



PUB

PUBLIC SERVICE DEFERMENT REQUEST

Federal Family Education Loan Program

USE THIS FORM ONLY IF YOU HAVE AN OUTSTANDING BALANCE ON A FEDERAL FAMILY EDUCATION LOAN PROGRAM LOAN THAT WAS MADE BEFORE JULY 1, 1993.

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

OMB No. 1845-0005
Form Approved
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SECTION 1: BORROWER IDENTIFICATION

Please correct or, if information is missing, enter below. If a correction, check this box:

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

Name _____

Address _____

City, State, Zip _____

Telephone - Home () _____

Telephone - Other () _____

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 stated in Section 6 for the deferment checked below and request that my loan holder defer repayment of my loan(s) while I am:
 - On 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**.*
- * Federal PLUS Loans made **on or after August 15, 1983** do not qualify for the Armed Forces, Public Health Service, Peace Corps, ACTION Programs, and Tax-Exempt Organization Deferments.
- On active duty in the **NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION (NOAA)**.**
- ** The NOAA Deferment is available **only** to Federal Stafford and SLS loan borrowers whose first loans were made **on or after July 1, 1987 and before July 1, 1993**.

SECTION 3: BORROWER UNDERSTANDINGS AND CERTIFICATIONS

- I understand that: (1) Principal payments will be deferred, but if I have an unsubsidized loan, I am responsible for paying the interest that accrues. (2) I have the option of making interest payments on my unsubsidized loan(s) during my deferment. I may choose to make interest payments by checking the box below; unpaid interest that accrues will be capitalized by my loan holder.
 - I wish to make interest payments on my unsubsidized loan(s) during my deferment.
- (3) My deferment will begin on the date the deferment condition began. (4) My deferment will end on the earlier of the date that the condition that establishes my deferment eligibility ends or the certified deferment end date. (5) My loan holder will not grant this deferment request unless all applicable sections of this form are completed and any required additional documentation is provided. (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 am eligible for a post-deferment grace period on loans made before October 1, 1981, my loan holder may grant me a forbearance on my other loans for this period so that I can begin repayment of all my loans at the same time. I understand that my loan holder may capitalize the interest that accrues on my other loans during the six-month period and that this will increase the principal balance of my other loans. (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 6.

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 service indicated in Section 2, and that the borrower and the borrower's service meet all the eligibility requirements specified in Section 6.

The borrower's service began on [] [] [] - [] [] [] - [] [] [] [] [] [] and is expected to end/ended on [] [] [] - [] [] [] - [] [] [] [] [] [] .

Name of Organization _____

Address _____ City, State, Zip _____

Name/Title of Authorized Official _____ Telephone () _____

Authorized Official's Signature _____ Date _____

SECTION 5: INSTRUCTIONS FOR COMPLETING THE FORM

Type or print using dark ink. Report dates as month-day-year (MM-DD-YYYY). For example, 'January 1, 1999' = '01-01-1999'. An authorized official must complete Section 4. If you need help completing this form, contact your loan holder.

Return the completed form and any required documentation to the address shown in Section 7.

SECTION 6: DEFINITIONS / ELIGIBILITY CRITERIA FOR PUBLIC SERVICE DEFERMENT REQUEST

Definitions

- The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- A **deferment** is a period during which I am entitled to postpone repayment of the principal balance of my loan(s). The federal government pays the interest that accrues during an eligible deferment for all subsidized Federal Stafford Loans and for Federal Consolidation Loans for which the Consolidation loan application was received by my loan holder **(1)** on or after January 1, 1993 but before August 10, 1993, **(2)** on or after August 10, 1993, if it includes **only** Federal Stafford Loans that were eligible for federal interest subsidy, or **(3)** on or after November 13, 1997, for that portion of the Consolidation loan that paid a subsidized Federal Stafford Loan or a Federal Direct Stafford/Ford (Direct Subsidized) Loan. I am responsible for the interest that accrues during this period on all other FFEL Program loans.
- **Forbearance** means permitting the temporary cessation of payments, allowing an extension of time for making payments, or temporarily accepting smaller payments than previously scheduled. I am responsible for paying the interest on my loan(s) during a forbearance.
- The **holder** of my FFEL Program loan(s) may be a lender, guaranty agency, secondary market, or the U.S. Department of Education.
- **Capitalization** is the addition of unpaid interest to the principal balance of my loan. This will increase the principal and the total cost of my loan.
- **Authorized certifying officials:**
 - Commanding or Personnel Officer (Armed Forces Deferment)
 - Authorized Official of the U.S. Public Health Service (Public Health Service Deferment)
 - Authorized Official of the Peace Corps (Peace Corps Deferment)
 - Authorized Official of the ACTION Program (ACTION Program Deferment)
 - Authorized Official of the Volunteer Program (Tax-Exempt Organization Deferment)
 - Authorized Official of the NOAA Corps (NOAA Deferment)

