

## EDUCATION □

# The mechanics of 'study now, pay later'

THE Educational Assistance Plan, more popularly known as the "Study Now, Pay Later" project, covers all unmarried Filipino citizens, not over 25 years old, who want to pursue college, vocational or technical studies; the plan also covers all students enrolled in priority courses.

Educational loan funds are administered by each participating funding institution. Each institution issues its own procedural guidelines for giving loans, for loan repayment and for interest rates. In due time, the Policy Making Council for the educational loan plan shall standardize operational procedures.

The Educational Loan Guarantee Fund (made available by the government for lending institutions to use in case of defaults in payment), earnings of the guarantee fund, donations, legacies, grants-in-aid, and other contributions are administered by the Policy Making Council. No part of the guarantee fund is spent for administrative purposes.

**Qualifications.** Besides being single and not being over 25 years old, an applicant must: 1) enrol or be enrolled in any of the courses preferred by the loan assistance program; 2) be in good health as shown by a medical certificate issued by a government physician; 3) be of good moral character and must not have been subject to any disciplinary action, as attested by the head of the registrar of the secondary school he came from; 4) be a dependent on parents or guardians with a gross family income of not more than P12,000 per annum; 5) have no other source of support than what his parents or guardian can provide; 6) have no government or private scholarship grant and have no grant-in-aid. If the applicant is entering the freshman year, he must: 1) belong to the upper 25 percent of his high school graduating class; 2) have qualified in the NCEE, if pursuing a college course, and have obtained a score not lower than 50 percentile rank. If the applicant is already enrolled in a priority course, he must not have failed in any subject in the semester immediately preceding the application for a loan and must have obtained a weighted average of at least 2.5 or its equivalent.

**Preferred Courses.** The preferred college courses are: AB Economics; BS Agriculture, major in Agronomy, Plant Pathology, Animal Husbandry, Agricultural Economics, Agricultural Botany, or Soils; BS Fisheries, major in Fishing Technology, Inland Fisheries, Marine Fisheries; BS Forestry, major in Forest Biological Sciences, Forest Resources Management, Forestry Extension, or Wood Sciences and Technology; BSS in Agricultural Business, Agricultural Engineering, Agricultural Chemistry, Agricultural Education, Agricultural Extension, Veterinary Medicine, Mining Engineering, Sanitary Engineering, Industrial Education, Geology, Industrial Chemistry, Rural Sociology, Food Technology, Marine Biology, Sugar Technology, Chemical Engineering, Civil Engineering, Metallurgical Engineering, Electrical Engineering, Geodetic Engineering, Aeronautical Engineering, Electronics and Communication Engineering, Mechanical Engineering, Marine Transportation, Management Engineering, Industrial Technology, Management of Small-Scale Industries, Chemistry, Physics, Mathematics, Statistics, Textile Technology, Rubber Technology.

The preferred technical or vocational courses are: Wood-Pattern Making, Auto Mechanics, Welding Technology, Electronics, Mechanics, Diesel Technology, Sheet Metal Technology, Automotive Technology, Industrial Technology, Computer Key Punching, Machine Shop Technology, Radio/TV



A chance for the poor youth.

Technicians, Radio Communication and Aircraft Technician.

**Loan Schedules and Options.** The maximum amounts of loans allowed are: 1) Tuition and other enrollment fees, P800; 2) Books and other school supplies, P500; 3) Board and lodging, P2,500; 4) Uniforms and other personal expenses, P200.

A borrower has the following options: 1) A full loan covering school, living, and other expenses; 2) a loan for school expenses only; 3) a loan for living expenses only; 4) a loan for just a single item in the loan schedule, like a loan for board and lodging or for tuition and other enrollment fees only. The borrower may apply for an amount less than the maximum amount allowed for each item.

The manner of loan releases, as determined by each lending institution, should not make it difficult for the student to get enrolled, secure his school needs, or pay his obligations on time. The borrower may apply, in succeeding years, for a change in loan schedules and amounts.

