

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. **2589**



Introduced by **HON. JORGE DANIEL S. BOCOBO**

EXPLANATORY NOTE

Every parent sending their child off to school envisions the day they'll see them complete their education all the way through college. For a lot of Filipino families, that dream is cut short by a missing pair of shoes, a fare they cannot afford, or a project that costs more than the week's groceries.

This bill starts with a simple truth in mind: most students don't leave school because they've lost faith in learning—they leave because the path is too steep, and far too often, they're expected to climb it alone.

While the Philippines has made significant strides in expanding access to quality education—most notably through Republic Act No. 10931 or the Universal Access to Quality Tertiary Education Act, which provides free tuition in state universities and colleges, the day-to-day necessities to keep a student in school continue to pose serious challenges, especially among the underprivileged learners.

In 2022, the high cost of education (20.98%) and the need to work (44.17%) were among the most frequently cited reasons for not attending school among the younger population (ages 17 and below)¹. The Second Congressional Commission on Education (EDCOM II) Year 2 report also shows a 39% national dropout rate, alongside a significant reduction in the subsidy for tertiary education among the poorest—from 74.24% in 2018 to just 30.74% in 2022². The effects of these economic pressures and funding gaps are even more pronounced for marginalized and disadvantaged groups, such as learners with disabilities and those from geographically isolated areas, who face layered barriers that go beyond financial constraints.

This bill responds to systemic gaps in our education system by putting forward a national framework for inclusive, lifelong education—one that's rooted in models that are already working on the ground. At its core, the measure seeks to build a full-path support system that stays with every learner from the moment they enter school to the day they complete their chosen program.

This bill draws from best practices already being implemented across the country. In the City of Taguig, for example, education is treated as a continuous investment. The local government provides free school supplies and uniforms, offers cash allowances and incentives, and funds comprehensive scholarships that cover tertiary education. By bringing such models to the

¹ Bayudan-Dacuycuy, C., Orbeta, A. J. C., & Vargas, A. R. P. (2024). An evaluation of the tertiary education subsidy program: Context, input, process, and product (Discussion Paper Series No. 2024-22). Philippine Institute for Development Studies. <https://doi.org/10.62986/dp2024.22>

² EDCOM II. (2025). "Fixing the foundations" of PH education system critical to overcoming learning crisis – EDCOM Year Two Report. Retrieved from: <https://edcom2.gov.ph/fixing-the-foundations-of-ph-education-system-critical-to-overcoming-learning-crisis-edcom-year-two-report/>

national scale, this bill affirms the belief that education is not just a constitutional right, but a powerful tool for social mobility and national progress—one that must be actively supported from start to finish.

Under this bill, learners enrolled in public basic education institutions shall receive a school kit at the start of every school year, which shall include uniforms (regular and PE), a school bag, prescribed books and instructional materials, and other necessary school supplies.

Local governments are also empowered to layer additional aid to students: merit scholarships for high achievers, scholarships for priority programs, and full scholarships for students from low-income families, indigenous communities, solo-parent households, and learners with disabilities. The bill also recognizes that tuition alone is not the final hurdle; it therefore seeks to extend living stipends, first-year transition grants, board-exam review support, and graduate-level assistance to keep students on track through completion.

To make financing sustainable, the proposal shall strengthen the National Student Loan Program through Social Security System and the Government Service Insurance System, tying repayment to post-graduation income. The bill will also earmark an infrastructure fund for state universities and colleges to upgrade facilities and build affordable dormitories for students.

Taken together, these provisions ensure that no Filipino is forced to leave school because the system failed to carry them across the finish line. This is a commitment to a future where learners no longer fall through the cracks—and where each one, no matter their background, can proudly say: *Makakapagtapos Ako*.

In view of the foregoing, the immediate passage of this bill is earnestly sought.


JORGE DANIEL S. BOCOBO

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AN ACT
INSTITUTIONALIZING A COMPREHENSIVE PATH TO EDUCATIONAL COMPLETION
THROUGH A HOLISTIC STUDENT SUPPORT PROGRAM, PROVIDING FUNDS
THEREFOR, AND FOR OTHER PURPOSES

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1. Short Title. – This Act shall be known as the “*Makakapagtapos Ako Act of 2025*”.

