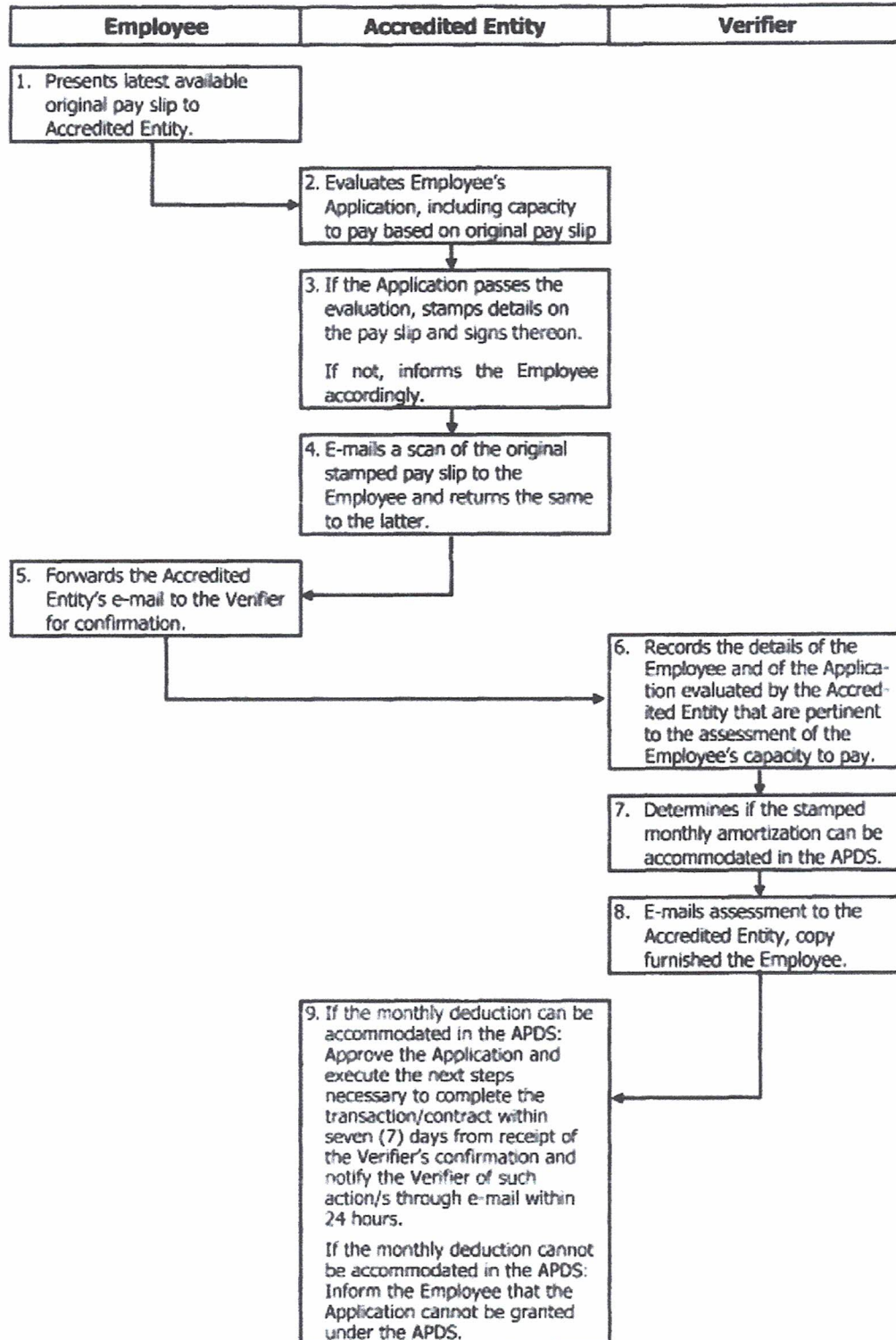
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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



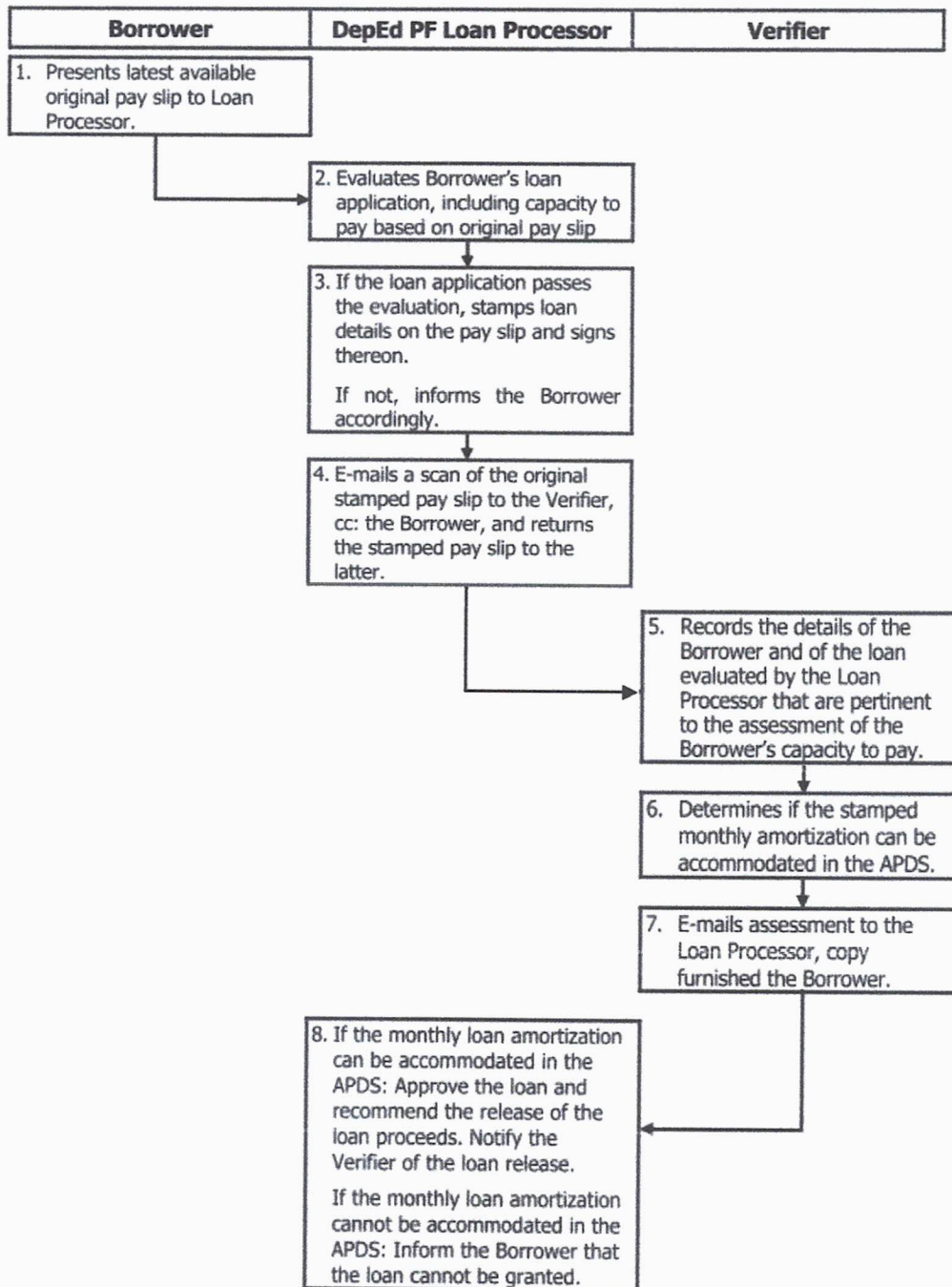
