




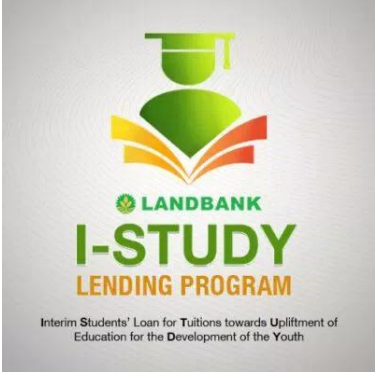
LIST OF STUDENT LOAN INSTITUTIONS

Type of Loan/Grant	Interest Rate and Terms	Loanable Amount	Requirements/Criteria for Eligibility	How to Apply
<p>CHED Student Loan Program for Tertiary Education-Short Term Basis (SLPTE-ST)</p> 	<p>0-6%</p> <p>Immediate repayment; must be paid in 12 months</p>	<p>P 60,000.00</p>	<p>Need to provide parents' income tax return and other government documents</p>	<p>Submit the requirements to the office that's in charge of receiving student loan applications in your university. Your school will then forward your student loan application to the Commission on Higher Education for approval.</p> <p>Once you're approved, CHED will endorse your application to the Development Bank of the Philippines (DBP), which will require you to open a DBP account at its nearest branch.</p>
<p>SSS Educational Assistance Loan Program (EALP)</p>	<p>NG portion – 0%</p> <p>SSS - 6% per annum based on diminishing principal balance until fully paid</p>	<p>Degree Course</p> <ul style="list-style-type: none"> ● Maximum of P20,000.00 per program term or net tuition/miscellaneous fees/assessment balance on cash basis, whichever is lower. ● For a 4-year degree program or its equivalent, the maximum number of availments shall be 8 semesters/12 trimesters/ 16 quarters or a maximum of P 160,000.00 full allocation. ● For a 5-year degree program or its equivalent, the maximum number of availments shall be 10 semester/15 trimesters/20 quarters or a maximum of P 200,000.00 full allocation. <p>Vocational/Technical Course</p>	<p>Member-borrowers who are:</p> <ul style="list-style-type: none"> ● Below 60 yrs. old ● Income is P25,000.00 or below ● With at least 36 posted monthly contributions ● Up to date in the payment of salary/housing loan 	<p>Present the original copy and submit the photocopy of the requirements to the nearest SSS branch. Once the loan is approved, you may claim your check at the Administrative Section of the branch where you applied for EALP.</p>

<p>More Good News for all SSS Members!</p> <p><i>Ngayon, mas madali nang mag-apply ng...</i></p> <h2>SSS EDUCATIONAL ASSISTANCE (EDUC-ASSIST) LOAN PROGRAM</h2> <p>Here's why:</p> <p>Mas mataas na loanable amount</p> <ul style="list-style-type: none"> Maximum loanable amount kada semester o trimester ay P20,000 para sa college degrees at P10,000 para sa vocational at technical courses <p>Easy eligibility requirements</p> <p>Maaari kang sumali, kung ikaw ay active SSS member na:</p> <ul style="list-style-type: none"> May buwanang sahod na hindi hihigit sa P25,000 May 12 posted monthly contributions na ang isang (1) contribution ay nabayad sa loob ng tatlong (3) buwan bago ang petso ng loan application. Kung walang nahulog na isang (1) contribution sa nakalipas na tatlong (3) buwan, maaari itong bayaran at ipakita ang proof of payment. <p>Para sa married SSS members, ang bawat isa sa mag-asawa ay pwedeng mag-avail ng hanggang dalawang (2) beneficiaries, maaaring ito ay:</p> <ul style="list-style-type: none"> SSS member Legal na asawa ng SSS member Anak ng SSS member (kasama ang hindi lehitimong anak) <p>Kung single ang SSS member, maaari itong gamitin ng kapatid (kasama ang half brother/sister). Kapag napili na ang beneficiary, hindi na ito maaaring palitan.</p> <p>Sali Na!</p> <p>Mag download ng application form sa www.sss.gov.ph. Para sa detalye, tumawag sa SSS call center sa 520-6446 to 55 o mag email sa member-relations@sss.gov.ph</p> <p><i>Miyembro, BILIB KAMI SA'YO.</i></p> 		<ul style="list-style-type: none"> Maximum of P 10,000.00 per semester/trimester or net tuition/miscellaneous fees/assessment balance on cash basis, whichever is lower. For a semester program, the maximum number of availments shall be 4 semesters or a maximum of P 40,000.00 full allocation. For a trimester program, the maximum number of availments shall be 6 trimesters or a maximum of P 60,000.00 full allocation. <p>The loan shall be funded on 50:50 basis by the National Government and SSS. Once the EAL is due for repayment, all semester/trimester/quarter releases shall be consolidated including the accrued interests from the actual date of release up to the date of consolidation. The consolidated loan plus maintenance charge shall be the principal loan to be amortized over the repayment term.</p>		
<p>GSIS Education Loan and Computer Loan Programs</p>	<p>Interest rate is 6% per year.</p> <ul style="list-style-type: none"> Education loan: 10 years with a grace period of five years Computer loan: Three years 	<ul style="list-style-type: none"> Education loan: Up to PHP 100,000 per school year Computer loan: Up to PHP 30,000 	<p>Active GSIS members with permanent status and at least 15 years in government service</p>	<p>Contact GSIS through its call center hotline or official Facebook page to inquire about its education loan and computer loan programs.</p>