**Conditions of Assistance.** A grantee must immediately enrol in the semester immediately following the approval of his loan. The loan grant shall continue on the following conditions: 1) The grantee shall carry, each semester, the full load prescribed for his course of study, unless extraordinary circumstances call for an underload; 2) Each grantee should not drop a subject if it results in an underload; 3) A grantee shall not transfer to another course unless allowed by the Policy Making Council; 4) If a grantee is reasonably unable to enrol for a period not exceeding one curricular year, his loan privilege may continue when he resumes his studies; 5) Each grantee must maintain a weighted average of at least "2.75" or its equivalent during each academic year; 6) Each grantee must not get a grade of "5" or its equivalent in more than two subjects every academic year and any grade of "4" or INC, or the equivalents must be removed or completed prior to the next registration period (a grantee who gets a grade of "5" or its equivalent in more than two subjects in one academic year may still be given loan assistance if he gets a general weighted average of at least "2.5" or its equivalent); 7) The grantee must not have been subjected to disciplinary action involving more than one month suspension.

If a loan grantee is awarded a

scholarship or another government grant, his educational loan assistance shall be terminated, but he shall be obligated to pay back the loans that had been given him.

**Repayment Schedule.** Upon employment following graduation, the grantee must pay the loan and the accrued interest, under the terms provided in his loan agreement with the lending institution. To insure regular payments of loans, a payroll check-off system will be established by the Policy Making Council.

In case of noncompletion of the course, or nonemployment after graduation, the grantee shall be liable for repayment of the loan given him, including accrued interest.

**Placement.** The public employment office of the Bureau of Employment Services of the Department of Labor will assist graduated grantees in looking for jobs. The employment office will also assist the funding institutions in collecting repayment from employed graduates.

**Loan Processing.** To handle loan applications, a Processing Unit has been organized in each Regional and Division Office. Each unit approves or disapproves all applications submitted. Within thirty days after each school year opening, all

processing units shall submit to the Office of the Secretary of the Department of Education and Culture a report on all the applications processed including the names of all applicants.

**Secretariat.** An inter-agency secretariat assists the Policy Making Council in implementing the educational assistance plan. The secretariat consists of representatives from the agencies composing the Policy Council, a representative of each participating lending institution, and other members chosen by the Council.

The secretariat is given staff support by the Department of Education and Culture. Its administrative and operational expenses are provided by the annual appropriation for the DEC, according to PD 932.

**Enrolment.** To enable grantees to enrol in the first semester of school year 1976-1977, the GSIS and SSS have made P5 million of their investible funds available. Other participating funding institutions may also make available loan funds for school year 1976-1977 in such amounts as their respective government boards may determine. By school year 1977-1978, all lending institutions will make loan funds available according to their commitments under PD 932. □



## CSC bans personal follow-ups

FROM 1962 to 1966, three memorandum circulars have been issued by the Office of the President prohibiting the handcarrying and personal follow-up of official communications in government offices. But it seemed there had been laxity in complying with these circulars. Thus, the Civil Service Commission (CSC) issued on May 28 this year a circular reiterating the same prohibition.

The circulars seek to prevent: infidelity in the custody of official documents, loss of official papers, exercise of improper or undue influence, delay in the disposition of other papers and loss of manhours at work. Any violation indicates to a great extent lack of confidence in the capacity of an office for expeditious action, which runs contrary to Memo circular dated August 13, 1962 by the CSC. Titled "Requiring Prompt Action on Official Papers by all Agencies of the Government," it states that there is no reason for the delay in the consideration or dispatch of official papers.

All heads of departments, bureaus and offices, including government-owned or -controlled corporations are enjoined to see to it that the provisions of the circulars that emanated from the CSC and the Office of the President are brought to the attention of, and strictly complied with, by officials and employees under them.

Likewise, in order to fully follow the provisions of the circular, all departments, bureaus and offices are required to keep a register of all persons who come and visit them, which shall show their names and signatures, the positions and offices in which they are employed, whether government or private, the nature or purpose of their visit, and the description of the papers or correspondence they handcarry or are following up. Such register should be kept by all units of an office which receive visitors or callers.

Any government official or employee found to have violated the prohibition shall be subject to administrative action. □