


**Memorandum No. JFA-2023-001**

**TO :** DEANS, COLLEGE SECRETARIES, AND HEADS OF UNITS  
STUDENTS  
UP Diliman

**FROM :**   
ERWIN F. AGPADA  
Vice Chancellor for Student Affairs

**SUBJECT :** Moratorium on Student Loans for Academic Year 2023-2024

**DATE :** 08 August 2023

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This is to announce moratorium on unpaid Student Loans for the Academic Year 2023-2024. This is being issued in consideration of students and their families who are experiencing financial and economic difficulty caused by the pandemic.

Specific terms of this moratorium are enumerated as follows:

1. Moratorium on unpaid student loans will allow students with outstanding loans to postpone payment and enroll without needing to file an appeal. Likewise, students may apply for financial assistance notwithstanding previous loan obligations, if any.
2. Interest charges on outstanding loans are also waived for the period of coverage of this moratorium.
3. This moratorium does not preclude the necessity for graduating students with loan obligations to settle their accountabilities as a condition for the release of their diploma, transcript of records, clearance, and other academic credentials from the University.

Students with outstanding loans are encouraged to continue with partial payments to slowly reduce their financial burden in the future.

Students needing to avail themselves of the moratorium may request temporary lifting of their accountability tag in CRS through [osgstudentloan.upd@up.edu.ph](mailto:osgstudentloan.upd@up.edu.ph).

For widest dissemination, please.

Thank you.

CC: Office of Scholarships and Grants  
Office of the University Registrar