



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

December 12, 2023

**ADVISORY**

**To all Heads of DepEd Implementing Unit Secondary Schools**

This office has received complaints indicating that certain private entities already accredited under the Department's Automatic Payroll Deduction System (APDS) Program are still being compelled by various implementing unit secondary schools to enter into a distinct Memorandum of Agreement (MOA) for the settlement of financial obligations to be incorporated in their payroll and be deducted from the salaries of DepEd personnel.

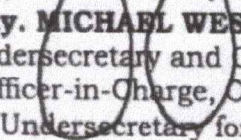
In accordance with DepEd Order No. 20, s. 2021, the Lender/Accredited Entity is prohibited from entering into any contract or agreement with DepEd offices other than the Central/Regional Office concerning salary loans, insurance premiums, and/or membership dues/contributions under APDS.

This serves as a reminder to all implementing unit secondary schools that entities accredited under the Department's APDS Program have the authority to offer services and products to all DepEd officials and employees in the Central, Regional, and Schools Division Offices, **including schools**. The deductions to be included by the implementing unit secondary schools should also adhere to the provisions of net take-home pay verification.

Furthermore, remittances due to private entities for the collection of loans, insurance premia and/or memberships of DepEd personnel shall have corresponding service fees to be deducted from the amount of the total remittance and deposited to the Bureau of Treasury in favor of the Provident Fund.

The list of accredited entities under the APDS and their corresponding service fees may be viewed at: <https://bit.ly/APDS-List-for-IUs>.

For strict compliance.

  
Atty. **MICHAEL WESLEY T. POA**  
Undersecretary and Chief of Staff  
Officer-in-Charge, Office of the  
Undersecretary for Finance

08 January 2024

**TO:** Assistant Schools Division Superintendent  
SDO Chiefs & Staff  
SDO Section/Unit Heads  
Public & Private Secondary School Heads/Principals  
Head Teachers and Teachers-in-charge  
Implementing Units  
All Others concerned

For information and widest dissemination.

  
**SOCORRO V. DELA ROSA, CESO V**  
Schools Division Superintendent