



S E N A T E

S. No. 1864

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PREPARED AND SUBMITTED BY THE COMMITTEE ON HIGHER,  
TECHNICAL AND VOCATIONAL EDUCATION WITH  
SENATORS LAPID, ESCUDERO, REVILLA JR., GO,  
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THEREOF

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AN ACT PROVIDING FOR A MORATORIUM ON THE  
PAYMENT OF STUDENT LOANS DURING  
DISASTERS AND OTHER EMERGENCIES

*Be it enacted by the Senate and House of Representatives of  
the Philippines in Congress assembled:*

1           SECTION 1. *Short Title.* – This Act shall be known as  
2 the “Student Loan Payment Moratorium During Disasters  
3 and Emergencies Act”.

4           SEC. 2. *Declaration of Policy.* – It is hereby declared  
5 the policy of the State to protect and promote the right of  
6 all citizens to quality education at all levels and to ensure  
7 that such education is accessible to all. In line with this  
8 declared policy, and in cognizance of the need to provide

1 adequate relief and protection to Filipinos in crisis  
2 situations, the State shall authorize the deferral of student  
3 loan collection for a reasonable period during and after the  
4 onset of disasters and other emergencies.

5 SEC. 3. *Definition of Terms.* – For the purposes of  
6 this Act:

7 (a) *Disaster* shall refer to the following: (1) a serious  
8 disruption of the functioning of a community or a society  
9 involving widespread human, material, economic or  
10 environmental losses and impacts, which exceeds the  
11 ability of the affected community or society to cope using  
12 its own resources; (2) the result of the combination of: (i)  
13 the exposure to a hazard, (ii) the conditions of vulnerability  
14 that are present, and (iii) insufficient capacity or measures  
15 to reduce or cope with the potential negative consequences;  
16 and (3) an event that causes loss of life, injury, disease and  
17 other negative effects on human, physical, mental and  
18 social well-being, together with damage to property,

1 destruction of assets, loss of services, social and economic  
2 disruption and environmental degradation;

3 (b) *Emergency* shall refer to an unforeseen or sudden  
4 occurrence, especially danger, demanding immediate  
5 action;

6 (c) *Higher Education* shall refer to the stage of formal  
7 education, or its equivalent, requiring completion of  
8 secondary education and covering programs of study  
9 leading to bachelor and advanced degrees, including  
10 associate degrees;

11 (d) *Higher Education Institution (HEI)* shall refer to  
12 an education institution authorized and recognized by the  
13 Commission on Higher Education (CHED) to offer  
14 bachelor's degrees or graduate courses;

15 (e) *Local Universities and Colleges (LUCs)* shall refer  
16 to duly accredited public HEIs established by local  
17 government units (LGUs) through an enabling ordinance,  
18 financially supported by the LGU concerned, and

1 compliant with the policies, standards and guidelines of  
2 CHED;

3 (f) *Private Higher Education Institutions* shall refer to  
4 HEIs duly recognized by CHED which are owned or  
5 operated by private individuals and entities;

6 (g) *State of Calamity* shall refer to a condition  
7 involving mass casualty and/or major damages to property,  
8 disruption of means of livelihoods, roads and normal way  
9 of life of people in the affected areas as a result of the  
10 occurrence of natural or human-induced hazards;

11 (h) *State Universities and Colleges (SUCs)* shall refer  
12 to public HEIs established by law and are managed by  
13 their respective independent and separate governing  
14 boards;

15 (i) *Student Loan* shall refer to a sum of money or  
16 other forms of accommodation exclusively intended for the  
17 payment of all fees, charges, and costs to SUCs, LUCs,  
18 private HEIs, and public and private technical-vocational  
19 institutions (TVIs) extended to students in exchange for

1 repayment in the future as evidenced by a loan agreement  
2 in writing and duly executed for the purpose;

3 (j) *Technical-Vocational Education and Training*  
4 (*TVET*) shall refer to postsecondary education or training  
5 process involving general education, the study of  
6 technologies and related sciences, acquisition of practical  
7 skills relating to occupations in various sectors of economic  
8 and social life, and comprising formal (organized programs  
9 as part of the school system) and nonformal (organized  
10 classes outside the school system) approaches; and

11 (k) *Technical-Vocational Institutions (TVIs)* shall  
12 refer to learning institutions offering TVET programs.

13 SEC. 4. *Coverage.* – This Act shall cover students  
14 enrolled in SUCs, LUCs, private HEIs, and public and  
15 private TVIs whose residence is located in barangays,  
16 municipalities, cities, provinces, or regions under a State of  
17 Calamity or State of Emergency as may be declared by the  
18 President of the Philippines or the local sanggunian  
19 concerned, in accordance with Republic Act No. 10121,

1 otherwise known as the “Philippine Disaster Risk  
2 Reduction and Management Act of 2010”; Republic Act  
3 No. 11332, otherwise known as the “Mandatory Reporting  
4 of Notifiable Diseases and Health Events of Public Health  
5 Concern Act”; and other relevant laws, rules and  
6 regulations.

7       SEC. 5. *Moratorium on Payment of Student Loans.* –  
8 There shall be a moratorium on the payment of all fees,  
9 charges, and costs relating to the student loans incurred  
10 for Higher Education and TVET programs, whether  
11 administered by the HEIs or TVIs themselves or by the  
12 Unified Student Financial Assistance System for Tertiary  
13 Education (UniFAST) Board, the CHED or any other  
14 government agency or instrumentality, for the duration of  
15 the State of Calamity or Emergency as provided in Section  
16 4 of this Act and for thirty (30) days after the lifting of such  
17 State of Calamity or Emergency: *Provided*, That the  
18 availment of the moratorium shall not adversely affect the  
19 status of the students concerned with regard to their  
20 eligibility for re-enrollment on the succeeding semesters or

1 terms, or their eligibility for graduation: *Provided, further,*  
2 That no penalties or interests shall be collected on the  
3 deferred payments made pursuant to this Act: *Provided,*  
4 *furthermore,* That nothing in this Act shall be construed to  
5 prevent public or private HEIs or TVIs from implementing  
6 more favorable forms of payment relief or assistance to  
7 their students: *Provided, finally,* That students shall not  
8 be allowed to waive the benefit of the moratorium on  
9 student loan payments, or to avail of assistance or  
10 subsidies from the government as provided by law, rules  
11 and regulations.

12       SEC. 6. *Implementing Rules and Regulations.* –  
13 Within sixty (60) days from the effectivity of this Act,  
14 CHED and the Technical Education and Skills  
15 Development Authority shall, in consultation with the  
16 Philippine Association of State Universities and Colleges,  
17 the Association of Local Colleges and Universities, and the  
18 Coordinating Council of Private Educational Associations  
19 of the Philippines, or their equivalent institutions, and  
20 other nongovernment stakeholders, promulgate the rules

1 and regulations to effectively implement the provision of  
2 this Act.

3       SEC. 7. *Separability Clause.* – If any provision or part  
4 hereof is held invalid or unconstitutional, the remainder of  
5 the law or the provision or part not otherwise affected shall  
6 remain valid and subsisting.

7       SEC. 8. *Repealing Clause.* – All laws, presidential  
8 decrees, executive orders, rules and regulations, or parts  
9 thereof which are inconsistent with the provisions of this  
10 Act are hereby repealed, amended, or modified accordingly.

11       SEC. 9. *Effectivity.* – This Act shall take effect fifteen  
12 (15) days after its publication in the *Official Gazette* or in a  
13 newspaper of general circulation.

Approved,