<p>Pag-IBIG Multi-purpose Loan</p> 	<p>10.5% per year</p> <p>24 months with a grace period of two months</p>	<p>Up to 80% of the member's Pag-IBIG regular savings</p>	<p>Active Pag-IBIG members with at least 24 paid contributions and sufficient proof of income</p>	
<p>AFP Educational Benefit</p>		<p>Scholars enjoy free tuition and miscellaneous fees, a monthly stipend of up to P 20,000.00 per year and food and transportation allowance.</p>	<p>For the dependents of soldiers</p> <p>Requirements:</p> <ul style="list-style-type: none"> ● ORIGINAL o CERTIFIED TRUE COPY ng grades na may pirma ng representative at dry seal ng school ● ORIGINAL Certificate of Enrollment or Registration form ● ORIGINAL Itemized Statement of Account kapag enrolled sa private school ● ORIGINAL Official Receipt ng huling binayaran ng AFPEBSO 	
<p>Philippine Veterans Affairs Office</p>		<p>Payment of school fees not to exceed P 40,000 per year</p> <p>Each veteran is entitled to one educational benefit only</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> ● WWII Veterans ● Philippine Expeditionary Force to Korea (PEFTOK) or Philippine Civic Action Group (PHILCAG) Veteran ● Surviving spouse of an eligible veteran ● Direct descendant of an eligible veteran <p>Requirements:</p> <ul style="list-style-type: none"> ● Proof of Service: Military Service Record/s ● Proof of Filiation: Birth Certificate of the Waivee / Student Ward; 	

			<p>Marriage Certificate of the Waivee's Parent</p> <ul style="list-style-type: none"> ● Waiver: Executed by the veteran's children in favor of the waivee in case the veteran and the spouse are both deceased ● Proof of Identity: Claimant's Valid IDs; Waivee's / Student Ward's IDs and school credentials 	
--	--	--	--	--

<p>LandBank of the Philippines</p>  <p>LANDBANK I-STUDY LENDING PROGRAM</p> <p><small>Interim Students' Loan for Tuitions towards Upliftment of Education for the Development of the Youth</small></p>	<p>Interest Rate</p> <ul style="list-style-type: none"> ● 5% p.a. fixed for the entire term of the loan <p>Penalty For Loan Default</p> <ul style="list-style-type: none"> ● 24% per annum <p>Other Fees</p> <ul style="list-style-type: none"> ● Loan Processing Fee ● Documentary Stamp Tax <p>Collateral</p> <ul style="list-style-type: none"> ● Clean <p>Credit Enhancer</p> <p>Any of the following:</p> <ul style="list-style-type: none"> ● Issuance of PDCs for the scheduled loan repayments 	<ul style="list-style-type: none"> ● Maximum loan amount shall be the equivalent of 1 school year or 2 semesters, or P150,000 per student but not more than P300,000 per borrower and which shall be based on the submitted school-issued Enrolment Assessment Form/Registration Form with Schedule of Assessed Enrolment Fees ● Included in the maximum loanable amount per borrower of P300,000 is a loan amount of up to P50,000/student to finance the purchase of gadget 	<p><u>Pre-processing Requirements:</u></p> <p>1. Parents, guardians or benefactors or co-borrower</p> <ul style="list-style-type: none"> ● Duly accomplished loan application Form <p>For salaried individuals:</p> <ul style="list-style-type: none"> ● Certificate of Employment or Contract of Employment ● Copy of 3 months' latest pay slip ● Latest BIR-filed Income Tax return <p>For self-employed:</p> <ul style="list-style-type: none"> ● Copy of Business Permit ● Latest BIR-filed Income Tax Return ● Valid Government-issued ID ● Proof of billing address and payment record from at least utility/service companies 	<p>Submit the student loan requirements to the nearest LANDBANK lending center. Once your loan is approved, you'll be required to open a LANDBANK deposit account where the funds will be credited. Additional documents should also be submitted to the bank before the loan amount is released and after enrollment.</p>
--	--	---	--	--

