



Republic of the Philippines  
OFFICE OF THE PRESIDENT  
**COMMISSION ON HIGHER EDUCATION**



**CHED MEMORANDUM ORDER**

No. 56  
Series of 2012

**SUBJECT : REVISED IMPLEMENTING GUIDELINES FOR THE STUDENT FINANCIAL ASSISTANCE PROGRAMS (StuFAPs) OF THE COMMISSION ON HIGHER EDUCATION (CHED)**

In consonance with the mandate of the Commission on Higher Education as provided for in Article XIV, Section 1 of the Philippine Constitution "to protect and promote the right of all citizens to quality education at all levels and shall take appropriate steps to make such education accessible to all" and Article XIV, Section 2(3) "to establish and maintain a system of scholarship grants, student loan programs, subsidies, and other incentives which shall be available to deserving students in both public and private schools, especially to the underprivileged", the Commission en Banc approved the Revised Implementing Guidelines for the CHED Student Financial Assistance Programs (StuFAPs) by virtue of Resolution No. 638-2012 dated December 19, 2012.

**I. Objectives**

The general objective of the revised guidelines is to rationalize the administration and implementation of CHED Student Financial Assistance Programs (StuFAPs). Specifically, it aims to:

1. Select the poor and deserving scholars/grantees;
2. Ensure that the scholars/grantees are enrolled in duly authorized higher education institutions and in identified priority programs; and
3. Ascertain that the StuFAPs are properly administered and implemented.

**II. Coverage**

The revised guidelines shall apply to the following programs:

**A. Scholarship**

Full Merit (FS) – This refers to the State Scholarship Program (SSP) intended for graduating high school students whose general

weighted average is at least 90% in the third year and at least 90% in the first three grading periods of the fourth year. They are to enroll either in public or private HEIs.

**Half Merit (HS)** – This refers to the Private Education Student Financial Assistance (PESFA) intended for graduating high school students whose general weighted average is at least 85% in the third year and at least 85% in the first three grading periods of the fourth year. They are to enroll in degree programs in private HEIs.

The above scholarship programs can also be availed by students belonging to the following: persons with disabilities (PWDs), solo parents and their dependents, members of cultural minority, members of the hill tribe and senior citizens, if qualified.

#### B. Grants-in-Aid

**Tulong Dunong (TD)** – This is intended for graduating high school students whose general weighted average is at least 80% in the third year and at least 80% in the first three grading periods of the fourth year. This program can be availed by students belonging to the following: persons with disabilities (PWDs), solo parents and their dependents, members of cultural minority, members of the hill tribe and senior citizens, if qualified.

**DND-CHED-PASUC Study Grant (DCP)** – This is intended for qualified dependents of military personnel of the Armed Forces of the Philippines who were killed in action, discharged due to complete disability combat related and those who are in active service subject to admission requirements of accepting State Universities and Colleges (SUCs). The specific guidelines pertaining thereto are contained in the Implementing Rules and Regulations of the Department of National Defense (DND) – Commission on Higher Education (CHED) – Philippine Association of State Universities and Colleges (PASUC).

**OPAPP-CHED Study Grant Program** – This is intended for authenticated or amnestied former rebel and individual members of groups with existing peace agreements with the government or their next of kin who cannot afford to study in college due to financial constraints. Only one slot can be availed by the qualified former rebel or his/her designated qualified next of kin beneficiary. The specific guidelines pertaining thereto are contained in the Joint Memorandum Circular of CHED and The Office of Presidential Adviser on Peace Process (OPAPP).

**CHED Special Study Grant Program for Congressional Districts (CSSGPCD)** – This is intended for poor and deserving students from the different Congressional Districts and those recommended

by Party Lists. They are to enroll in degree programs at any curriculum year level, preferably in public HEIs.

CHED Senate Study Grant Program (CSSGP) - This is intended for poor and deserving students selected by the Office of the Senators. They are to enroll in degree programs at any curriculum year level, preferably in public HEIs.

**C. Study Now Pay Later Plan**

This educational loan is intended to provide financial assistance to deserving students who are enrolled or to enroll in a degree program at any curriculum year level in private HEIs. The revised guidelines pertaining thereto are contained in existing CHED Memorandum Order.

