

# EDUCATION RELATED DEFERMENT REQUEST Federal Family Education Loan Program

penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to

FDU

SECTION 1: BORROWER IDENTIFICATION
------------------------------------

Please enter or correct the following information.
SSN   -  -
Name
Address
City, State, Zip Code
Telephone - Home ( )
Telephone - Other ( )
E-mail Address (Optional)

#### SECTION 2: DEFERMENT REQUEST

Before answering any questions, carefully read the entire form, including the instructions and other information in Sections 5, 6, and 7.

I meet the qualifications stated in Section 7 for the deferment checked below and request that my loan holder defer repayment of my loan(s):

For all FFEL Program borrowers:

While I am engaged in a full-time course of study in a **GRADUATE FELLOWSHIP** program.

While I am engaged in a full-time **REHABILITATION TRAINING** program.

For borrowers with an outstanding balance on at least one FFEL Program loan that was made before July 1, 1993, or who had an outstanding balance on a loan made before July 1, 1993, when he or she obtained a loan on or after July 1, 1993:

U while I am engaged in an INTERNSHIP/RESIDENCY\* program at an institution of higher education, hospital, or health care facility.

While I am engaged in an INTERNSHIP/RESIDENCY\* program at any other institution or organization. Name of Internship/Residency

#### program:

\* Federal PLUS Loans qualify for INTERNSHIP/RESIDENCY deferments only if they were made **before August 15**, **1983**; Federal Consolidation Loans do not qualify for INTERNSHIP/RESIDENCY deferments.

For Federal Stafford and SLS borrowers whose first loans were made on or after July 1, 1987, and before July 1, 1993, or who had an outstanding balance on a loan made before July 1, 1993, when he or she obtained a loan on or after July 1, 1993:

While I am teaching in a designated **TEACHER SHORTAGE AREA**.

### SECTION 3: BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION

#### I understand that:

- (1) I am not required to make payments of loan principal during my deferment. Interest will not be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s).
- (2) I have the option of paying the interest that accrues on my unsubsidized loan(s) during my deferment.
- (3) I may choose to make interest payments by checking the box below. My loan holder may capitalize interest that I do not pay during the deferment period.
- I wish to make interest payments on my unsubsidized loan(s) during my deferment.
- (4) My deferment will begin on the date the condition that qualifies me for the deferment began, as certified by the authorized official who completes Section 4 of this form.
- (5) My deferment will end on the earlier of the date that I no longer meet the condition that qualifies me for the deferment or the ending date of that condition as certified by the authorized official.
- (6) If my deferment does not cover all my past due payments, my loan holder may grant me a forbearance for all payments due before the begin date of my deferment or—if the period for which I am eligible for a deferment has ended—a forbearance for all payments due at the time my deferment request is processed.
- (7) If I have used all 24 months allowed for an INTERNSHIP/RESIDENCY Deferment, I can apply for a forbearance for up to 12 months at a time for the remainder of my internship/residency program.
- (8) My loan holder may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. Interest that accrues during the forbearance will not be capitalized.
- I certify that: (1) The information I provided in Sections 1 and 2 above is true and correct. (2) I will provide additional documentation to my loan holder, as required, to support my deferment status. (3) I will notify my loan holder immediately when the condition(s) that qualified me for the deferment ends. (4) I have read, understand, and meet the eligibility criteria of the deferment for which I have applied, as explained in Section 7.
- I authorize the school, the lender, the guarantor, the Department, and their respective agents and contractors to contact me regarding my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature

Date

## SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION

I certify, to the best of my knowledge and belief, that the borrower named above is/was engaged in the program/teaching service indicated in Section 2, and that the borrower and the		
borrower's program/teaching service meet all of the eligibility requirements specified in Section 7.		
The borrower's program/teaching service begins/began on		
Teacher Shortage Area Deferment Only		
The borrower is/was teaching in (area/curriculum), which is a shortage	ge area designated by the U.S. Secretary of Education for the state of	
for the school year beginning on $  - - - - - - $ and ending on $  - - - - - - - - - - - - - - - - - $	The borrower is/was teaching grade level	
Name of Institution	OPE-ID (if applicable)	
Address	City, State, Zip Code	
Name/Title of Authorized Official	Telephone ( )	
Authorized Official's Signature	Date	