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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



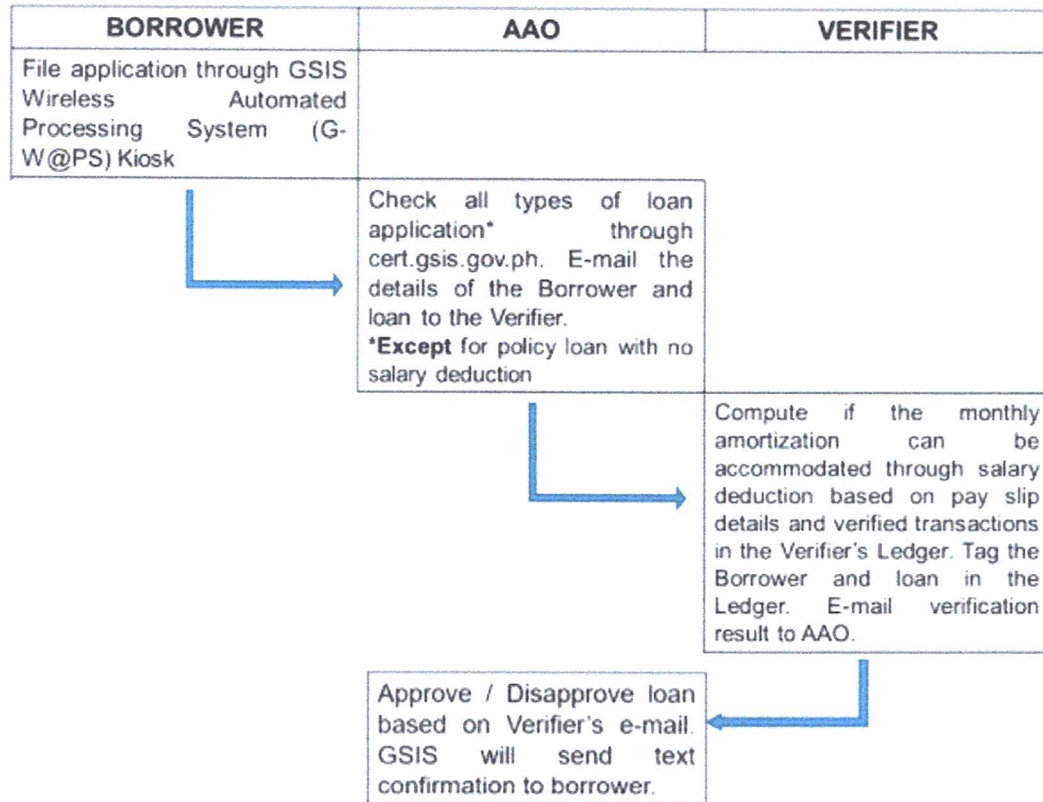
