



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



Unnumbered Memorandum  
UM No. 322 s. 2017

TO: Assistant Schools Division Superintendent  
CID/SGOD Chief  
Education Program Supervisors  
Public School District Supervisors  
Elementary and Secondary School Heads  
All Concerned

FROM:   
**MERTHEL M. EVARDOME, CESQ VI**  
Schools Division Superintendent

SUBJECT: **ADVISORY TO ALL DEPED PERSONNEL WITH FINANCIAL  
OBLIGATIONS UNDER THE DEPARTMENT'S AUTOMATIC  
PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM**

DATE: December 1, 2017

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Attached herewith is an Advisory from Undersecretary L. Medrana Catibog to all DepEd Personnel with Financial Obligations Under the Department's Automatic Payroll Deduction System (APDS) Program.

For information, guidance and wide dissemination.

**DEPED QUEZON ICT**  
UPLOADED BY: Gina  
DATE: 12-11-17 TIME: 3:46  
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*Bawat bata kinakalinga!*



Republic of the Philippines  
**Department of Education**

26 OCT 2017

DepEd ORDER  
No. **55** s. 2017

**REVISED GUIDELINES ON THE IMPLEMENTATION OF P4,000.00 NET TAKE  
HOME PAY FOR DEPARTMENT OF EDUCATION PERSONNEL**

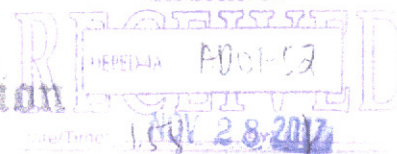
To: Undersecretaries  
Assistant Secretaries  
Bureau and Service Directors  
Regional Directors  
Schools Division Superintendents  
Public Elementary and Secondary Schools Heads  
All Others Concerned

1. The Department of Education (DepEd) hereby issues this **Revised Guidelines on the Implementation of P4,000.00 Net Take Home Pay (NTHP) for Department of Education Personnel** pursuant to Section 47 (*Authorized Deductions*) of the General Provisions of Republic Act (RA) No. 10924, or the *General Appropriations Act (GAA) of 2017*.
2. For the proper guidance of all concerned, employees' contributions or obligations to the Government Service Insurance System (GSIS) and Home Development Mutual Fund (HDMF) include both premiums and loans. Thus, payments for these, together with those for the Bureau of Internal Revenue (BIR) and the Philippine Health Insurance Corporation (PHILHEALTH), shall be accorded first order of preference in deductions from the salaries of employees, in accordance with Section 47.
3. Further, Section 47 provides that *in no case shall the deductions reduce the employee's monthly net take home pay to an amount lower than Four Thousand Pesos (P4,000)*.
4. The "First-In, First-Served" queuing system shall be observed except that deductions due to GSIS and HDMF shall be accorded first order of preference and the P4,000.00 threshold is observed.
5. The DepEd Authorized Approving Officers (AAOs) must exercise due diligence in certifying the NTHP of DepEd personnel. The AAOs shall reiterate to DepEd personnel the consequences of applying for loans with various private lending institutions (PLIs) without considering their capacity to pay. Delay in the payment of loans may result in the imposition of penalties and accrued interests by the PLIs and the GSIS.
6. All DepEd personnel shall ensure that they have the capacity to pay loans being applied for under the Automatic Payroll Deduction System (APDS). DepEd personnel whose loans are not deducted under the APDS are advised to pay their loans directly to their respective lenders.



Republic of the Philippines  
Department of Education

DepEd Region IV-A  
RECORDS SECTION



Office of the Undersecretary for Finance  
Disbursements and Accounting

November 14, 2017

TO ALL SDSs,

For widest dissemination,  
please.

