

Republic of the Philippines  
Congress of the Philippines  
Metro Manila

Nineteenth Congress

Third Regular Session

Begun and held in Metro Manila, on Monday, the twenty-second day of July, two thousand twenty-four.

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[ REPUBLIC ACT NO. 12077 ]

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:*

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

SEC. 2. *Declaration of Policy.* — It is hereby declared the policy of the State to protect and promote the right of all citizens to quality education at all levels and to ensure that such education is accessible to all. In line with this declared policy, and in cognizance of the need to provide adequate relief and protection to Filipinos in crisis situations, the State shall

authorize the deferral of student loan collection for a reasonable period during and after the onset of disasters and other emergencies.

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

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

(b) *Emergency* refers to an unforeseen or sudden occurrence, especially danger, demanding immediate action;

(c) *Higher Education* refers to the stage of formal education, or its equivalent, requiring completion of secondary education and covering programs of study leading to bachelor and advanced degrees, including associate degrees;

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

(e) *Local Universities and Colleges (LUCs)* refer to duly accredited public HEIs established by local government units (LGUs) through an enabling ordinance, financially supported by the LGU concerned, and compliant with the policies, standards, and guidelines of the CHED;

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

(g) *State of Calamity* refers to a condition involving mass casualty and/or major damage to property, disruption of means of livelihood, roads, and a normal way of life of people in the affected areas as a result of natural or human-induced hazards;

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

(i) *Student Loan* refers to a sum of money or other forms of accommodation exclusively intended for the payment of all fees, charges, and costs to SUCs, LUCs, private HEIs, and public and private Technical-Vocational Institutions (TVIs) is extended to students in exchange for repayment in the future as evidenced by a loan agreement in writing and duly executed for the purpose;

(j) *Technical-Vocational Education and Training (TVET)* refers to post-secondary education or training process involving general education, the study of technologies and related sciences, acquisition of practical skills relating to occupations in various sectors of economic and social life, and comprising formal (organized programs as part of the school system) and non-formal (organized classes outside the school system) approaches; and

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

SEC. 4. *Coverage.* – This Act shall cover students enrolled in SUCs, LUCs, private HEIs, and public and private TVIs whose residence is located in barangays, municipalities, cities, provinces, or regions under a State of Calamity or State of Emergency as may be declared by the President of the Philippines or the local sanggunian concerned, in accordance with Republic Act No. 10121, otherwise known as the “Philippine Disaster Risk Reduction and Management Act of 2010”; Republic Act No. 11332, otherwise known as the “Mandatory Reporting of Notifiable Diseases and Health Events of Public Health Concern Act”; and other relevant laws, rules and regulations.

SEC. 5. *Moratorium on Payment of Student Loans.* – There shall be a moratorium on the payment of all fees, charges, and costs relating to the student loans incurred for higher education and TVET programs, whether administered by the HEIs or the TVIs themselves or by the Unified Student Financial Assistance System for Tertiary Education (UniFAST) Board, the CHED, or any other government agency or instrumentality, for the duration of the State of Calamity or Emergency as provided in Section 4 of this Act and for thirty (30) days after the lifting of such State of Calamity or Emergency: *Provided*, That the availment of the moratorium shall not adversely affect the eligibility of the students concerned for re-enrolment in the succeeding semesters or terms, or for graduation: *Provided, further*, That no penalties or interests shall be collected on the deferred payments made pursuant to this Act: *Provided, furthermore*, That nothing in this Act shall be construed to prevent public or private HEIs or TVIs from implementing more favorable forms of payment relief or assistance to their students: *Provided, finally*, That students shall not be allowed to waive the benefit of the moratorium on student loan payments, or the availment of assistance or subsidies from the government as provided by laws, rules and regulations.


SEC. 6. *Implementing Rules and Regulations.* – Within sixty (60) days from the effectivity of this Act, the CHED and the Technical Education and Skills Development Authority shall, in consultation with the Philippine Association of State Universities and Colleges, the Association of Local Colleges and Universities, the Coordinating Council of Private Educational Associations of the Philippines, or their equivalent institutions, and other non-government stakeholders, promulgate the rules and regulations to effectively implement the provisions of this Act.

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

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

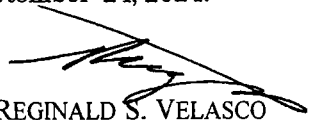
SEC. 9. *Effectivity.* – This Act shall take effect fifteen (15) days after its publication in the *Official Gazette* or in a newspaper of general circulation.

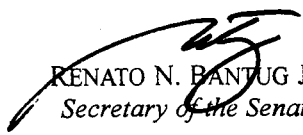
Approved,

  
FERDINAND MARTIN G. ROMUALDEZ  
*Speaker of the House  
of Representatives*

  
FRANCIS "CHIZ" G. ESCUDERO  
*President of the Senate*

This Act was passed by the Senate of the Philippines as Senate Bill No. 1864 on March 20, 2023 and adopted by the House of Representatives as an amendment to House Bill No. 9978 on September 24, 2024.

  
REGINALD S. VELASCO  
*Secretary General  
House of Representatives*

  
RENATO N. BANTUG JR.  
*Secretary of the Senate*

Approved: DEC 06 2024

  
FERDINAND ROMUALDEZ MARCOS JR.  
*President of the Philippines*



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