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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)

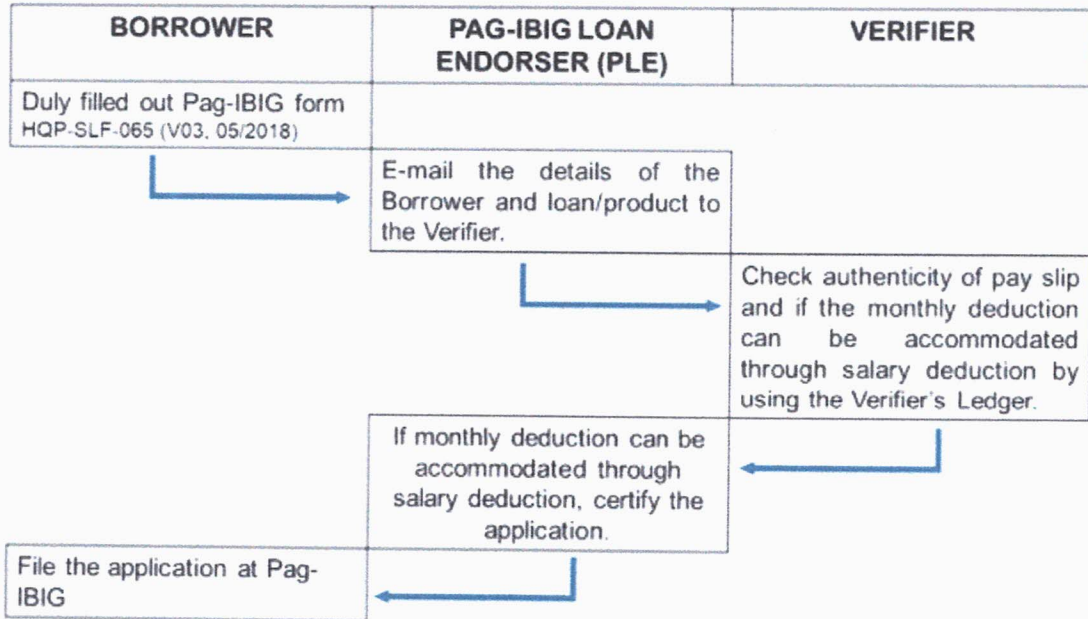


NOTE: AAO shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