SEC. 2. Statement of Policy. – The State recognizes the critical role of children in society. Thus, it shall promote and protect their physical, moral, spiritual, intellectual, and social well-being; inculcate patriotism and nationalism; and encourage children’s involvement in public and civil affairs.

The State also recognizes that education is vital to growth and human development, and higher out-of-pocket expenditures reduce the likelihood of school attendance as families cannot afford additional expenses. Thus, there is a need to further reduce out-of-pocket educational expenses to enable families to send their children to school.

It is also the policy of the State to ensure the harmonization of all government scholarship and financial assistance programs, thereby maximizing resource utilization and expanding their reach. This Act aims to institutionalize a comprehensive educational support system that distinguishes between and provides for both merit-based educational assistance and affirmative action educational assistance for marginalized sectors, thereby reducing out-of-pocket expenses and enabling more families to send their children to school and complete their education. This Act shall complement and supplement Republic Act No. 10931, otherwise known as the “Universal Access to Quality Tertiary Education Act,” by providing for student support beyond tuition and other school fees covered therein.

SEC. 3. Definition of Terms.

- (a) “**Makakapagtapos Ako**” (**Educational Completion**) refers to one’s ability to complete the highest educational level that one aspires for.
- (b) **Full Scholarship** refers to a grant of financial assistance that covers the total cost of tertiary education. For the purposes of this Act, this shall include, at a minimum: (1) full payment of tuition and all other school fees; (2) a monthly stipend for living expenses such as board and lodging; and (3) allowances for books, required educational supplies, and other related expenses necessary for the completion of the student’s degree program.

(c) **Marginalized and Disadvantaged Sectors** refer to groups of people who face barriers to full participation in society and access to opportunities, including but not limited to:

- (i) Learners with Disabilities (LWDs) as defined under Republic Act No. 11650, otherwise known as “Instituting a Policy of Inclusion and Services for Learners with Disabilities in Support of Inclusive Education Act”;
- (ii) Indigenous Cultural Communities/Indigenous Peoples (ICCs/IPs) as defined under Republic Act No. 8371, otherwise known as the Indigenous Peoples Rights Act of 1997;
- (iii) Students from low-income households, as determined by the Department of Social Welfare and Development’s National Household Targeting System for Poverty Reduction (NHTS-PR) or equivalent LGU-based assessment;
- (iv) Students from Geographically Isolated and Disadvantaged Areas (GIDA);
- (v) Solo parents and their children as defined under Republic Act No. 11861, otherwise known as the Expanded Solo Parents Welfare Act; and
- (vi) Other sectors as may be defined by the implementing agency in consultation with relevant stakeholders.

(d) **Resident** refers to a student who maintains a residence in a given area or locality, whether on a permanent or temporary basis. For purposes of this Act, a student who maintains another residence in an area or locality for purposes of studying or otherwise undergoing an educational program shall be considered a resident of such area or locality, regardless of whether such student intends to leave upon the completion of his or her studies or educational program.

SEC. 4. Complete Support for Public Basic Education Students. – Every student enrolled in a public kindergarten, elementary, junior high, or senior high school, including learners under the Alternative Learning System (ALS), shall be entitled to the following support at the start of every school year to be provided by the Department of Education:

- (a) Three (3) sets of regular school uniform, including socks and shoes;
- (b) One (1) set of Physical Education uniform;
- (c) A complete set of books, workbooks, and other instructional materials required for their grade level;
- (d) One (1) School bag; and
- (e) A comprehensive set of school supplies, including pencils, crayons, notebooks, paper, envelopes, folders, and the like.

The DepEd, in consultation with relevant stakeholders, shall issue guidelines on the quality, standards, and procurement of these items.

SEC. 5. Higher Education Transition Incentive. – A one-time grant of Fifteen Thousand Pesos (Php 15,000.00) shall be provided to every senior high school graduate who enrolls in a private Higher Educational Institution (HEI) or any TESDA-accredited technical-vocational institution, intended to help defray the initial costs of enrollment and other related expenses. The payment of this grant shall be facilitated through the local government unit (LGU) of the city or municipality where the student resides, subject to the necessary implementing rules and regulations.

