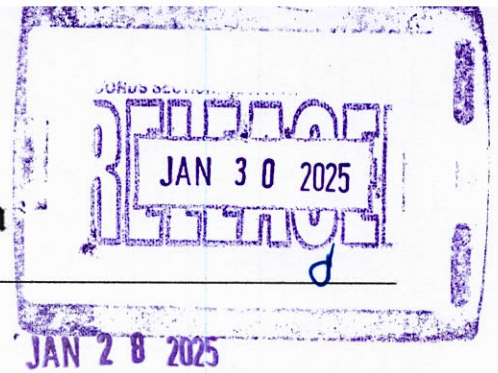




Republic of the Philippines  
**Department of Education**  
CARAGA REGION



REGIONAL MEMORANDUM  
No. **0094**, s. 2025

To: Schools Division Superintendents  
Administrative Officer V  
Division Payroll In-Charge  
All Others Concerned

**REFUND OF APDS LOAN DEDUCTIONS UNDER THE MORATORIUM IN  
JANUARY 2025 PAYROLL**

1. In reference to Regional Memorandum No. 0039, s. 2025, titled *Dissemination of Memorandum re: Guidelines on the Loan Moratorium Implementation*, this region has implemented two methods for addressing loan moratorium: deletion and refund of the deducted loan obligations.
2. Special attention is hereby called to the Schools Division Offices that implemented loan moratorium in the January 2025 payroll through refund. Enclosed is the guide for the said process.
3. The SDOs are directed to release a Division Memorandum with a list of the personnel entitled to the refund.
4. Immediate dissemination of this Memorandum is enjoined.

**MARIA INES C. ASUNCION**  
Regional Director

Encl.: Enclosure No. 1 of this Memorandum  
Reference: Regional Memorandum No. 0039, s. 2025  
To be indicated in the Perpetual Index  
under the following subjects:

DEDUCTIONS

PAYMENT

SALARY

ASD/rfp  
01/28/2025



Address: J.P. Rosales Avenue, Butuan City  
Trunkline No: (082) 225-1151  
Telefax No: (085) 342-5959  
Email: caraga@deped.gov.ph  
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2025-01-01202

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|----------------|-------------|------|--------|
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| Effectivity    | 02.01.23    | Page | 1 of 2 |



INSTRUCTION FOR SDOs THAT IMPLEMENTED LOAN MORATORIUM IN  
JANUARY 2025 PAYROLL THROUGH REFUND

1. Copy the January 2025 Payroll System as back-up.
2. To generate the file for refund, do the following commands in the January 2025 Foxpro Payroll System.
  - ▶ USE INCLUDED (enter)
  - ▶ SET FILTER TO INLIST(DEDCODE,'0007','0119','1169','1081','1035') (enter)
  - ▶ SORT TO REFUND ON EMPNO (enter)
  - ▶ CLOSE ALL (enter)
  - ▶ QUIT
3. After following all the commands, a REFUND.DBF file is created in the main system and convert the file into Excel.
4. Check the MASTFILE.DBF, note those who are "WITHOUT PAY" in the January 2025 payroll and delete them from the REFUND.xls file.
5. You can then use the file in making payroll for your refund.