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:

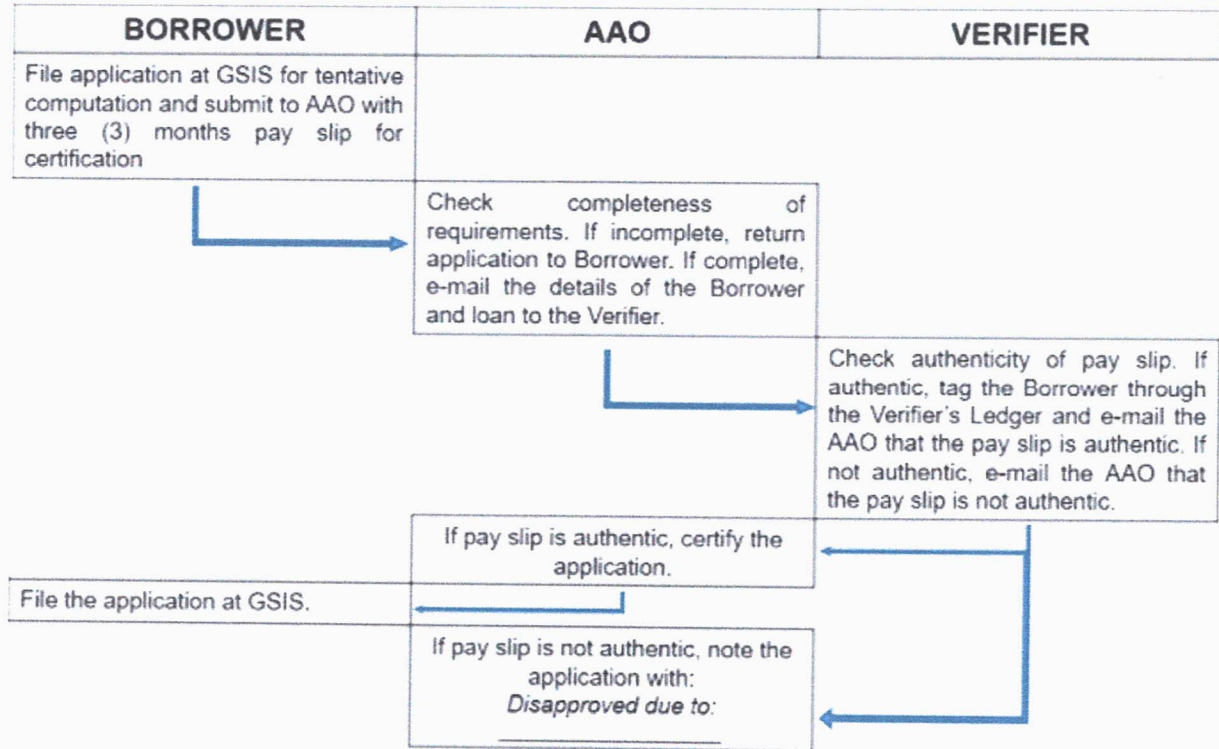
Disapproved due to:

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.

