

Summary of Deferment Forms

“SCH” In-School Deferment Request Form

To be used for:

- Deferment of any FFEL Program Loan while borrower is enrolled at an eligible school as a Full-Time Student; or
- Deferment of FFEL Program Loans made after 7/1/87, while borrower is enrolled at an eligible school as a Less Than Full-Time But At Least Half-Time Student.

“EDU” Education Related Deferment Request

To be used for ALL FFEL Program Borrowers:

- In a full time course of study in a Graduate Fellowship Program; or
- In a full-time Rehabilitation Training Program.

To be used for FFEL Program Borrowers with loans prior to 7/1/93 (Consolidation Loans do not qualify):

- In an Internship/Residency* Program; or
- Teaching in a designated Teacher Shortage Area**.

* For PLUS Loans made before 8/15/83.

** Only Federal Stafford and SLS borrower loans made after 7/1/87.

“PUB” Public Service Deferment Request *(Use this form only if you have an outstanding balance on a FFELP loan that was made before 7/1/93 – Consolidation Loans do not qualify.)*

To be used for:

- Active duty in the Armed Forces of the United States*;
- Serving full time as an officer in the Commissioned Corps of the Public Health Service*;
- Serving in the Peace Corps*;
- A full-time paid volunteer in the Action Programs*;
- A full-time paid volunteer for a Tax-Exempt Organization*; or
- PLUS Loans made on or after 8/15/83, do not qualify.
- On active duty in the National Oceanic and Atmospheric Administration (NOAA)*.

* Only for Federal Stafford and SLS loan borrowers whose first loans were made on or after 7/1/87, and before 7/1/93.

“TDIS” Temporary Total Disability Deferment Request *(Use this form only if you have an outstanding balance on a FFELP loan that was made before 7/1/93)*

To be used for:

- Borrower's temporary total disability; or
- While borrower is unable to secure employment because of caring for a spouse or dependent who is temporarily totally disabled.

“UNEM” Unemployment Deferment Request *(All Borrowers)*

To be used for:

- Unemployment.

“PLWM” Parental Leave / Working Mother Deferment Request *(Stafford and/or SLS Loans Only)*

To be used for:

- Parental Leave *(Loans made prior to 07/01/93)* - Pregnant, caring for a newborn child, or caring for a newly adopted child; not working full-time or attending school during the deferment period; and have been enrolled in school at least half-time within the six-month period preceding this deferment.
- Working Mother *(Loans made between 07/01/87 and 06/30/93)* - Entered or reentered the workforce within one year preceding this deferment; working full-time in a position earning not more than \$1 per hour above the federal minimum wage; and be the mother of a preschool-age child who has not yet enrolled in the first grade or a higher grade in elementary school.

“HRD” Economic Hardship Deferment Request *(Use this form only if all of your outstanding loans were made on or after 7/1/93.)*

To be used for:

- Borrowers receiving payments under a federal or state public assistance program;
- Borrowers serving as a Peace Corps volunteer;
- Borrowers whose total monthly income does not exceed the larger of (a) the federal minimum wage rate or (b) the poverty line income for a family of two for my state; or
- Borrowers working full-time and the total amount of annual payments on all federal education loans in repayment are equal to or larger than 20% of the adjusted gross income.

“PLUS” PLUS Borrower With Dependent Student Deferment Request *(Use this form only if you have an outstanding balance on a loan that was made before 7/1/93.)*

To be used for PLUS Borrowers if the student that the loan was taken out for is:

- Enrolled full-time at an eligible school;
- Enrolled at least half-time at an eligible school; or
- Engaged full-time in a rehabilitation-training program.

“MIL” Military Deferment Request *(Use this form only if you have an outstanding balance on a FFELP loan that was made on or after 7/1/01.)*

To be used for:

- Serving on active duty during a war or other military operation or national emergency; or
- Performing qualifying National Guard duty during a war or other military operation or national emergency.