**III. Qualification Requirements**

The following are the qualification requirements for student applicants:

1. Must be a Filipino citizen of good moral character.
2. Must not be more than 30 years of age at the time of application except for senior citizens.
3. Must be a high school graduate or a candidate for graduation.
4. Must have a combined annual gross income of parents/guardian not to exceed Three Hundred Thousand Pesos (PhP300,000.00). For those who are exempted from filing income tax, there should be a Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR). For OFW and Seafarers, a latest copy of contract or proof of income.
5. Must not be a recipient of any government scholarship and financial assistance.

**IV. Application Procedures and Documentary Requirements**

The student applicants for the Scholarship programs, SNPLP and all other Grants-In-Aid programs except CSSGP, DCP and OPAPP-CHED Study Grant Program, submit to CHED Regional Office concerned the accomplished CHED StuFAPs Application Form (OSS Form1) with the following documentary requirements for evaluation purposes:

1. Accomplished StuFAPs Application OSS Form 01;
2. Duly certified High School Report Card for third year and grades for the first three grading periods for fourth year;
3. Latest Income Tax Return (ITR), Certificate of Tax Exemption or Copy of Contract or proof of income of parents/guardian from BIR;
4. Certificate of good moral character from the high school principal/guidance counselor.



In the case of student applicants for the following StuFAPs, they shall apply directly to the office/agency concerned:

Program	Office/Agency Concerned
DND-CHEd-PASUC Study Grant	Department of National Defense
OPAPP-CHEd Study Grant Program for Rebel Returnees	Office of Presidential Adviser on Peace Process
CHEd Special Study Grant Program for Congressional Districts	House of Representatives
CHEd Senate Study Grant Program	Office of the Senate

#### V. Selection Criteria

In the selection of scholars under the scholarship programs and grantees under the GIA programs, the following percentage distribution shall be used in the ranking:

Criteria	Percentage Allocation
Average grade of third year level and average of the first three grading periods of fourth year level	50
Combined annual income of parents/guardian	35
Number of siblings in the family	15
Total Percentage	100

#### VI. Financial Benefits

The package of financial assistance to scholars and grantees shall be six (6) semesters for a three (3) year program, eight (8) semesters for a four (4) year program or ten (10) semesters for a five (5) year program. The amount of financial benefits per academic year are as follows:

1. Scholarship Program
  - Full Merit - Php 30,000.00
  - Half-Merit - Php 15,000.00
2. Grant-in-Aid Program
  - Tulong Dunong - Php 12,000.00
  - DND-CHEd-PASUC - Php 5,000.00
  - OPAPP - Php 10,000.00
  - CSSGPCD - Php 5,000.00
  - CSSGP - Php 5,000.00
3. Study Now Pay Later Plan - Php 15,000.00



## **VII. Rules to be Observed by Scholars and Grantees**

Scholars and grantees shall observe the following rules:

- a. Enroll in duly authorized higher education institutions and in identified priority programs;
- b. Maintain a general weighted average (GWA) of 2.5, B or 80% for scholars and passing grade for grantees;
- c. Carry a full semester load and finish within the normal duration of the course or curricular program;
- d. Transfer only in duly authorized higher education institutions and in identified priority programs upon approval of concerned CHED Regional Office;
- e. Allow to defer enrolment during the semester for meritorious reasons for not more than one academic year in the whole duration of the academic program; and
- f. Shall render at least two (2) years return service within the Philippines after graduation for Full Merit scholars and one (1) year for Half Merit scholars.

## **VIII. Termination of Scholarship/Grant**

The grounds for termination of scholarship and grant are as follows:

- a. Failure to maintain a GWA of 2.5, B or 80% for scholars and a passing grade for grantees within a given semester;
- b. Dropping out from school without notifying the CHEDRO concerned;
- c. Deferment of scholarship/grant without approval from CHEDRO; and
- d. Semestral load is below the regular number of subjects or units prescribed by the HEI; and
- e. Transferring to another HEI/academic program without written approval from the CHEDRO.

## **IX. Administration of StuFAPs**

- A. Duties and Responsibilities of Offices/Institutions involved in StuFAPs Implementation

The following are the duties and responsibilities of Offices in CHED-Central Office, CHEDROs and HEIs relative to the administration of StuFAPs:

### **Office of Student Services (OSS):**

1. Orient the CHEDROs on the StuFAPs policies, standards and guidelines;
2. Determine slot allocation by type of StuFAPs per region and issue memorandum thereto to CHEDROs;



3. Review/consolidate masterlists/reports submitted by CHEDROs;
4. Obligate payment to CHEDROs for one (1) academic year based on the submitted first semester masterlist to facilitate the disbursement of financial benefits to the scholars, grantees and student borrowers subject to the submission of the actual number of beneficiaries
5. Recommend to HEDFS/AFS the sub-allotment of funds to CHEDROs for one (1) academic year based on slots allocation per region;
6. Recommend to HEDFS/AFS transfer of funds to CHEDROs for one (1) academic year based on submitted masterlist of scholars and grantees and facilitate processing thereof;
7. Gather and consolidate reports on StuFAPs data and utilization of slots and fund allocation;
8. Monitor the CHEDROs' implementation and administration of StuFAPs by the CHEDROs and HEIs with enrolled StuFAPs grantees; and
9. Manage and maintain a substantial database of StuFAPs.