Thanks,  
Ana 11-28-17

**ADVISORY**

**To All DepEd Personnel with Financial Obligations Under the Department's  
Automatic Payroll Deduction System (APDS) Program**

1. Please be advised of the provisions of DepEd Order (DO) No. 55, s. 2017 entitled, "Revised Guidelines on the Implementation of P4,000.00 Net Take Home Pay for Department of Education Personnel," copy attached, requiring the said net take-home pay (NTHP) threshold to be strictly and immediately effected on the salaries of DepEd teaching and non-teaching personnel.
2. In this regard, all concerned must be guided by the following:
  - 2.1 The APDS is a mechanism for collecting payments, through salary deduction, and remittance thereof to government institutions and APDS accredited entities, subject to existing laws and rules on salary deductions of government employees. It is a privilege and aims to help DepEd employees with the prompt payment of their financial obligations through the following:
    - a. **Mandatory deductions** (tax, insurance premium, contributions, and loans) – BIR, PhilHealth, GSIS and HDMF (or Pag-IBIG); and
    - b. **Non-mandatory deductions** – Loans, insurance premium, mutual benefit contributions/fees and savings due to government and accredited private entities identified in the General Provisions on Authorized Deductions in the annual **General Appropriations Act (GAA)** and **specific laws**.

**Notwithstanding the foregoing, concerned DepEd personnel are primarily responsible for the prompt and full payment of their financial obligations, especially those that have resulted in queued deductions under the "Undeducted Obligations" portion of their pay slip.**

- 2.2 The concurrent prioritization of GSIS and HDMF payments under "Undeducted Obligations" and strict observance of the P4,000.00 NTHP threshold, as stipulated in DO No. 55, s. 2017, may cause non-mandatory obligations to be dislodged. Thus, concerned DepEd Personnel are hereby advised to settle the said obligation(s) directly with the concerned APDS accredited entities to avoid imposition of penalties and default charges in the case of loans, problems on membership and claims in the case of mutual benefit contributions/fees and insurance premium deductions, and possible court litigation.


**DEPED QUEZON ICT**

**DOWNLOADED BY: Brian**

**DATE: 11-28-17 TIME: 10:12**



- 2.3 However, for convenience or for other reasons, an employee may opt to continue the deduction of the dislodged non-mandatory obligation(s) from his/her salary **in the order in which they appear on the pay slip**, despite receiving a NTHP lower than the threshold, provided that he/she will submit to his/her assigned payroll services unit or school a duly signed authorization stating that: *he/she is waiving his/her right to the required P4,000.00 NTHP threshold, and is willing to continue to pay his/her financial obligation(s) through salary deduction.* Please indicate in the authorization the following, as reflected in the pay slip: name(s) of the concerned APDS accredited entity(ies), APDS code number(s), and amount(s) to be deducted. Note that the amounts already indicated in the pay slip may only be paid in full; splitting or partial deductions will not be entertained.
- 2.4 These measures are being taken for the benefit of DepEd personnel, borrowers and payroll processors alike. Please be informed that those involved in the preparation of payroll for salaries and GSIS remittances may be dealt with administratively and criminally in case deductions due to GSIS are not effected on time, pursuant to Section 52 of RA No. 8291, also known as the GSIS Act of 1997.
- 2.5 The Department's designated Authorized Agency Officers for GSIS loans and approving officers for DepEd Provident Fund (PF) loans in your office/school may only recommend or approve such loan applied for depending on your capacity to pay, based on your latest pay slip. Thus, please be advised that the presence of "Undeducted Obligations" in your latest pay slip will warrant the outright disapproval of your loan application by the said designated officers.
3. For your information, guidance and immediate compliance.

  
**VICTORIA L. MEDRANA CATIBOG**  
Undersecretary

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7. This Order repeals DepEd Orders No. 27 and 38, s. 2017.
8. Heads of offices and of schools are ordered to post this Order in conspicuous places within their premises.
9. Immediate dissemination of and strict compliance with this Order is directed.

  
**LEONOR MAGTOLIS BRIONES**  
Secretary

Reference:

DepEd Order (No. 12, s. 2017)  
DepEd Order (No. 27, s. 2017)  
DepEd Order (No. 38, s. 2017)

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

BENEFITS  
CHANGE  
DEDUCTIONS  
EMPLOYEES  
OFFICIALS  
PAYMENTS  
POLICY  
SALARY