



Senate
Office of the Secretary

NINETEENTH CONGRESS OF THE)
REPUBLIC OF THE PHILIPPINES)
First Regular Session)

23 APR 26 P12:35

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SENATE
Senate Bill No. 2101

Introduced by: **Senator Raffy T. Tulfo**

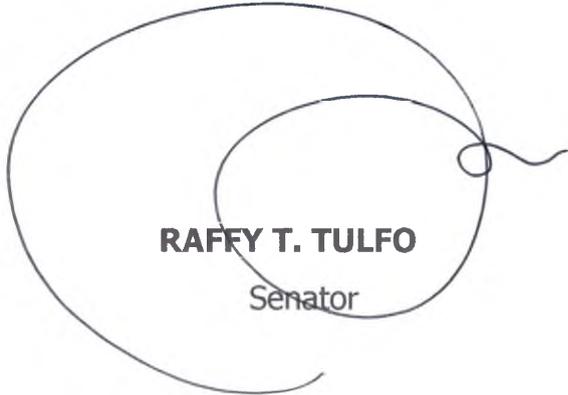
AN ACT
PROVIDING FOR A MORATORIUM ON STUDENT LOAN PAYMENT DURING
DISASTERS AND OTHER EMERGENCIES

EXPLANATORY NOTE

In 2022, The United Nations for the Coordination of Humanitarian Affairs reported that eighteen Tropical Cyclones entered the Philippine Area of Responsibility. The Philippine Institute of Volcanology and Seismology noted that at least 14,300 earthquake events were recorded. In Mindanao, almost 400,000 were displaced because of the conflicts and natural hazards.

The purpose of this bill is to temporarily remove the burden of students who were affected by disasters or calamities. This is in line with the Republic Act 10931 or the Universal Access to Quality Tertiary Education Act which provides free education in Higher Education in SUCs and CHED-recognized Local Colleges, Free Technical and Vocational Training, subsidy and private institutions and Student Loans Program for College Students.

The passage of this measure is thus earnestly sought.



RAFFY T. TULFO
Senator

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PROVIDING FOR A MORATORIUM ON STUDENT LOAN PAYMENT DURING
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1 **SECTION 1. *Short Title.*** - This Act shall be known as the "Student Loan Payment
2 Moratorium During Disasters and Emergencies Act."
3

4 **SEC. 2. *Declaration of Policy.*** - It is hereby declared the policy of the State to protect
5 and promote the right of all citizens to quality education at all levels and to ensure that
6 such education is accessible to all. In line with this declared policy, and in cognizance of
7 the need to provide adequate relief and protection to Filipinos in crisis situations, the
8 State shall authorize the deferral of student loan collection for a reasonable period during
9 and after the onset of disasters and other emergencies.
10

11 **SEC. 3. *Definition of Terms.*** - For the purposes of this Act:
12

- 1 a. Disaster shall refer to the following: (i) a serious disruption of the functioning of a
2 community or a society involving widespread human, material, economic or
3 environmental losses and impacts, which exceeds the ability of the affected community
4 or society to cope using its own resources; (ii) the result of the combination of: the
5 exposure to a hazard, the conditions of vulnerability that are present, and insufficient
6 capacity or measures to reduce or cope with the potential negative consequences; and
7 (iii) an event that causes loss of life, injury, disease and other negative effects on human,
8 physical, mental and social well-being, together with damage to property, destruction of
9 assets, loss of services, social and economic disruption and environmental degradation;
- 10 b. Emergency shall refer to an unforeseen or sudden occurrence, especially danger,
11 demanding immediate action;
12
- 13 c. Higher Education shall refer to the stage of formal education, or its equivalent, requiring
14 completion of secondary education and covering programs of study leading to bachelor
15 and advanced degrees, including associate degrees;
16
- 17 d. Higher Education Institution (HI) shall refer to an education institution authorized and
18 recognized by the Commission on Higher Education (CHED) to offer bachelor's degrees
19 or graduate courses;
20
- 21 e. Local Universities and Colleges (LUCs) shall refer to duly accredited public HEIs
22 established by local government units (LGUs) through an enabling ordinance, financially
23 supported by the LGU concerned, and compliant with the policies, standards and guidelines
24 of CHED;
25
- 26 f. Private Higher Education Institutions shall refer to HEIs duly recognized by CHED which
27 are owned or operated by private individuals and entities;
28
- 29 g. State of Calamity shall refer to a condition involving mass casualty and/or major
30 damages to property, disruption of means of livelihoods, roads and normal way of life of

