

Republic of the Philippines

SOCIAL SECURITY SYSTEM **EDUCATIONAL ASSISTANCE LOAN PROGRAM (EALP)**

PLEASE READ THE INSTRUCTIONS & REMINDER AT THE BACK OF THE FORM AND THE ATTACHED TERMS & CONDITIONS BEFORE ACCOMPLISHING THIS

MLP-01338 (06-2017)

APPLICATION THIS FORM MAY BE REPRODUCED AND IS NOT FOR SALE. THIS CAN ALSO BE DOWNLOADED THRU THE SSS WEBSITE AT www.sss.gov.ph.

FORM. PRINT ALL INFORMATION IN CAPITAL LETTERS AND USE BLACK INK ONLY .										
PART I - TO BE FILLED OUT BY MEMBER-BORROWER										
A. MEMBER-BORROWER DATA Type of fall daddload and application is initial regulacement of sponsor										
TYPE OF EALP APPLICATION Initial Subsequent				TO BE FILLED OUT IF EALP APPLICATION IS INITIAL/REPLACEMENT OF SPONSOR REPAYMENT TERM IN YEARS						
Replacement of Sponsor				VICIVI II	□ 2	S 3	□ 4	□ 5		
Existing Sponsor: Name			CIVIL S	TATUS				1000		
<u> </u>	1.1	T								
SS No. COMMON REFEREN	OF NUMB	ED :::	☐ Sing		Married	☐ Othe		0		
SS NUMBER COMMON REFEREN	CE NUMBI	ER (IF AN	γ) . I	DATE	OF BIRTH (MMI	DDYYYY)	TAXPAYER ID N	O. (IF ANY)		
NAME: (LAST NAME)	/EIDST	NAME)			/MIDDLE A	AME	1.0	/OLIFEIX)		
NAME (LAST NAME) (FIRST NAME) (MIDDLE NAME) (SUFFIX)										
HOME ADRRESS (RM./FLR./UNIT NO. & BLDG. NAME) (HOUSE/LOT & BLK. NO.) (STREET NAME)										
TOTAL PROPERTY.										
(SUBDIVISION) (BARANGAY/DISTRICT/LOC	ALITY)		(CIT	Y/MUNICIPA	ALITY)		(PROVINCE)	ZIP CODE		
MAILING ADDRESS (RM./FLR./UNIT NO. & BLDG. NAME)			()	HOUSE/LO	T & BLK. NO.)		(STR	EET NAME)		
(SUBDIVISION) (BARANGAY/DISTRICT/LOC	ALITY)		(CIT	Y/MUNICIPA	ALITY)		(PROVINCE)	ZIP CODE		
			(,		(**************************************	ZIP CODE		
TELEPHONE NUMBER(AREA CODE+TEL. NO.) MOBILE/CELLPHON	E NUMBER	?	E-N	AIL ADD	DRESS					
	1 1 1	1.1								
FOREIGN ADDRESS (IF APPLICABLE)					COUNT	RY		ZIP CODE		
		ATA (if o			-borrower)			and the second second		
SS NUMBER DATE OF BIRTH (MM)	DDYYYY)	AG	E RELATI	ONSHIP	TO MEMBER	R-BORROWE	R	X		
				Legal S	Spouse		Child	Sibling		
NAME (LAST NAME)	(FIRST	NAME)			(MIDDLE N	IAME)		(SUFFIX)		
C. MEMBER-BORROWE							-1-1-1-1-1-1			
I certify that all information provided in this form and supportin I further certify that my monthly salary/income is not more than						ation are com	plete, true and co	rrect.		
I agree with the TERMS AND CONDITIONS of the Educational						pplication				
4. I unconditionally promise to pay the Social Security System (S						• •	the EALP.			
PRINTED NAME	-		SIGNAT	UDE		. <u> </u>	DAT			
If member-borrower cannot sign, fingerprints must be affixed of	n the signa	ature por		- 100 P	nessed by the	SSS receiving	DATI nersonnel			
D. BENEFICIARY'S							personner.			
1. I certify that I am the beneficiary of this EAL, and I bind myself	as a co-bo	rrower th	hereto.		11117777	1 1 2 2				
2. If, for any reason, the member-borrower fails to pay 6 consecu	itive month	ly amorti	zations, I ur	conditio	nally promise	to pay the SS	S any outstanding	EAL balance, subject		
to the TERMS AND CONDITIONS of the EALP.										
I declare that I am of legal age as of this writing and is fully aw	are of the I	mport of	my actions							
PRINTED NAME			SIGNAT	URE			DAT	E		
If co-borrower/beneficiary cannot sign, fingerprints must be aff					e witnessed b	y the SSS rec	ceiving personnel.			
E. APPLICANT'S AUTHORIZATION										
I authorize	of to affix						or EALP, to make			
corrections/ changes, to fill-out missing entries on Part I A & B hereof, to affix initials on erasures/alterations and to sign in the 'Conforme' portion of the Disclosure Statement on Loan/Credit Transaction or in the Rejection Notice in my behalf and cause the receipt thereof, whichever is applicable.										
								<u> </u>		
SIGNATURE OVER PRINTED NAME OF MEMBER-BORROWER	DATE			SIGNATURE OVER PRINTED NAME OF DATE AUTHORIZED REPRESENTATIVE						
	ust be affix	red on th	e signature					ersonnel		
If member-borrower/representative cannot sign, fingerprints must be affixed on the signature portion above to be witnessed by the SSS receiving personnel. PART II - TO BE FILLED OUT BY SSS										
IDENTIFICATION CARD/S OR DOCUMENT/S PRESENTED			NCODED							
Primary ID card/document	LOLIVE	J AND L		- 1						
☐ Two secondary ID card/s or document/s, at least one	SIGN	ATURE	OVER PRIN	NTED NA	ME PO	SITION TITLE	DATE AND	TIME BRANCH		
with photo & both w/ signature	REVIEWE		O V Z I V I V III	112010		OTTION TITLE	DATEARD	TIME BRANCH		
	SIGN	ATURE	OVER PRIN	NTED NA	AME	POSITION	TITLE	DATE AND TIME		
		Perfor	ate Here							
Republic of the Philippines SOCIAL SECURITY SYSTEM										
EDUCATIONAL ASSISTANCE LOAN PROGRAM APPLICATION										
ACKNOWLEDGEMENT STUB										
SS NO./COMMON REFERENCE NO. (IF ANY) NAME OF N				ST NAME)	(FIRST	NAME)	(MIDDLE NAME)	(SUFFIX)		
RECEIVED BY							TYPE OF EALP	APPLICATION		
							☐ Initial / Repla	acement of sponsor		
SIGNATURE OVER PRINTED NAME POSITION T	ITLE	DA	TE & TIME		BRANCI	1	☐ Subsequent			