Eligibility Criteria

- To qualify for any of the deferments listed in Section 2 of this form:
 - I must have an outstanding balance on at least one FFEL Program loan which was made **before July 1, 1993**. If I am a Federal PLUS Loan borrower, **(1)** I am not eligible for the NOAA Deferment, and **(2)** I am eligible for the Armed Forces, Public Health Service, Peace Corps, ACTION Programs, and Tax-Exempt Organization Deferments only if my first loan was made **before August 15, 1983**. I am eligible for the NOAA Deferment only if I am a Federal Stafford or SLS loan borrower whose first loan was made **on or after July 1, 1987 and before July 1, 1993**.
- I may defer repayment of my loan(s) while I am:
 - On active duty in the **ARMED FORCES** of the United States. (Maximum eligibility is three years; this is a combined limit with Public Health Service and NOAA deferments.) To qualify, I must: **(1)** be on active duty in the Army, Navy, Air Force, Marine Corps or Coast Guard, and **(2)** provide my loan holder with copies of my military identification and orders or have my commanding or personnel officer certify Section 4 on the front of this form.
NOTE: Borrowers enlisted in a reserve component of the Armed Forces or the National Guard (while on active duty status in the Army or Air Force Reserves) may qualify for this deferment only if: (1) serving full-time for a period expected to last at least one year, or (2) serving under an order for national mobilization.
 - Serving full-time as an officer in the Commissioned Corps of the **PUBLIC HEALTH SERVICE**. (Maximum eligibility is three years; this is a combined limit with Armed Forces and NOAA deferments.)
 - Serving in the **PEACE CORPS**. (Maximum eligibility is three years.) To qualify, I must have agreed to serve for a period of at least one year.
 - A full-time paid volunteer in the **ACTION PROGRAMS**. (Maximum eligibility is three years.) To qualify, I must have agreed to serve for a period of at least one year.
 - A full-time paid volunteer for a **TAX-EXEMPT ORGANIZATION**. (Maximum eligibility is three years.) To qualify, I must: **(1)** be serving full-time in an organization that has a tax exemption under Section 501(c)(3) of the Internal Revenue Code of 1986; **(2)** assist low income people and their communities in eliminating poverty and poverty-related human, social, and environmental conditions; **(3)** not earn more than the federal minimum wage; however, I may receive fringe benefits like those received by other employees of the organization; **(4)** not engage in religious instruction, proselytizing, fund-raising to support religious activities, or conduct worship services as part of my duties; and **(5)** have agreed to serve for a period of at least one year.
 - On active duty in the **NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION (NOAA)**. (Maximum eligibility is three years; this is a combined limit with Armed Forces and Public Health Service Deferments.)

SECTION 7: WHERE TO SEND THE COMPLETED DEFERMENT REQUEST

**RETURN THE COMPLETED DEFERMENT REQUEST AND ANY REQUIRED DOCUMENTATION TO:
(IF NO ADDRESS IS SHOWN, RETURN TO YOUR LOAN HOLDER)**

SECTION 8: IMPORTANT NOTICES

Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 U.S.C. §552a) requires that we disclose to you the following information:

The authority for collecting this information is §421 *et seq.* of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. §1071 to 1087-2). The principal purpose for collecting this information is to determine whether you are eligible for a deferment on your loan(s) under the Federal Family Education Loan (FFEL) Program.

We ask that you provide the information requested on this deferment request on a voluntary basis. However, you must provide all of the requested information so that the holder(s) of your loan(s) can determine whether you qualify for a deferment.

The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, *Federal Register*, Vol. 59, p. 17351) and "National Student Loan Data System" (originally published on December 20, 1994, *Federal Register*, Vol. 59, p. 65532). Thus, this information may be disclosed to parties that we authorize to assist us in administering the federal student aid programs, including contractors that are required to maintain safeguards under the Privacy Act. Disclosures may also be made for verification of information, determination of eligibility, enforcement of conditions of the loan or grant, debt collection, and the prevention of fraud, waste, and abuse and these disclosures may be made through computer matching programs with other federal agencies. Disclosures may be made to determine the feasibility of entering into computer matching agreements. We may send information to members of Congress if you ask them in writing to help you with federal student aid questions. If we are involved in litigation, we may send information to the Department of Justice (DOJ), a court, adjudicative body, counsel, or witness if the disclosure is related to financial aid and certain other conditions are met. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for consideration of action and we may disclose to DOJ to get its advice related to the Title IV, HEA programs or questions under the Freedom of Information Act. Disclosures may be made to qualified researchers under Privacy Act safeguards. In some circumstances involving employment decisions, grievances, or complaints or involving decisions regarding the letting of a contract or making of a grant, license, or other benefit, we may send information to an appropriate authority. In limited circumstances, we may disclose to a federal labor organization recognized under 5 U.S.C. Chapter 71.

Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 U.S.C. §1091(a)(4)) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.

Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0005. The time required to complete this information collection is estimated to average 0.16 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. ***If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:***

U.S. Department of Education, Washington, DC 20202-4651.

If you have any comments or concerns regarding the status of your individual submission of this form, write directly to the address shown in Section 7.