1 people in the affected areas as a result of the occurrence of natural or human-induced
2 hazards;

3
4 h. State Universities and Colleges (SUCs) shall refer to public HEIs established by law and
5 are managed by their respective independent and separate governing boards;

6
7 i. Student Loan shall refer to a sum of money or other forms of accommodation exclusively
8 intended for the payment of all fees, charges, and costs to SUCs, LUCs, private HEIs, and
9 public and private TVIs extended to students in exchange for repayment in the future as
10 evidenced by a loan agreement in writing and duly executed for the purpose;

11
12 j. Technical-Vocational Education and Training (TVET) shall refer to postsecondary
13 education or training process involving general education, the study of technologies and
14 related sciences, acquisition of practical skills relating to occupations in various sectors of
15 economic and social life, and comprising formal (organized programs as part of the school
16 system) and nonformal (organized classes outside the school system approaches; and
17

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

20
21 **SEC. 4. Coverage.** - This Act shall cover students enrolled in SUCs, LUCs, private HEIs,
22 and public and private TVIs whose residence is located in barangays, municipalities, cities,
23 provinces, or regions under a State of Calamity or State of Emergency as may be declared
24 by the President of the Philippines or the local sanggunian concerned, in accordance with
25 Republic Act No. 10121, otherwise known as the "Philippine Disaster Risk Reduction and
26 Management Act of 2010", Republic Act No.11332, otherwise known as the "Mandatory
27 Reporting of Notifiable Diseases and Health Events of Public Health Concern Act"; and
28 other relevant laws, rules and regulations.

29

1 **SEC. 5. *Moratorium on Payment of Student Loans.*** - There shall be a moratorium on the
2 enforcement of payment of all fees, charges, and costs relating to the student loans
3 incurred for Higher Education and TVET programs, whether administered by the HEIs or
4 TVIs themselves or by the Unified Student Financial Assistance System for Tertiary
5 Education (UniFAST) Board, the CHED or any other government agency or
6 instrumentality, for the duration of the State of Calamity or Emergency as provided in
7 Section 4 of this Act and for thirty (30) days after the lifting of such State of Calamity or
8 Emergency: Provided, That the avilment of the moratorium shall not adversely affect
9 the status of the students concerned with regard to their eligibility for re-enrollment on
10 the succeeding semesters or terms, or their eligibility for graduation: Provided, further,
11 That no penalties or interests shall be collected on the deferred payments made pursuant
12 to this Act: Provided, finally, That nothing in this Act shall be construed to prevent public
13 or private HEIs or TVIs from implementing more favorable forms of pavment relief or
14 assistance to their students, prohibiting students from voluntarily waiving the benefit of
15 the moratorium on student loan payments, or availing assistance or subsidies from the
16 government as provided by law, rules and regulations.

17
18 **SEC. 6. *Implementing Rules and Regulations.*** - Within sixty (60) days from the effectivity
19 of this Act, CHED and the Technical Education And Skills Development Authority shall, in
20 consultation with the Philippine Association of State Universities and Colleges, the
21 Association of Local Colleges and Universities, and the Coordinating Council of Private
22 Educational Associations of the Philippines, or their equivalent institutions, and other non-
23 government stakeholders, promulgate the rules and regulations to effectively implement
24 the provision of this Act.

25
26 **SEC. 7. *Separability Clause.*** - If any provision or part hereof is held invalid or
27 unconstitutional, the remainder of the law or the provision or part not otherwise affected
28 shall remain valid and subsisting.

29

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

4
5 **SEC. 9. *Effectivity.*** - This Act shall take effect fifteen (15) days after its publication in the
6 Official Gazette or in a newspaper of general circulation.

Approved,