SEC. 6. Local Government Financial Assistance Program. – There shall be established in every city and municipality a Local Government Educational Assistance Program, which shall provide financial assistance to deserving students enrolled in undergraduate programs in public or private Higher Educational Institutions (HEIs) and recognized Local Universities and Colleges (LUCs), as well as technical-vocational education and training (TVET) programs in duly accredited technical-vocational institutions, and operate in complementarity with existing national government student financial assistance programs.

To be eligible for any of the benefits under this section, a student must be:

- 1) A Filipino citizen;
- 2) A bona fide resident of the city or municipality where he or she is applying;
- 3) Of good moral character; and
- 4) Currently enrolled in an undergraduate program with a regular academic load, or a TVET program.

Section 6-A. Merit-Based Scholarships. – As part of the Local Government Educational Assistance Program, the Local Government Unit (LGU) of each city or municipality shall establish a Merit-Based Scholarship Program to recognize and support academic excellence and the pursuit of specialized fields. The following categories shall be established:

(a) **Academic Merit Scholarship.** – A grant of up to Eighty Thousand Pesos (Php 80,000.00) per academic year for students enrolled in any public or private HEI, who demonstrate exceptional academic achievement as defined by the LGU in coordination with the CHED. This shall include, but not be limited to, students enrolled in institutions identified by CHED as Centers of Excellence or Development.

(b) **Science and Technology Scholarship.** – A grant of up to Eighty Thousand Pesos (Php 80,000.00) per academic year for students pursuing priority courses in science, technology, engineering, and mathematics, with a special focus on emerging fields such as Artificial Intelligence (AI), Robotics, Data Science, and Biotechnology, as identified by the DOST or the local development plan of the LGU.

(c) **Sports and Arts Scholarship.** – A grant of up to Seventy Thousand Pesos (Php 70,000.00) per academic year for students who have demonstrated outstanding talent and achievement in sports or the arts, as certified by a recognized national or local body.

Section 6-B. Equal Opportunity Grants. – Each LGU shall implement an Equal Opportunity Grant Program that offers full scholarships to marginalized and disadvantaged sectors. The following categories of learners shall be prioritized:

- (a) Students from Low-Income Households;
- (b) Indigenous Peoples (IPs) and Students from Geographically Isolated and Disadvantaged Areas (GIDA);
- (c) Learners with Disabilities (LWDs);
- (d) Children of Solo Parents;
- (e) Other Marginalized Sectors, as may be defined by the implementing agency in consultation with relevant stakeholders.

Each LGU shall be entitled to prescribe additional eligibilities and/or documentary requirements: Provided, That those who are receiving scholarship grants from National Government Agencies are deemed ineligible to receive grants under this section.

SEC. 7. Strengthened Implementation of the National Student Loan Program (NSLP). – To ensure the sustainability and success of the NSLP, established under Republic Act No. 10931, a direct lending and guaranteed collection scheme is hereby established through the

Social Security System (SSS) and the Government Service Insurance System (GSIS), which shall serve as the primary implementing partners of the UniFAST Board for their respective members.

(a) The UniFAST Board shall, pursuant to Republic Act No. 10687, remain the primary administrator and governing body of the NSLP, responsible for setting the general policies, qualifications, and loanable amounts. The SSS and GSIS shall serve as the implementing and collection agents of the UniFAST Board for their respective members and their qualified dependents.

(b) The loanable funds for this modality shall be sourced exclusively from the NSLP fund as administered by the UniFAST Board. No funds from the SSS or GSIS investment reserves shall be used for the principal loan amount. The SSS and GSIS may, however, use their operational budget to cover the administrative costs of implementing the program, subject to the rules of their respective charters.

(c) An eligible student who is a member, or whose parent or legal guardian is a member, of the SSS or GSIS may apply for a loan under the NSLP through the respective institution. Upon processing and approval of the application in accordance with the criteria set by the UniFAST Board, the Board shall authorize the disbursement of the loan amount, which shall be released by the SSS or GSIS to the student-borrower and the educational institution.

(d) The obligation to repay the loan shall arise upon the student-borrower's entry into gainful employment. For purposes of this Act, gainful employment shall be deemed to have commenced upon the first remittance of a mandatory monthly contribution by an employer on behalf of the student-borrower to either the SSS or the GSIS.