PARTIII	- TO BE FILLED OUT BY			DREPRESENTATIVE	
CHOOL NAME	A	. SCH	OOL DATA		
ON ELD I	INIT NO 2 DI DO NAME		(HOUSE/LOT & BL	K NO.)	(STREET NAME)
CHOOL ADDRESS (RM/FLR/UNIT NO. & BLDG. NAME)			(HOUSE/LOT & BL	(STREET NAME)	
(SUBDIVISION) (B	BARANGAY/DISTRICT/LOCALITY)		(CITY/MUNICIPALITY)	(PROVINCE)	ZIP CODE
ELEPHONE NUMBER (AREA CODE + TEL NO.)	MOBILE/CELLPHONE NUMBER		E-MAIL ADDRES	S.	
L L L L L L L L	I I I I I I I	1 1	I I		
	B. SCH	OOL'S	CERTIFICATION		
This is to certify that			is e	enrolled/has applied for enrollm	nent for the school
year at	(Name of Sto	udent)			ank account name
year at	(School N	Name)		
				The enrollee's enrollment detai	is are as follows.
Course			Deg	gree	hnical
	☐ 1st year ☐ 2nd yellow ☐ 2nd yellow ☐ Trime		☐ 3rd year ☐ Quarter Term	☐ 4th year ☐ 5th	year
3	☐ 1st ☐ 2nd	Ster	☐ 3rd	☐ 4th	
	☐ 2 years ☐ 4 yea	rs	☐ 5 years		
					-
PRINTED NAME	IN	_	NATURE	POSITION TITLE	DATE
Fill out this form in one (1) conv		SIK	UCTIONS		
Fill out this form in one (1) copy.		to io	not applicable		
Always indicate "N/A" or Not App			not applicable.		
Always affix initials on all erasure Present original copy of valid ide			on filing of EALD Ann	lication and upon alaiming a	f EALD about Date
to "List of Filer's Valid Identificati	ion (ID) Cards/Documents	" belo	on ming of EALP App	blication and upon claiming o	TEALP CHECK. Refe
Submit this form to the nearest S				photocopy of the following d	locumentary
requirement/s:				,	,
Assessment/billing statemen				ary.	
b. For initial EALP Application of		, in a	ddition to the above:		
 Proof of relationship to be Child - NSO 		or bo	entional cortificate		
	O or LCR copy of the birth			both the sibling and member	horrower
Legal Spouse - NSC	O or LCR copy of the marri	iage	certificate of member-	-borrower	-borrower
 Proof of monthly salary/ir 					
	ployment contract or emplo				
	Return or Certificate of Co	mper	nsation Payment/Tax	Withheld (BIR Form 2316) d	uly received by the
BIR Duly notarized Affid	lavit of Source and Amoun	t of N	Aonthly Income or Aff	idevit of No Income	
. Once loan is approved, pick-up					to be nicked-up by
a representative, present author					
	R'S VALID IDENTIFIC				
Primary ID Cards/Documents		12.	Marriage Contract/Marriag	ge Certificate	
Social Security (SS) card				Administration (OWWA) card	
 Unified Multi-Purpose ID (UMID) car Driver's License 	a		Philippine Health Insurance Police Clearance or NBI C	e Corporation (PHIC) ID card	
4. Passport			Postal ID card	riediance	
5. Professional Regulation Commission			School ID card		
Seaman's Book (Seafarer's Identification)	ation & Record Book)	18.		ertificate issued by Philippine Overs	seas
Secondary ID Carde/Documents		10	Employment Administratio	n (POEA)	
Secondary ID Cards/Documents Alien Certificate of Registration			Senior Citizen card Student Permit issued by I	Land Transportation Office (LTO)	
2. Certificate of Licensure/Qualification	n Documents from Maritime		Taxpayer Identification Nu		
Industry Authority				/Affidavit/Certificate of Registration	
Certificate from any of the following National Commission on Indiger			Filed by Mr. 1		
National Commission on IndigerNational Commission on Muslim		1.	Present the original copy of	ver of any one (1) of the <u>primary</u> ID ca	rds/document in Itam A
Company ID card				rds/documents in <u>Item B</u> at least or	
5. Firearm License card issued by Phili			with signature.		
Fishworker's License issued by Bure Resources (BFAR)	au of Fisheries and Aquatic				
7. Government Service Insurance Syst	em (CSIS) Membede	2.		resentative of Member-Borrower	
Record/Certificate of Membership	on (GGIG) Wellibers		Present the following: 2.1 Original copy of any	y one (1) of the Authorized Rep	resentative's primary
Health or Medical card			cards/document in	Item A or original copies of t	wo (2) secondary
 Home Development Mutual Fund (Pa Record 	ag-IBIG) Member's Data		cards/documents in It	em B at least one (1) with photo and	both with signature.
ID card issued by Local Government	t Units (LGUs) (e.g.,		2.2 Original copy of any of	one (1) of the Member-Borrower's p	rimary ID carde/docume
Barangay/Municipality/City)			in <u>Item</u> <u>A</u> or original of	copies of two (2) secondary ID card	ds/documents in Item B
11. ID card issued by professional assoc			least one (1) with pho	to and both with signature.	
	. 3765, OTHERWISE K				
A DISCLOSURE STATEMENT ON LOA				ER-BORROWER UPON APPROVA	L OF HIS/HER LOAN.
ANY PERSON WHO MAKES ANY FA	ALSE STATEMENT IN THIS ADD	WA	RNING	AL SIEIED DOCUMENT IN COLUM	CTION WITH THE
APPLICATION FOR LOAN WITH THE S	SS SHALL BE LIABLE CRIMIN	ALLY	UNDER SECTION 28 OF	R.A. 8282 OR UNDER PERTINENT	PROVISION OF THE
			DE OF THE PHILIPPINES		
		REN	IINDER		