**Administrative and Finance Service (AFS) / Higher Education Development Fund Secretariat (HEDFS)**

1. Inform OSS on the approved budget allocation for StuFAPs;
2. Obligate/Sub-allot funds to CHEDROs for one (1) academic year based on slots allocation per region as recommended by OSS;
3. Transfer the funds to CHEDROs based on masterlist of scholars or grantees as recommended by OSS; and
4. Monitor and reconcile fund utilization by CHEDROs in coordination with OSS.

**CHED Regional Offices (CHEDROs)**

1. Advocacy Campaign of CHED StuFAPs through internet, memorandum, brochures, flyers and other medium of information dissemination;
2. Evaluate documents of student applicants;
3. Determine qualified applicants and rank them using the selection criteria;
4. Issue notice of award to qualified applicants based on results of ranking and slot assignment;
5. Orient the scholars and grantees of their obligations/duties and responsibilities;
6. Act on termination of scholarship and grant; determine, approve and submit to OSS replacement of scholars and grantees based on voluntary withdrawal by the grantee of the grant awarded, dropped out from school and termination of grant due to poor academic performance. Replacee must be taken from the approved ranklist and can avail the remaining duration of the grant of the replaced grantee, except for grantees under DND-CHED-PASUC, OPAPP and CSSGP-CD/Senate programs.



7. Act on requests of scholars and grantees for transfer to another school, deferment, shifting of course, and requests on other relative concerns;
8. Provide HEIs with masterlist of grantees for proper identification of beneficiaries;  
Collect from the Registrars of participating HEIs certification of enrollment or registration of new and ongoing scholars and grantees and grades for the previous semester for ongoing scholars and grantees and list of StuFAPs graduates;
9. Obligate and release financial benefits for one (1) academic year to scholars and grantees either to the schools or individual;
10. Submit to OSS data or information on status of scholars and grantees of the different StuFAPs as required based on the following schedules of submission:

<b>Data/information</b>	<b>Deadline of Submission</b>
Masterlist and Ranklist	April
Semestral Status Report by Curriculum year Level, by Discipline, by Gender, by Province and Congressional District, Type of Institution	November and April
Data on deferment, terminated, dropped-out, transferred, waived, graduates	December
Data on graduates per school year	April

11. Manage and maintain a substantial database of StuFAPs.

#### **Participating Higher Education Institutions**

1. Submit to CHEDROs certification of enrollment or registration of new and ongoing scholars and grantees and grades for the previous semester for ongoing scholars and grantees;
2. Release to scholars and grantees their financial benefits transferred by CHEDROs;
3. Submit to CHEDRO liquidation reports on the disbursement of fund received for payment of financial benefits of scholars and grantees;
4. Submit to CHEDRO data or information on scholars and grantees of the different StuFAPs as needed;
5. Provide guidance and counseling services and assistance in job placement of scholars and grantees; and
6. Manage and maintain a substantial database of StuFAPs.



## B. Monitoring of StuFAPs Implementation

The CHEDROs and OSS shall conduct regular monitoring of StuFAPs implementation. The focus of the CHEDROs shall be on the implementation of StuFAPs by HEIs and status of scholars and grantees while the OSS shall monitor the implementation of StuFAPs, validate data on scholars and grantees, and utilization of slots in the region.

## C. Distribution of Administrative Cost

In the implementation of StuFAPs, the 3% administrative cost shall be distributed as follows:

2.75% for CHED Regional Offices; and

a. 0.25% for the Office of Student Services

These shall be used for related expenses such as:

- a. Office supplies and materials
- b. Communication
- c. Transportation/travel
- d. Maintenance/repair of equipment
- e. Purchase of IT equipment
- f. Meals for meetings and conferences
- g. Attendance to trainings and seminars
- h. Printing of information materials
- i. Sourcing out of job order services to assist, and
- j. Other incidental expenses.

