



IN-SCHOOL DEFERMENT REQUEST

William D. Ford Federal Direct Loan (Direct Loan) Program / Federal Family Education Loan (FFEL) Program

OMB No. 1845-0011
Form Approved
Exp. Date 7/31/2015

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

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN [] [] [] - [] [] [] - [] [] [] []

Name _____

Address _____

City, State, Zip Code _____

Telephone - Primary () _____

Telephone - Alternate () _____

E-mail Address (Optional) _____

SECTION 2: DEFERMENT REQUEST

Before completing this form, carefully read the entire form, including the instructions and other information in Sections 5, 6, and 7.

- I meet the eligibility requirements 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.
 - While I am enrolled **AT LEAST HALF TIME** at an eligible school.
 - If I am a parent borrower of a Direct or Federal PLUS Loan first disbursed on or after July 1, 2008 and I am also a student, I also request a **POST-ENROLLMENT** deferment 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 accrue on my subsidized loan(s) during my deferment. However, interest will accrue on my unsubsidized loan(s).
- (2) I may pay the interest that accrues on my unsubsidized loan(s) during my deferment. 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 on my unsubsidized loan(s).
 - I wish to make interest payments on my unsubsidized loan(s) during my deferment.
- (3) My deferment will, as certified by the authorized official, begin on the date I began full-time or at least half-time enrollment, and 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.
- (4) If I am a graduate or professional student Direct or Federal PLUS Loan borrower, I will also receive a deferment on my Direct or 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.
- (5) If I am a parent borrower of a Direct or 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.
- (6) If my deferment does not cover all my past due payments, my loan holder may grant a forbearance on my loan(s) for all payments due before the begin date of my deferment. If the period for which I am eligible for a deferment has ended, my loan holder may grant a forbearance on my loan(s) for all payments due when my deferment request is processed. Interest that accrues during this forbearance may be capitalized.
- (7) My loan holder may grant a forbearance on my loan(s) for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. Interest that accrues during this forbearance will not be capitalized.
- I certify that: (1) The information I have provided on this form 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 requirements of the deferment for which I have applied, as explained in Section 7.
- I authorize the entity to which I submit this request (i.e., the school, the lender, the guaranty agency, the U.S. Department of Education, and their respective agents and contractors) to contact me regarding my request or my loan(s), including repayment of my loan(s), at the number that I provide on this form 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, you may attach separate documentation from an authorized official that includes all of the information requested below.

I certify, to the best of my knowledge and belief that the institution listed below is eligible as explained in Section 6 and 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 School _____ OPE-ID _____

Address _____ City, State, Zip Code _____

Name/Title of Authorized Official _____ Telephone () _____

Authorized Official's Signature _____ Date _____