



In-School

Federal Family Education Loan Program
Federal Stafford, Supplemental Loans for Students (SLS), PLUS, and Consolidation Loans

In-School Deferment Request

DO NOT USE THIS FORM if all your outstanding Federal Family Education Loan Program loans were made ON or AFTER July 1, 1993.
WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to a fine of no more than \$10,000, or imprisonment for no more than five years, or both, under the provisions of 20 U.S.C. 1097.

Please enter or correct the following information. If correction, check this box: []

SSN []-[]-[]
Name _____
Address _____
City, State, Zip _____
Telephone - Home () _____
Telephone - Other () _____

Section 1 - Deferment Request - Must be completed by borrower. See definitions and eligibility criteria on the following page.

I meet the qualifications stated on the following page for the deferment checked below and request that my lender/servicer defer repayment of my loans.

- Check one: [] While I am enrolled at an eligible school as a FULL-TIME STUDENT. (No Limit.)
[] While I am enrolled at an eligible school as a HALF-TIME STUDENT. (For Federal Stafford, SLS, PLUS and Consolidation loan borrowers whose first loans were made on or after 7/1/87. No Limit.)
[] While the STUDENT (named below) FOR WHOM I BORROWED A PLUS LOAN IS DEPENDENT and enrolled full time or half time at an eligible school. (For Federal PLUS loan borrowers. No Limit.) Complete the following information (please print or type):

Student's Name _____ Student's SSN []-[]-[]

My dependent student is enrolled at an eligible school (check one): [] Full Time [] Half Time

Borrower Interest Selection, Understandings, and Certifications

I understand that: (1) My deferment will begin no more than six months before the date my lender/servicer receives this request or the date the deferment condition began, whichever is later; (2) My lender/servicer will not grant this deferment request unless all applicable sections of this form are completed and any additional required documentation is provided; (3) Principal payments will be deferred, but if my loan is not subsidized by the Federal government, I am responsible for paying the interest that accrues; (4) If I do not choose, by checking the box below (see Interest Selection), to pay all interest that accrues during my deferment period, my lender/servicer will capitalize (see Definitions) such interest to the extent permitted by law. This will increase the principal balance of my loan(s); (5) If my deferment does not cover all my past due payments, my lender/servicer may grant me a forbearance for all payments due before the begin date of my deferment; and (6) If I am eligible for a post-deferment grace period on loans made before 10/1/81, my lender/servicer may grant me a forbearance of my other loans for this period so that I can begin repayment of all my loans at the same time. I understand that my lender/servicer will capitalize (see Definitions) 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.

I certify that: (1) The information provided in Section 1 above is true and correct; (2) I will provide additional documentation, as required, to my lender/servicer to support my continued deferment status; (3) I will notify my lender/servicer immediately when the condition(s) that qualified me for the deferment ends; and (4) I have read, understand, and meet the terms and conditions of the deferment for which I have applied.

Interest selection: [] By checking this box, I am indicating that I wish to make interest payments during my deferment.

Borrower's Signature _____ Date _____

Section 2 - Authorized School Official's Certification - See following page for a list of Authorized Officials. Please print or type.

Instructions for School Official: Item (1) and Item (2) of this section must be completed. The school official, in lieu of completing this section, may attach its own enrollment certification report listing the required information.

I certify, to the best of my knowledge and belief, that the borrower or dependent student, if applicable, named above:

(1) Is/was enrolled during the academic period (check one): [] Full time [] At least half time
from (MM-DD-YY) []-[]-[] to (MM-DD-YY) []-[]-[]

(2) Is reasonably expected to complete his/her program requirements on: (MM-DD-YY) []-[]-[]

Name of School _____ School Code _____
Address _____ Telephone () _____
City, State, Zip _____
Signature of Authorized Official/Date _____
Name/Title of Authorized Official _____

Send completed form to lender/servicer on the following page.

Section 3 — Definitions/Eligibility Criteria for In-School Deferment Request

Definitions

- A **deferment** is a period during which I am entitled to postpone repayment of the principal balance of my loan. 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 application was received by the lender **(1)** on or after 1/1/93 but before 8/10/93, or **(2)** after 8/10/93 if it includes **only** Federal Stafford loans that were eligible for Federal interest subsidy. I am responsible for the interest that accrues during this period on all other Federal Family Education Loan Program loans.
- **Capitalization** is a process whereby a lender adds unpaid interest to the principal balance of a loan.

Eligibility Criteria

To **defer** (postpone) repayment of my loans while:

- I am enrolled at an eligible school as a **FULL-TIME STUDENT**. (No Limit.)
- I am enrolled at an eligible school as a **HALF-TIME STUDENT**. (For Federal Stafford, SLS, PLUS and Consolidation loan borrowers whose first loans were made on or after 7/1/87. No Limit.)

If I am enrolled half time and received my first loans between 7/1/87 and 6/30/93, to qualify:

- (1) I must receive a Federal Stafford or SLS loan for the deferment period, and
 - (2) I must provide my lender/servicer with:
 - (a) a copy of my completed loan application/promissory note for the period of this deferment, or
 - (b) a statement from the financial aid administrator at my school that indicates that I have obtained a loan for this deferment period.
- The **STUDENT FOR WHOM I BORROWED A PLUS LOAN IS DEPENDENT** and enrolled full time or half time at an eligible school. (For Federal PLUS loan borrowers. No Limit.)

To qualify:

- (1) I must:
 - (a) have an outstanding balance on a Federal Stafford, SLS, FISL, PLUS, or Consolidation loan made on or after 7/1/87, and
 - (b) complete the statement in Section I that identifies the dependent student.

For Half-time Status only:

- (1) My dependent student must:
 - (a) have an outstanding balance on a Federal Stafford, SLS, FISL, PLUS, or Consolidation loan made on or after 7/1/87, and
 - (b) must receive a Federal Stafford or SLS loan for the deferment period.
- (2) I must provide my lender/servicer with:
 - (a) a copy of my dependent student's completed loan application/promissory note for the period of this deferment, or
 - (b) a statement from the financial aid administrator at his/her school that indicates that he/she has obtained a loan for this deferment period.

Authorized Certifying Officials

- Authorized School Official

Section 4 — Lender/Servicer Information

Name of Lender/Servicer _____

For Lender Use Only:

Address _____

City, State, Zip _____

Telephone Number () _____