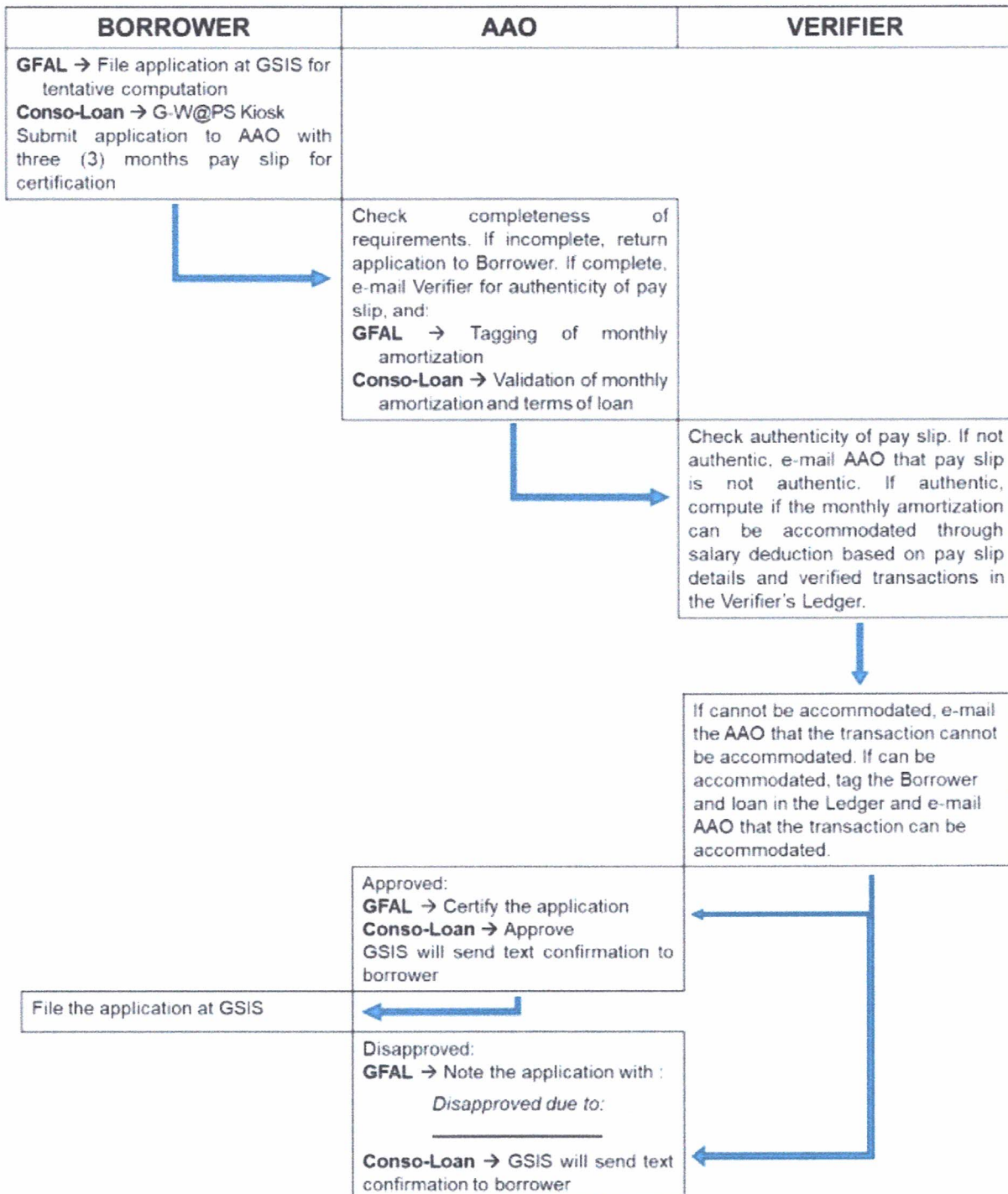
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR GSIS FINANCIAL ASSISTANCE LOAN (GFAL)



