



Republic of the Philippines
Department of Education
Region VIII
SCHOOLS DIVISION OF CALBAYOG CITY

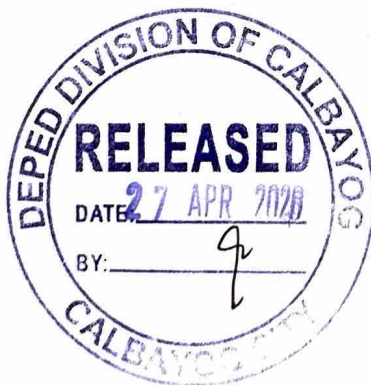
April 27, 2026

DIVISION MEMORANDUM
No. 71, s. 2026

**DISSEMINATION OF MEMORANDUM TITLED GSIS BALIK GINHAWA PROGRAM
(LOAN MORATORIUM THROUGH REFUND)**

TO: Assistant Schools Division Superintendent
Chief Education Supervisors
Education Program Supervisors
Public Schools District Supervisors
School Heads (Elementary & Secondary)
Teaching and Non-Teaching Personnel
All Others Concerned

1. Attached is a Memorandum dated April 16, 2026 titled "GSIS Balik Ginhawa Program (Loan Moratorium through Refund)", which is self-explanatory.
2. For information and guidance of all concerned.



MARGARITO A. CADAYONA, JR.
MARGARITO A. CADAYONA, JR. PhD, CESO VI
Schools Division Superintendent
S.O No. 027 s. 2026



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Republic of the Philippines
Department of Education
OFFICE OF THE SECRETARY

MEMORANDUM

TO : **Undersecretaries
Assistant Secretaries
Bureau/Service Directors
Regional Directors
Schools Division Superintendents
Public Elementary and Secondary School Heads
All Others Concerned**

FROM : **ATTY. FATIMA LIPP D. PANONTONGAN**
Undersecretary and Chief of Staff
Office of the Secretary

SUBJECT : **GSIS Balik Ginhawa Program (Loan Moratorium through Refund)**

DATE : April 16, 2026

The Government Service Insurance System (GSIS) has introduced the **Balik Ginhawa Program**, also known as the Loan Moratorium Through Refund (LMTR), to provide immediate financial relief to qualified members and pensioners. Under this program, GSIS refunds the equivalent of up to three months of loan amortizations previously remitted, which is released as a lump-sum cash refund.

The Balik Ginhawa Program covers **all GSIS loan types**, provided that there are valid and posted remittances during the covered period from December 2025 to February 2026 (three months). No additional interest or penalty will be imposed. However, the loan term will be extended by up to three months, depending on the number of months refunded.

Qualified members may apply through the **GSIS Touch mobile application** by selecting LMTR under the Member's Request Form for Loans. Once approved, the refund shall be credited within three working days to the employee's GSIS Unified Multi-Purpose Identification (UMID) card.

Please note that applications may be filed until October 31, 2026 only.

For further details, please refer to the attached updated **Frequently Asked Questions** as of April 11, 2026. Department of Education personnel may also coordinate with their respective GSIS agency authorized officers, any GSIS Branch, or email at balikginhawa@gsis.gov.ph.

Please be guided accordingly.

Attachment: As stated.