



IN-SCHOOL DEFERMENT REQUEST

Federal Family Education Loan Program

OMB No. 1845-0005
Form Approved
Exp. Date 05/31/2012

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SCH

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 and 6.

■ I meet the qualifications for the deferment(s) checked below and request that my loan holder defer repayment of my loan(s) (check all that apply):

While I am enrolled **FULL TIME** at an eligible school. (For borrowers with any FFEL Program loan.)

While I am enrolled **AT LEAST HALF TIME** at an eligible school. (For borrowers who, on the date they signed the promissory note, did not have an outstanding balance on a FFEL Program loan made **before July 1, 1987**; Federal PLUS Loans first disbursed **on or after July 1, 2008**, are eligible regardless of when the oldest outstanding loan was made.)

If I am a parent borrower of a Federal PLUS Loan first disbursed **on or after July 1, 2008**, during the 6-month period after I cease to be enrolled at least half time at an eligible school.

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 I began full-time or at least half-time enrollment, as certified by the authorized official who completes Section 4 of this form, and will end on the earlier of the date that I cease to meet the enrollment status requirement that qualifies me for the deferment, or the expected ending date of my qualifying enrollment status as certified by the authorized official.

(5) If I am a graduate or professional student Federal PLUS Loan borrower, I will also receive a deferment on my Federal PLUS Loan(s) first disbursed **on or after July 1, 2008** during the 6-month period after I cease to be enrolled on at least a half-time basis.

(6) If I am a parent borrower of a Federal PLUS Loan first disbursed **on or after July 1, 2008** and I request a deferment during the 6-month period after I cease to be enrolled on at least a half-time basis, my deferment will begin on the day after I cease to be enrolled at least half time and will end 6 months after that date.

(7) 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.

(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 enrollment status 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.

■ 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

NOTE: As an alternative to completing this section, the school may attach its own enrollment certification report listing the required information.

I certify, to the best of my knowledge and belief, that the borrower named above:

(1) is/was enrolled as (check the appropriate box) a full-time student or at least a half-time student during the academic period from |__|_|-|__|_|-|__|_|_|_| to |__|_|-|__|_|-|__|_|_|_| and

(2) is reasonably expected to complete his/her program requirements on |__|_|-|__|_|-|__|_|_|_|.

Name of Institution _____

Address _____

Name/Title of Authorized Official _____

Authorized Official's Signature _____

OPE-ID _____

City, State, Zip Code _____

Telephone () _____

Date _____