

**MEMORANDUM NO. JCGDP-2025-008**

**TO: DEANS, COLLEGE SECRETARIES, and UNIT HEADS  
STUDENTS  
UP Diliman**

**FROM: JOSE CARLO G. DE PANO, Ph.D.**  
Vice Chancellor for Student Affairs

**SUBJECT: Moratorium on Student Loans for Academic Year 2025-2026**

**DATE: 31 July 2025**

This is to announce moratorium on unpaid student loans for the Academic Year 2025-2026. This is being issued in consideration of students and their families who are experiencing financial and economic difficulties caused by the recent calamity.

Specific terms of this moratorium are 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 of 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. Those needing to avail themselves of the moratorium may request temporary lifting of their accountability tag on the 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