## X. CALENDAR OF ACTIVITIES FOR THE SELECTION OF SCHOLARS AND GRANTEES AND PAYMENT OF FINANCIAL BENEFITS

PERIOD	ACTIVITIES	OFFICES/PERSON CONCERNED
January	Determination of new and on-going slot allocations for the different StuFAPs for the incoming academic year	OSS
January-February	Issuance of Slot Allocation to CHEDROs with corresponding Award Numbers	OSS
	Call for the submission of application for CHED StuFAPs to concerned CHEDROs	CHEDROs





February to March	Submission of application	Student applicants
	Acceptance of application documents from student applicants	CHEDROs
	Evaluation of documents of student applicants	CHEDROs
April	Determination of qualified applicants and ranking using the selection criteria	CHEDROs
	Issuance of notice of award to qualified applicants based on results of ranking	CHEDROs
	Submission of confirmation of acceptance of grant	Scholars and grantees
	Submission to OSS the approved masterlists and ranklist of new qualifiers together with complete list of new applicants. Also submit data on graduates per school year	CHEDROs
	Submission of recommendation to HEDFS/AFS for sub-allotment of funds to CHEDROs for one (1) academic year based on slots allocation per region	OSS
	Obligate payment to CHEDROs for one (1) academic year	OSS
	Obligate/Sub-allot funds to CHEDROs for one (1) academic year based on slots allocation per region as recommended by OSS	AFS/HEDFS
	Submission of recommended scholars and grantees to HEDFS/AFS for the transfer of funds to CHEDROs	OSS



May	Transfer of funds to CHEDROs as recommended by OSS	AFS/HEDFS
	Submission to CHEDROs of Grades for the previous semester of on-going scholars and grantees	HEIs Registrars
	Obligate and process payment of financial benefits to new and on-going scholars and grantees either to the schools or individual	CHEDROs
	Release of financial benefits to scholars and grantees either to the schools or individual	CHEDROs

<b>First Semester</b>		
May to June	Enrolment of scholars and grantees in HEIs	Scholars and Grantees
On or before June 30	Submission to CHEDROs Certificate of Enrolment/Registration	HEIs Registrars
July	Orientation of new scholars and grantees	CHEDROs
	Determination and submission of recommendation to OSS replacement of scholars and grantees based on voluntary withdrawal by the grantee of the grant awarded, dropped out from school and termination of grant due to poor academic performance.	CHEDROs
	Refund of unutilized financial benefits for new and on-going scholars and grantees who did not enroll and for those who did not meet the grade requirements	HEIs
September	Submission of recommendation to HEDFS/AFS transfer of funds to CHEDROs based on submitted 1 <sup>st</sup> Semester masterlist of scholars and grantees and facilitate processing thereof	OSS



October	Transfer of funds to CHEDROs based on masterlists of scholars or grantees as recommended by OSS	AFS/HEDFS
	Processing of payment of financial benefits to new and on-going scholars and grantees	CHEDROs
	Release of financial benefits to scholars and grantees either to the schools or individual	CHEDROs

<b>Second Semester</b>		
October to November	Enrolment of scholars and grantees in HEIs	Scholars and Grantees
On or before November 30	Submission to CHEDROs of Grades for previous semester of on-going scholars and grantees	HEIs Registrars
December	Determination and submission of recommendation to OSS the following data: 1) replacement of scholars and grantees based on voluntary withdrawal by the grantee of the grant awarded; 2) dropped out from school; 3) termination of grant due to poor academic performance; 4) deferment; 5) transferred; 6) waived; and 7) graduates	CHEDROs
	Refund of unutilized financial benefits for new and on-going scholars and grantees who did not enroll and for those who did not meet the grade requirements	HEIs



## **XI. Transitory Provisions**

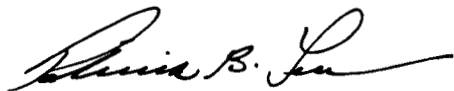
Upon issuance of this CMO, all concerned shall comply with the policies, standards and guidelines on CHED StuFAPS.

All provisions in previous issuance inconsistent with this revised CMO are deemed, repealed, revoked, and/or rescinded accordingly.

The implementation of the revised CMO shall commence effective Academic Year 2013-2014.

For the proper guidance and strict compliance of all concerned.

Issued this 28<sup>th</sup> day of December 2012, Quezon City.



**PATRICIA B. LICUANAN, Ph.D.**  
Chairperson

