



Parental Leave/Working Mother Deferment Request

William D. Ford Federal Direct Loan Program
Federal Direct Stafford/Ford Loans, Federal Direct Unsubsidized Stafford/Ford Loans, Federal Direct Consolidation Loans

OMB No. 1840-0700
Form Approved
Exp. Date 02/28/98

DO NOT USE THIS FORM if all your 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 penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

PL/WM

Parental Leave and Working Mother

Borrower's Information

Please print legibly using blue or black ink.

Last Name	First Name	Middle Initial	Social Security Number
Street Address			Home Area Code/Telephone Number ()
City	State	Zip Code	

Section 1: Deferment Request

Must be completed by borrower. See definitions and eligibility criteria on the back of this form.

I meet the qualifications stated on the following page for the Parental Leave/Working Mother Deferment checked below and request that the U.S. Department of Education (ED) defer repayment on my loan(s) beginning (MM-DD-YY)

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- Check one: While I am on **PARENTAL LEAVE**. Maximum eligibility is six months per occurrence. Federal Direct PLUS Loan (Direct PLUS Loan) borrowers are not eligible.
 While I am a **WORKING MOTHER**. Maximum eligibility is 12 months. Direct PLUS Loan borrowers are not eligible.

Borrower Understandings and Certifications

I understand that: (1) My deferment will begin on the date the deferment condition began but no more than six months before the date ED receives this request; (2) ED 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(s) is not subsidized by the federal government, I am responsible for paying the interest that accrues; (4) If I do not choose to pay all interest that accrues during my deferment period, ED 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, ED may grant me a forbearance for all payments due before the begin date of my deferment.

I certify that: (1) The information provided in Section 1 above is true and correct; (2) I will provide additional documentation, as required, to ED to support my continued deferment status; (3) I will notify ED 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 as explained on the back of this form.

(5) I certify that at the time I obtained my William D. Ford Federal Direct Loan (Direct Loan) Program loan I had an outstanding balance on a Federal Family Education Loan (FFEL) Program loan (formerly known as a GSL) which was made prior to July 1, 1993.

Signature of Borrower _____ Date _____

Section 2: Authorized Official's Certification

See the back of this form for a list of Authorized Officials. Please print or type.

For Parental Leave Deferments Only

I certify, to the best of my knowledge and belief, that the borrower named above was last enrolled at least half-time on (MM-DD-YY)

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Name of School _____

Address _____ School Code _____

City, State, Zip Code _____ Telephone () _____

Signature of Authorized Official _____ Date _____

Name/Title of Authorized Official _____

Section 3 — Definitions/Eligibility Criteria for Parental Leave/Working Mother Deferment Request

Definitions

- A **deferment** is a period during which I am entitled to postpone repayment of the principal balance of my loan(s). Interest does not accrue during an eligible deferment on Federal Direct Stafford/Ford Loans (Direct Subsidized Loans) or Federal Direct Subsidized Consolidation Loans (Direct Subsidized Consolidation Loans). I am responsible for the interest that accrues during this period on all other Direct Loan Program loans.
- **Full-Time** employment is defined as working at least 30 hours per week in a position expected to last at least three months.
- **Capitalization** is a process whereby ED adds unpaid interest to the principal balance of a loan(s).

Eligibility Criteria

To qualify for these deferments, at the time my Direct Loan Program loan was made, I must have had an outstanding balance on an FFEL Program loan (formerly known as a GSL) which was made prior to July 1, 1993.

I may **defer** (postpone) repayment of my loan(s) while I am:

- On **PARENTAL LEAVE**. Maximum eligibility is six months per occurrence. Direct PLUS Loan borrowers are not eligible.

To qualify:

- (1) I must:
 - (a) be pregnant, caring for my newborn child, or caring for my newly adopted child;
 - (b) not be working full-time (see Definitions) or attending school during this deferment period; and
 - (c) have been enrolled in school at least half-time at sometime during the six months preceding this deferment (an authorized school official must certify Section 2 on the preceding page).
- (2) I must provide ED with:
 - (a) a statement from my physician documenting my pregnancy if I am requesting this deferment due to my pregnancy;
 - (b) a copy of my newborn child's birth certificate; or
 - (c) a statement from the adoption agency documenting my newly adopted child's placement.

- A **WORKING MOTHER**. Maximum eligibility is 12 months. Direct PLUS Loan borrowers are not eligible.

To qualify:

- (1) I must:
 - (a) have entered or re-entered the workforce within one year preceding this deferment;
 - (b) be working full-time (see Definitions) in a position earning not more than \$1 per hour above the federal minimum wage; and
 - (c) be the mother of a preschool-age child who has not yet enrolled in first grade or a higher grade in elementary school.
- (2) I must provide ED with documentation of:
 - (a) my rate of pay, such as a pay stub; and
 - (b) the age of my preschool-age child, such as a birth certificate.

Authorized Certifying Officials

- Authorized School Official (*Parental Leave Deferment*)
- Borrower (*Working Mother Deferment*)

Important Notices

Privacy Act Notice

The Privacy Act of 1974 (5 U.S.C.552a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is §451 *et seq.* of the Higher Education Act of 1965, as amended. Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a deferment. The information on this form will be used to determine your eligibility for a deferment of repayment of your Direct Loan Program loan(s). The information you provide may be disclosed to federal and state agencies, private parties such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal, state, local, or foreign agencies in connection with employment matters or the issuance of a license, grant, or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.

Return this form and any required documentation to the Direct Loan Servicing Center. If you need to confirm the Direct Loan Servicing Center's address or require assistance with completing this form, call 1 (888) 447-4460.

Paperwork Reduction Notice

The time required to complete this information collection is estimated to average 0.2 hours (12 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 Direct Loan Servicing Center. If you need to confirm the Direct Loan Servicing Center's address, call 1 (888) 447-4460.**