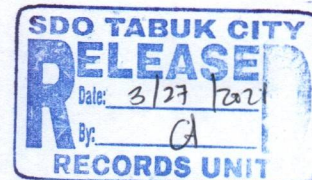




Republic of the Philippines  
**Department of Education**  
Cordillera Administrative Region  
**SCHOOLS DIVISION OF TABUK CITY**



March 26, 2024

**DIVISION MEMORANDUM**

No. 119 s. 2024

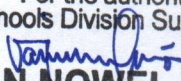
To: Private Lending Institutions(PLIs) Loan Verifier  
HDMF, LBP and Provident Fund Loan Approver  
GSIS Agency Authorized Officer(AAO)  
All SDO Personnel  
All Other Concerned

**PRIORITATION OF DEDUCTIONS AND VERIFICATION OF DEDUCTIONS UNDER  
AUTOMATIC PAYROLL DEDUCTION SYSTEM(APDS)**

1. In reference to Division Memorandum No. 153, dated March 12, 2024, regarding the Prioritization of Deductions and Verification of Deductions for Incorporation in the Payroll Program, it is noted that obligations to the BIR, contributions to PhilHealth, GSIS, and HDMF take precedence and should be deducted from regular payrolls for salaries. However, payments for loans and other financial obligations due to GSIS, HDMF, or accredited private entities shall follow a First-In-First-Served (FIFS) Basis.
2. Given that 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 basis, this office is reiterating the instruction for all designated Loan Verifiers, Approvers and Endorsers to closely coordinate with each other in the verification and assessment of applications for loan. All these applications should pass and properly recorded in the "**SDO Tabuk City Loan Verifier's Ledger**", developed to ensure that all loans are accommodated in the APDS. This measure aims to reduce the occurrence of undeducted obligations and maintain a Net Take-Home Pay(NTHP) of P 5,000.00.
3. The said Ledger will be shared by Ms. Lovelyn L. Mukay through Microsoft 365(OneDrive) with the designated loan verifier, approver, and endorser following the release of this memorandum.
4. Immediate dissemination and strict compliance with this memorandum are highly encouraged.

**BENEDICTA B. GAMATERO PhD, CESO V**  
Schools Division Superintendent

For the authority of the  
Schools Division Superintendent

  
**JAN NOWEL E. PEÑA**  
OIC Asst. Schools Division Superintendent



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DepEd Tayo Tabuk City