	<ul style="list-style-type: none"> • Credit Life Insurance up to the extent of the loan obligation <p>Repayment Terms</p> <p>For the Short Term Loan:</p> <p>Principal and Interest shall be payable on maturity date of the PN</p> <p>For the Term Loan:</p> <ul style="list-style-type: none"> • Interest shall be payable quarterly during the grace period • Equal monthly amortization (principal plus interest) after the 1 year grace period 		<p>2. Students</p> <ul style="list-style-type: none"> • Admission slip or Enrollment Form with Student ID issued by an educational institution or technical vocational institution (for incoming student) or proof of enrollment (present or latest enrollment or registration form for continuing student) • Form 138 or Certified True Copy of Grades during previous semester attended • Certificate of Good Moral Character from the dean or guidance counselor or any authorized personnel from the school • Schedule of payment of school fees and other enrollment-related expenses for the subject school semester or school year, as the case maybe, duly certified by the registrar or authorized personnel of the educational institution 	
--	--	--	--	--

NGO

Type of Loan/Grant	Interest Rate and Terms	Loanable Amount	Requirements/Criteria for Eligibility	How to Apply
<p>Bukas.ph</p> 	<p>1.5% Monthly Interest Rate The monthly interest rate is the small fee charged every month for the unpaid amount borrowed. Compared to credit cards and other similar services, our rates are lower.</p> <p>3% Origination Fee This is a one-time only processing fee that we charge to keep our operations going. This will be included in your monthly payments so you don't need to pay upfront.</p> <p>12 Monthly Installments To minimize the amount paid monthly, all installment plans are payable in 12 months. If you would like to pay in fewer months, you may pay in advance without any additional costs.</p>	<p>Up to 100% of your tuition, laboratory fees, miscellaneous fees, and other enrollment fees</p>	<p>Filipino undergraduate and graduate (masters, doctorate, law, and medicine) students enrolled in Bukas' partner schools and with a guardian or guarantor aged 21 and above. Parents may also apply on behalf of qualified students.</p>	<p>Register for an account on the Bukas.ph website (app.bukas.ph/register), complete your profile, and fill out an online application form. You'll also need to upload an image of each requirement. Wait for a text message from Bukas about your loan approval.</p>
<p>InvestEd.ph</p>	<p>27% to 35% per year (2.3% to 2.9% per month)</p> <p>Customized loan repayment plan based on the student's needs and financial situation</p>	<p>PHP 10,000 to PHP 100,000 (depending on student's financial need and other factors)</p>	<p>Filipino students 18 years old and above who are enrolled in a university in the Philippines and in their last two years of college</p>	<p>Create an account on the InvestEd website and fill out an online application form. Within two to five days, you'll receive the results of your student loan application.</p> <p>If you qualify, you'll undergo a 20-minute phone interview with a loan officer. An InvestED representative will ask you to submit documents such as valid government-issued ID, proof of address, and proof of academic status.</p>

				Once approved, your loan amount will be released via your mobile wallet or bank account. For tuition and gadget loans, the funds are paid directly to the school or equipment supplier/merchant.
BDO Personal Loan	25.98% to 26.76% per year (1.25% to 1.30% monthly add-on rate) Six to 36 months	Minimum of PHP 10,000	Filipinos and foreign residents in the Philippines aged 21 to 70 with at gross annual income of at least PHP 180,000 (employed) or PHP 400,000 (self-employed)	Submit the personal loan requirements at any BDO branch.
CITI Personal Loan	26.9% per year One to five years	PHP 100,000 to PHP 2 million	Filipinos and foreign residents in the Philippines aged 21 to 65 with a taxpayer identification number (TIN), credit card, and minimum gross annual income of PHP 250,000	
BPI SIP Loan for School	16.22% to 31.32% per year Three to 12 months	Up to your available BPI credit card limit	Parents with BPI credit cards whose children are enrolled in BPI's partner schools	Simply use your BPI credit card when paying for tuition at a BPI-accredited school. You'll be billed your monthly amortization over a period of up to 12 months based on your chosen loan term.

Sources/Links:

- CHED Student Loan Program | Student Loan Program Short-Term Application Form
- SSS Educational Assistance Loan Program | SSS EALP Application Form
- GSIS lines up 3 new loan programs (Philippine News Agency, September 1, 2020)
- LANDBANK I-STUDY Program
- BDO Personal Loan
- BPI SIP for School | Accredited Schools for BPI SIP
- Bukas Tuition Installment Plan
- InvestEd Student Loan
- <https://www.facebook.com/afpebso/>
- <https://pvao.gov.ph/educational-benefit/>