

Information on Deferments

Many situations allow a borrower to defer their loan payments. Their eligibility for a specific deferment is determined by the date their first Federal Family Education Loan Program (FFELP) loan was disbursed.

It is the borrower's responsibility to request a deferment if they are seeking one, and to provide the lender or servicer with the corresponding documents necessary to support the request. A deferment can be obtained either verbally or in writing. In order to receive the deferment they may be required to provide supporting documentation and/or certification, depending upon the specific deferment they are requesting.

If the borrower is currently making their student loan payments, they should continue to do so until the deferment request is approved by the lender or servicer. If a borrower becomes too delinquent in their scheduled payments, they may default and lose the option to defer future payments.

Following is a list of deferment types:

“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
* For PLUS Loans made before 8/15/83.
- Teaching in a designated Teacher Shortage Area**.
** Only Federal Stafford and SLS borrower loans made after 7/1/87.

“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.

“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)*.

“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.

The following deferment chart may help lenders, schools and borrowers determine which loan type and borrower categories are covered by each deferment option. The abbreviation for the applicable common deferment form is provided; this abbreviation matches the code found at the top left corner of each common deferment form. The chart also provides any applicable time limits for each deferment.

Form	Deferment Type	Time Limit	Stafford and SLS Loans			PLUS Loans				Consolidation Loans	
			Pre 7/1/87 Borrower	New ¹ Borrower 7/1/87 to 6/30/93	New ² Borrower 7/1/93	Loans Before 8/15/83	Pre 7/1/87 Borrower	New ¹ Borrower 7/1/87 to 6/30/93	New ² Borrower 7/1/93	Pre 7/1/93 Borrower ⁸	New Borrower 7/1/93 ⁹
Borrower Based Deferments											
SCH	In-School: Full Time	None	X	X	X	X	X	X	X	X	X
	In-School: Half Time ⁷	None		X	X			X	X	X	X
EDU	Graduate Fellowship	None	X	X	X	X	X	X	X	X	X
	Rehabilitation Training	None	X	X	X	X	X	X	X	X	X
	Teacher Shortage	3 Years		X							
	Internship / Residency Training	2 Years	X	X		X					
TDIS	Temporary Total Disability ³	3 Years	X	X		X	X	X		X	
PUB	Armed Forces or Public Health Services ⁴	3 Years	X	X		X					
	National Oceanic and Atmospheric Administration Corps ⁴	3 Years		X							
	Peace Corps, ACTION Program and Tax-Exempt Organization Volunteer	3 Years	X	X		X					
UNEM	Unemployment	2 Years	X	X		X	X	X		X	
	Unemployment	3 Years			X				X		X
PLWM	Parental Leave ⁵	6 Months	X	X							
	Mother Entering / Reentering Work Force	1 Year		X							
HRD	Economic Hardship	3 Years			X				X		X
PLUS ⁶	In-School: Full Time	None						X			
	In-School: Half Time	None						X			
	Rehabilitation Training	None				X	X	X			
Loan-Based Deferments			Stafford Loans			PLUS Loans				Consolidation Loans	
MIL	Military Deferment	3 Years	Loans first disbursed on or after 7/1/2001			Loans first disbursed on or after 7/1/2001				Loans first disbursed on or after 7/1/2001	

¹ New Borrower" 7/1/87 to 6/30/93: A borrower whose first FFELP loan was made on or after July 1, 1987, and before July 1, 1993, or who an outstanding balance on a loan obtained on or after July 1, 1987, and before July 1, 1993, when he or she obtained a loan on or after July 1, 1993, or who had no outstanding balance on a Federal Consolidation loan made before July 1, 1993, that repaid a loan first disbursed before July 1, 1987.

² "New Borrower" 7/1/93: A borrower whose outstanding FFELP Loans Were all made on or after July 1, 1993, and when his or her first FFELP loans was made on or after July 1, 1993, had no outstanding FFELP loans that were made before July 1, 1993.

³ A deferment may be granted during periods when the borrower is temporarily totally disabled or during which the borrower is unable to secure employment because the borrower is caring for a dependent (including the borrower's spouse) who is temporarily totally disabled.

⁴ Borrowers are eligible for a combined maximum of 3 years of deferment for service in NOAA, PHS, and Armed Forces.

⁵ A parental leave deferment may be granted to a borrower in periods of no more than 6 months each time the borrower qualifies.

⁶ Deferment for Parent borrower during which the dependent student for whom the parent obtained a PLUS loan meets the deferment eligibility requirements.

⁷ A borrower who received a Federal Consolidation loan before July 1, 1993, that repaid a loan made before July 1, 1987, or who had an outstanding balance on a FFELP loan obtained prior to July 1, 1987, when the Federal Consolidation loan was obtained, is eligible for in-school deferment only if the borrower attends school full time.

⁸ A borrower with a Federal consolidation loan made before July 1, 1993, or a borrower who receives a Consolidation loan on or after July 1, 1993, who has any outstanding FFELP loan(s) at the time of consolidation that was first disbursed before July 1, 1993.

⁹ A borrower who receives a Federal Consolidation Loan made on or after July 1, 1993, who has no outstanding FFELP loans at the time of consolidation that were made on or before July 1, 1993.