(e) Repayment of the loan shall be collected by the SSS or the GSIS, as the case may be, through an automatic salary deduction from the student-borrower's mandatory monthly contributions. All collected loan payments shall be duly remitted to the central NSLP fund held by the National Treasury, in accordance with the rules to be jointly promulgated by the UniFAST Board, the SSS, and the GSIS.

SEC. 8. Allotment for Government Scholars. – In all private HEIs, not less than ten percent (10%) of the total number of students enrolled in a particular academic year shall be reserved for students granted financial assistance by the national government, through a voucher system or otherwise, subject to the application and eligibility requirements set by private HEIs.

SEC. 9. Financial Assistance to Licensure Examination Takers. – There shall be established in every city and municipality a Financial Assistance Program for Licensure Examination Takers, which shall provide a grant of up to Thirty Thousand Pesos (Php 30,000.00) for licensure examination takers.

SEC. 10. Financial Assistance to Graduate Students. – There shall be established in every city and municipality a Financial Assistance Program for Graduate Students, which shall provide a scholarship grant of up to Thirty Thousand Pesos (Php 30,000.00) per semester, pursuing a master's or a doctorate degree in academic fields aligned with national or local development priorities. In addition, said persons shall also be entitled to a one-time thesis/dissertation grant of up to Forty Thousand Pesos (Php 40,000.00).

SEC. 11. Financial Assistance to Students of Technical-Vocational Courses. – There shall be established in every city and municipality a Financial Assistance Program to Students of Technical-Vocational Education and Training Courses, which shall provide a cash grant of

up to Eighty Thousand Pesos (Php 80,000.00) per training course, depending on the duration of the said course.

SEC. 12. Other Forms of Student Assistance. – The programs established herein shall not be considered exclusive. Nothing in this Act shall be construed as to limit, preclude, or otherwise restrict the State, including its local government units, from establishing, expanding, or implementing other student financial assistance programs, grants, subsidies, or scholarships in furtherance of the constitutional mandate to promote access to quality education for all Filipinos.

SEC. 13. Infrastructure Development. – There is hereby appropriated the amount of Twenty-Five Billion Pesos (Php 25,000,000,000.00) annually for the next ten (10) years to be used exclusively for infrastructure development, facilities upgrading, and the construction of student dormitories in all State Universities and Colleges (SUCs). The CHED and the Department of Budget and Management (DBM) shall jointly promulgate the guidelines for the allocation and utilization of this fund.

SEC. 14. Funding and Resource Mobilization. – The funding required for the financial assistance programs under this Act, including the full scholarship programs, shall be included in the annual appropriations of the DepED and CHED. The amounts necessary for the sustained implementation of LGU-led programs under this Act shall be charged against the Internal Revenue Allotment (IRA) shares of the cities and municipalities: Provided, that the national government shall establish a counterpart fund under the annual General Appropriations Act to augment the resources of lower-income municipalities and cities, ensuring they have the capacity to expand financial assistance to their constituents as envisioned by this Act.

SEC. 15. Joint Congressional Oversight Committee. – There is hereby created a Joint Congressional Oversight Committee to oversee the implementation of this Act, composed of seven Members from the Senate and seven Members from the House of Representatives. The Members from the Senate shall be appointed by the Senate President, with at least two senators representing the minority. The Members from the House of Representatives shall be appointed by the Speaker, with at least two members representing the minority.

SEC. 16. Separability Clause. – If any part or provision of this Act is declared invalid or unconstitutional, the other parts hereof not affected thereby shall remain valid.

SEC. 17. Repealing Clause. – All laws, acts, presidential decrees, executive orders, administrative orders, rules, and regulations inconsistent with or contrary to the provisions of this Act are deemed amended, modified, or repealed accordingly.

To ensure the efficient use of public funds and prevent program duplication, other nationally funded grant-in-aid programs with similar objectives are hereby harmonized and subsumed into the comprehensive framework of this Act. The UniFAST Board shall provide for the orderly transition of existing beneficiaries into the applicable programs herein.

SEC. 18. Effectivity. – This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,