



Republic of the Philippines  
Department of Education  
Region VII, Central Visayas  
**DIVISION OF CEBU PROVINCE**  
IPHO Bldg., Sudlon, Lahug, Cebu City




August 29, 2019

**DIVISION MEMORANDUM**  
No. 512, s. 2019

**GFAL- TOP UP LOAN FOR TEACHING AND NONTEACHING EMPLOYEES FOR CEBU MAINLAND  
SCHOOLS DIVISION OFFICES**

**TO: Assistant Schools Division Superintendents  
Chiefs/ Unit Heads, Functional Divisions  
CID & SGOD Personnel  
Public Schools Division Supervisors (PSDSs)/OICs  
Principal/Heads of Elem. & Secondary Schools  
Teachers of Elem. & Secondary Schools  
Division Office Personnel  
All Others Concerned**

1. This office informs the field of the herein Regional Memorandum No. 0449, s. 2019 entitled GFAL TOP-UP Loan for Teaching and Non-Teaching Employees for Cebu Mainland Schools Division Offices.
2. For more information, please read the attached Regional Memorandum and guide to GFAL Top-Up Loan application.
3. Wide dissemination of this memorandum is desired.

  
**RHEA MAR A. ANGTUD, Ed.D.**  
Schools Division Superintendent

Dr. Pat 2/2



REPUBLIKA NG PILIPINAS  
REPUBLIC OF THE PHILIPPINES  
KAGAWARAN NG EDUKASYON  
DEPARTMENT OF EDUCATION  
REHIYON VII, GITNANG VISAYAS  
REGION VII, CENTRAL VISAYAS  
Sudlon, Lahug, Cebu City




AUG 28 2019

REGIONAL MEMORANDUM  
No. 0449, s. 2019

**GFAL-TOP UP LOAN FOR TEACHING AND NONTEACHING EMPLOYEES  
FOR CEBU MAINLAND SCHOOLS DIVISION OFFICES**

To: Schools Division Superintendents/Officers-in-Charge  
Assistant Schools Division Superintendents/Officers-in-Charge  
All other concerned

1. In view of the request of GSIS-Cebu Branch on the implementation of GFAL-TOP UP Loan, it is hereby announced that the said Branch is already accepting applications for Top Up loans with only fifty (50) persons in a day momentarily can be accommodated in "first come first serve" basis.
2. Those who failed to attend the financial literacy seminar conducted by GSIS are to attend the said seminar at the GSIS-Cebu Office from 3pm-4:00 pm, Monday to Friday; as a matter of requirement before availment of Top Up Loan.
3. Enclosed herewith the guide to GFAL-TOP UP Loan.
4. Immediate dissemination of this Memorandum is desired.

  
SALUSTIANO T. JIMENEZ LLB, EdD, CESO V  
Director  
OIC, Office of the Regional Director

asd/bdt'19

Office of the Director (ORDir), Tel. Nos.: (032) 231-1433; 231-1309; 414-7399; 414-7325; Office of the Assistant Director, Tel. No.: (032) 255-4542  
Field Technical Assistance Division (FTAD), Tel. Nos.: (032) 414-7324 Curriculum Learning Management Division (CLMD), Tel. Nos.: (032) 414-7323  
Quality Assurance Division (QAD), Tel. Nos.: (032) 231-1071 Human Resource Development Division (HRDD), Tel. No.: (032) 255-5239  
Education Support Services Division (ESSD), Tel. No.: (032) 254-7062 Planning, Policy and Research Division (PPRD), Tel. Nos.: (032) 233-9030;  
414-7065 Administrative Division, Tel. Nos.: (032) 414-7326; 414-4367; 414-7366; 414-7322; 414-4367  
Finance Division, Tel. Nos.: (032) 256-2375; 253-8061; 414-7321

*"EFA 2015: Karapatan ng Lahat, Pananagutan ng Lahat"*

## **Guide to GFAL- Top Up Loan-DEPED**

**(TOP UP Loan - on top of GFAL)**

- a) **Available only to those who have previously availed of GFAL 1- DEPED.**
- b) **Application duly endorsed by Division AAO.**
- c) **Attached copy of 3 MONTHS PAYSLIP, and latest PAYSLIP must reflect GFAL Deduction- duly certified by Division AAOs.**
- d) **We determine the loanable amount for Top-Up, based on the latest PAYSLIP, which reflect GFAL Deduction, with net take home pay of not less than PHP5th- required per GAA.**

**Note:**

- **All PAYSLIPs must be duly certified even if original, and all documents submitted to GSIS can no longer be returned to borrower/member.**
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