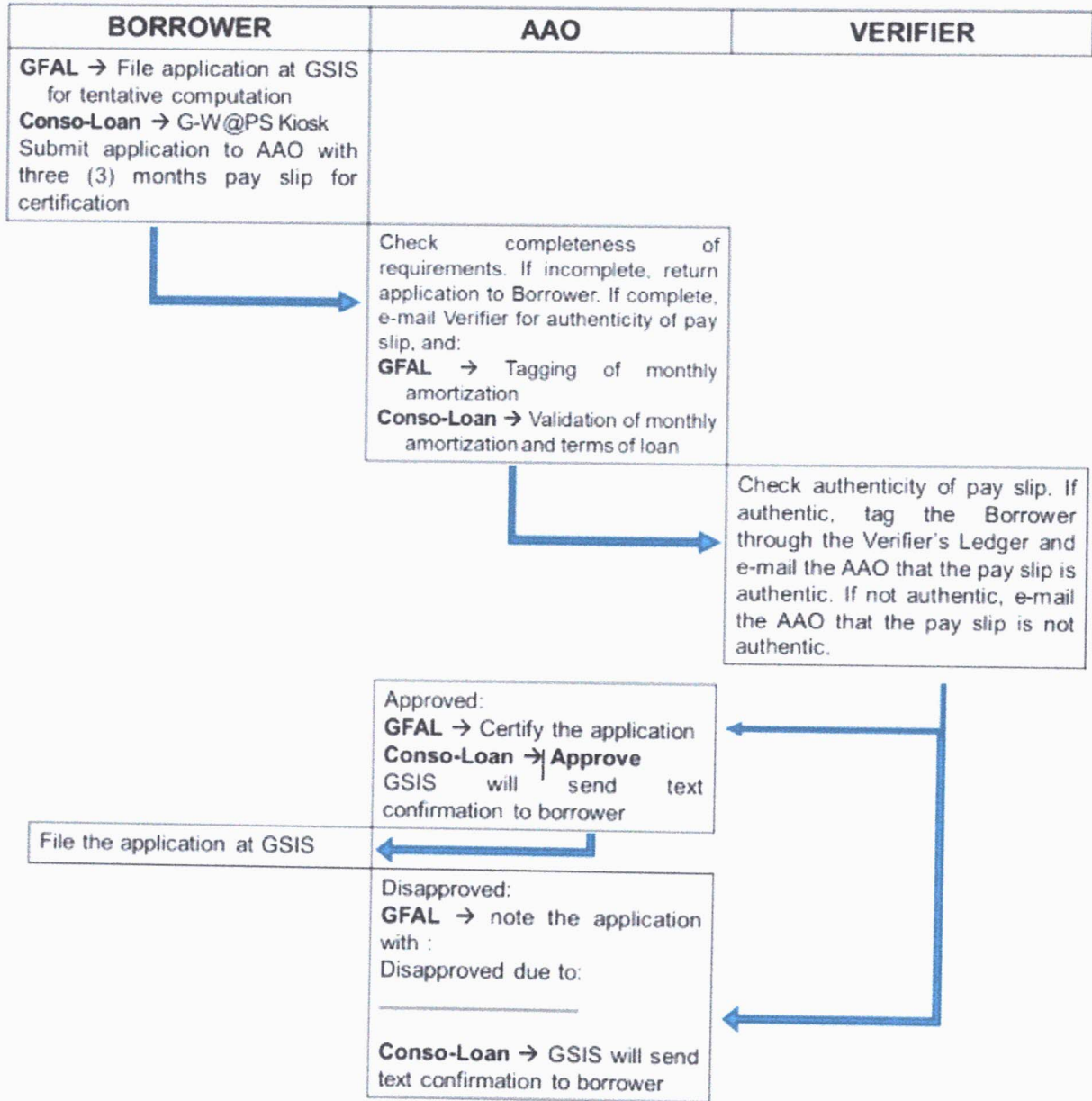
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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



