

TWENTIETH CONGRESS OF THE)
REPUBLIC OF THE PHILIPPINES)
First Regular Session)

HOUSE OF REPRESENTATIVES
HOUSE BILL No. 2909



INTRODUCED BY HON. RICARDO S. CRUZ, JR.

EXPLANATORY NOTE

We are all created in God’s image and nature; thus, it follows that our growth through education and lifelong learning is a fundamental right, not a mere privilege. This principle is enshrined in our Constitution, yet for many Filipinos, access to quality education remains elusive, often determined more by socio-economic status than by ability and determination. This bill seeks to dismantle these barriers by establishing an integrated, seamless, and comprehensive support system that ensures every Filipino, no matter their surname, birthplace, or economic standing, has the opportunity to complete their schooling. In Filipino, the determined will be able to confidently say, “This is our commitment to GOD, our Country, and our family: Makakapagtapos Ako.”

Over the years, Congress has made progressive improvements in expanding access to education, from the constitutional mandate for free public basic education (Free High School) after the EDSA Revolution to the passage of Republic Act No. 10931 (Universal Access to Quality Tertiary Education Act), during the Duterte administration. While various private entities, government agencies, and GOCCs also offer valuable scholarships, these efforts often do not provide full scholarships, leaving gaps in the system that students can fall through, preventing them from completing their studies. This bill seeks to build upon these foundations by creating a holistic, funded framework modeled after proven best practices locally and worldwide.

In the City of Taguig, for example, we have demonstrated that investing in every stage of a student’s journey, from providing free uniforms and school supplies in elementary to funding comprehensive tertiary scholarships, yields transformative results. We recognize that education is a vital key to social progress and human development, and this measure aims to realize this vision for the rest of the country.

While tuition in basic education is free, the “hidden costs” of transportation expenses, the price of uniforms, school supplies, projects, and other fees create an insurmountable barrier for the poor. These seemingly small expenses accumulate to force students out of school. This bill directly addresses this problem by providing all students with free school supplies and

uniforms, ensuring that our youngest learners can attend school every day without fail, and further reducing their families' financial burden.

For those who persevere and reach college, the challenges intensify. The Second Congressional Commission on Education (EDCOM II) reported a staggering 39% national dropout rate in tertiary education, particularly in regions such as the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM), where only one in ten students graduate from college. Alongside this, there has been a significant reduction in the subsidy for tertiary education among the poorest, from 74.24% in 2018 to just 30.74% in 2022.¹ This is a tragic waste of our nation's human capital. This bill addresses this head-on by establishing a comprehensive and tiered tertiary scholarship program, modeled after Taguig's successful framework. It provides significant financial aid for tuition, living expenses, and even licensure exam review fees, ensuring that a student's journey does not end with a mere diploma but a professional license and a meaningful career.

Furthermore, this bill is anchored on the Christian principle that every single life is valuable. An inclusive society leaves no one behind. While the journey through our educational system is already difficult for the average student, learners with disabilities (LWDs) and those from disadvantaged sectors face extraordinary hardships and systemic barriers that make educational completion an even greater challenge. For the school year 2023-2024, the Department of Education reported that there was a total enrollment of 324,968 LWDs.² This figure, along with countless students from Indigenous communities, solo-parent households, and other disadvantaged sectors, represents a significant pool of untapped potential. By providing them with targeted support and ensuring they have access to educational opportunities, we empower them to develop their unique talents and skills. This is not merely an act of charity, but a strategic investment in our human capital. Enabling all Filipinos, regardless of their circumstances, to become productive and self-reliant members of society ultimately lessens the long-term financial and social burden on the State, allowing them to contribute to nation-building and live lives of dignity and purpose.

A truly holistic approach also recognizes that financial aid alone is insufficient if the learning environment is inadequate. Many of our State Universities and Colleges (SUCs) suffer from aging facilities, overcrowded classrooms, and a critical lack of affordable, safe student housing. This bill addresses this by allocating a substantial, long-term fund for infrastructure development in our SUCs, with a special focus on building student dormitories. This is vital for students from the provinces and remote areas, as it directly lowers their living costs and provides a secure environment conducive to their studies. By investing in the physical capacity of our public institutions, we complete the support system, ensuring our scholars have both the financial resources and the proper environment to succeed.

¹ EDCOM II (2025, January). "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/>

² <https://edcom2.gov.ph/gatchalian-calls-out-deped-over-delays-in-inclusive-ed-implementation/>

Ultimately, this measure aims to bridge the gap in equal access to education by providing financial assistance to students, ensuring that economic barriers do not hinder their academic aspirations. Through this support, students will be empowered to pursue higher education, including graduate studies, without the burden of financial stress, allowing them to fully focus on their learning, growth, and future contributions to society. By investing in our people, we are honoring God through the development of their God-given talents, fostering an environment where our youth can flourish and contribute to building resilient and vibrant communities, and moving a step closer towards transforming the nation into one where every Filipino can achieve their full potential.

In line with the policy adopted by its original proponent Senator Alan Peter “Compañero” S. Cayetano, this bill therefore serves as a counterpart measure. It is for the reason stated above that the passage of this measure is earnestly sought.



RICARDO S. CRUZ, JR.

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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*”.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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).

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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.

SECTION 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,