Verification of status may be made thru the SSS Website at www.sss.gov.ph or contact our Call Center at 920-6446 up to 55 or 917-7777.

TERMS AND CONDITIONS FOR EDUCATIONAL ASSISTANCE LOAN PROGRAM (EALP)

I. ELIGIBLE BORROWERS

A. Initial Applicants (Under queue system. Loan release shall be subject to funds availability)

- 1. Member-borrowers who are below sixty (60) years old.
- 2. Member-borrowers whose actual monthly basic salary or income is Php 25,000.00 or below.
- 3. Member-borrowers with at least thirty-six (36) posted monthly contributions, six (6) of which are posted within the last twelve (12) months prior to the month of filing the EALP Application.
- Member-borrowers who are up-to-date in the payment of salary/housing and other member loan amortization, including EAL. Those with overdue accounts are not entitled to the EALP.

B. Existing EALP member-borrowers (Subsequent Applications)

- 1. Member-borrowers with six (6) posted monthly contributions within the last twelve (12) months prior to the month of filing the EALP Application.
- 2. Member-borrowers who are up-to-date in the payment of salary/housing and other member loan amortization, including EALP. Those with overdue accounts are not eligible to the subsequent EALP.

II. COVERED BENEFICIARIES

Member-borrower, legal spouse of member-borrower, child of member-borrower (legitimate, illegitimate or legally adopted) and sibling of member-borrower, if civil status is single (including half-brother/sister).

Full scholars with zero tuition/miscellaneous fees/assessment balance shall be exempt under the EALP.

No substitution of beneficiary is allowed. Each eligible member-borrower shall be allowed to avail for one beneficiary. Upon full payment of the EAL and subject to availability of the EALP fund, he/she may again avail for another/new covered beneficiary.