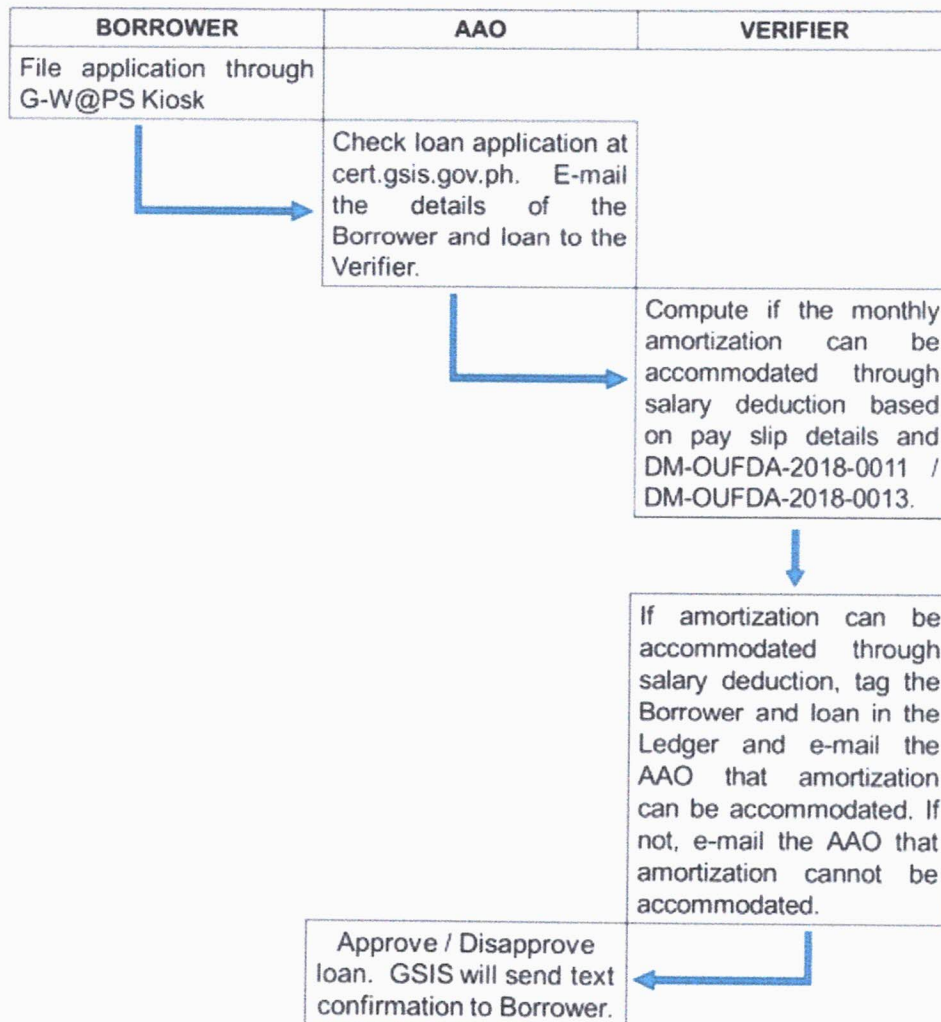
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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



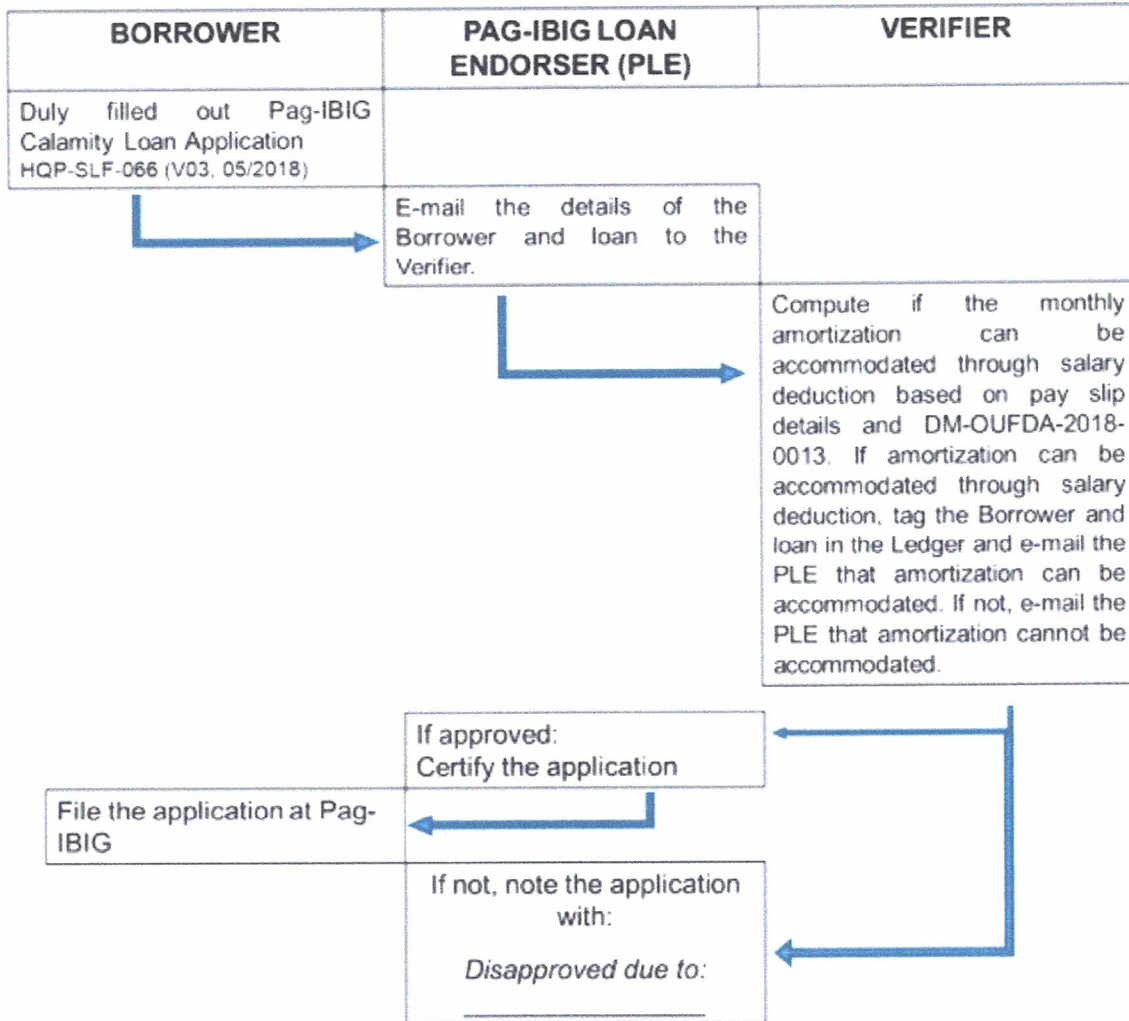
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**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**

FOR HDMF HOUSING LOAN

