



# IN-SCHOOL DEFERMENT REQUEST

## Federal Family Education Loan Program

OMB No. 1845-0005  
Form Approved  
Exp. Date 01/31/2009

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.

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Please enter or correct the following information.

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

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Telephone - Home ( ) \_\_\_\_\_

Telephone - Other ( ) \_\_\_\_\_

E-mail Address (Optional) \_\_\_\_\_

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

While I am enrolled at an eligible school as a \_\_\_\_\_ (For borrowers with a FFEL Program loan.)

While I am enrolled at an eligible school as a \_\_\_\_\_ (For borrowers who, on the date they

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). 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. 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.

My deferment will begin on the date the condition that qualifies me for a deferment began, as certified by the authorized official who completes Section 4 of this form. My deferment will end on the earlier of the date that I no longer meet the condition that qualifies me for the deferment, or the ending date of that condition as certified by the authorized official. 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. 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. 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.

The information I provided in Sections 1 and 2 above is true and correct. I will provide additional documentation to my loan holder, as required, to support my deferment status. I will notify my loan holder immediately when the condition(s) that qualified me for the deferment ends. I have read, understand, and meet the eligibility criteria of the deferment for which I have applied.

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

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

is reasonably expected to complete his/her program requirements on [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ].

Name of Institution \_\_\_\_\_ OPE-ID \_\_\_\_\_

Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Name/Title of Authorized Official \_\_\_\_\_ Telephone ( ) \_\_\_\_\_

[Redacted]

Type or print using dark ink. Report dates as month-day-year (MM-DD-YYYY). For example, 'January 31, 2006' = '01-31-2006'. An authorized school official must either (A) complete Section 4, or (B) attach the school's own enrollment certification report listing the required information. If you need help completing this form, contact your loan holder.

[Redacted]

- An [redacted] for an In-School Deferment is an authorized official of the school where I am/was enrolled as a full-time or at least half-time student.
- [redacted] 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.
- A [redacted] 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 on or after January 1, 1993, but before August 10, 1993, on or after August 10, 1993, if it includes Federal Stafford Loans that were eligible for federal interest subsidy, or on or after November 13, 1997, for that portion of the consolidation loan that paid a subsidized FFEL Loan or a subsidized Federal Direct Loan. I am responsible for the interest that accrues during this period on all other FFEL Program loans.
- The [redacted] includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- [redacted] 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 the interest that accrues on my loan(s) during a forbearance. If I do not pay the interest that accrues, the interest may be capitalized.
- The [redacted] of my FFEL Program loan(s) may be a lender, guaranty agency, secondary market, or the U.S. Department of Education.

[Redacted]

[Redacted]

[Redacted]

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §428(b)(2)(A) *et seq.* of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the Federal Family Education Loan (FFEL) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically. The information in your file may be disclosed, on a case by case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this