III. ELIGIBLE COURSES AND SCHOOLS

Undergraduate courses offered by universities and colleges recognized by the Commission on Higher Education, Technical Education and Skills Development Authority, Civil Aviation Authority of the Philippines or institutions duly recognized by the Government of the Philippines.

V. AMOUNT OF LOAN

The aggregate allocation shall be computed starting on the beneficiary's current year and term at the time of the initial EALP Application, but not to exceed the maximum limit as provided below.

A. Degree Course

- Maximum of P 20,000 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 full allocation.
- For a 5-year degree program or its equivalent, the maximum number of availments shall be 10 semesters/15 trimesters/20 quarters or a maximum of P 200,000 full allocation.

B. Vocational/Technical Course (2 year course)

- Maximum of P 10,000 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 full allocation.
- For a trimester program, the maximum number of availments shall be 6 trimesters or a maximum of P 60,000 full allocation.

The loan amount shall be funded on 50:50 basis by the National Government (NG) 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.

V. INTEREST RATE AND OTHER CHARGES

- 1. NG portion zero interest
- SSS portion 6% interest per annum based on diminishing principal balance until fully paid.
- Consolidated loan (composed of all releases plus accrued interests) SSS portion shall bear 6% interest per annum based on the diminishing principal balance until fully paid.
- 4. Maintenance charge 2% of the consolidated loan balance (SSS & NG), which shall also be amortized. Maintenance charge shall also apply to the existing EALP member-borrowers with approved subsequent EALP Application under the herein revised guidelines.
- 5. Penalty 1% per month for any unpaid amortization.
- A P 300 service fee shall be charged for any request for replacement of EAL check. Member-borrower shall use SS Form R-6 (Miscellaneous Payment Form) for this purpose.

VI. MANNER OF RELEASES

- The check shall be payable to the school and shall be for personal pick-up by the member-borrower or his/her authorized representative at the SSS Branch Office where the EALP Application was filed/processed.
- Subsequent releases shall be made upon submission of another EALP Application every program term until course completion or until allocation is exhausted, whichever comes first.

VII. REPAYMENT TERMS

- 1. Repayment shall start on the month following the consolidation of the EAL, which is after 18 months for semestral programs, 15 months for trimestral or 14 months and 15 days for quarter programs from the month of last release.
- 2. The repayment term is up to five years for Degree Course and three years for Vocational/Technical course.
- 3. The repayment term shall be determined upon consolidation of the account in accordance with the following whichever is shorter:
 - a) Preferred term of member-borrower as per Initial EALP Application.
 - b) Scheduled term based on the principal loan, as follows:

Principal Loan	Term
P 20,000 or below	1 year
P 20,001 to P 40,000	2 years
P 40,001 to P 60,000	3 years
P 60,001 to P 80,000	4 years
More than P 80,000	5 years

- c) Adjusted term, where member-borrower must not be 65 years old and above at the end of the installment term or if not applicable, the maximum repayment term shall be 1 year.
- 4. Any unpaid EAL balance shall be deducted from the future benefit of the member.

This provision shall also apply to the existing EALP member-borrowers with approved subsequent EALP Application under the herein revised guidelines.

VIII. BILLING & PAYMENT

- 1. Billing statement shall be issued on the month following the consolidation of the EAL to be sent through mail or electronic means.
- 2. Deadline of payment shall be in accordance with SSS Circular No. 2011-003.
- 3. Member-borrower shall use SS Form ML-1 (Member Loan Payment Return) upon payment with his/her name, SS number and the Payment Type as "Educational" indicated on the form.
- Payment may be through SSS Branch with tellering facility or SSS accredited banks. A separate advisory shall be issued once payment thru SSS accredited non-bank remittance agents shall be allowed.
- 5. Payment may also be through salary deduction by employer. On the Loans Collection List (LCL or ML-2), employer shall use "E" for the Loan Type and the initial EAL date or the consolidation date, whichever is applicable, for the Loan Date. This shall be the loan information until such time when the Loan Account Number (LAN) has been assigned by SSS to all outstanding EAL accounts.
- 6. The beneficiary who is of legal age shall likewise be billed through his employer, if the EAL account becomes past due for six (6) months.

IX. OTHERS

- 1. The beneficiary of legal age (18 years and above) shall sign on the EALP Application to bind him as co-borrower to the EALP. Henceforth, he/she shall be held jointly and severally liable to pay all outstanding EALP obligation.
- The school's certification in the EALP Application shall have a validity of one calendar month from issuance date, except for EALP check replacement transactions, where the corresponding EALP Application may be used for the reprocessing of the loan.
- 3. Replacement of sponsor shall be allowed if the original sponsor has been granted final SSS benefits and the EAL has been fully paid.
- 4. Notify SSS of any updates or changes on the contact information by accomplishing the SS Form E-4 (Member Data Change Request).