



Public Service Deferment Request

OMB No. 1840-0700
Form Approved
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William D. Ford Federal Direct Loan Program
Federal Direct Stafford/Ford Loans, Federal Direct Unsubsidized Stafford/Ford
Loans, Federal Direct PLUS Loans, Federal Direct Consolidation Loans

PUB

Armed Forces, Public Health, NOAA
Peace Corps, Volunteer in ACTION
Programs, or Tax-Exempt Organization

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.

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 back of this form for the deferment checked below and request that the U.S. Department of Education (ED) defer repayment of my loan(s).

Check one:

- 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 National Oceanic and Atmospheric Administration (NOAA) deferments.)
- While I am 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.)
- While I am on active duty in the **NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION (NOAA)**. Maximum eligibility is three years. Federal Direct PLUS Loan (Direct PLUS Loan) borrowers are not eligible. (This is a combined limit with Armed Forces and Public Health Service deferments.)
- While I am serving in the **PEACE CORPS**. Maximum eligibility is three years.
- While I am a full-time paid volunteer in **ACTION PROGRAMS**. Maximum eligibility is three years.
- While I am a full-time paid volunteer for a **TAX-EXEMPT ORGANIZATION**. Maximum eligibility is three years.

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.

I certify, to the best of my knowledge and belief, that the borrower named above is/was engaged in the service indicated in Section 1, and that the borrower and the borrower's service meet all the eligibility requirements specified on the back of this form.

The borrower's service began (MM-DD-YY) [] [] [] [] [] [] [] [] [] [] and is expected to end (ended) (MM-DD-YY) [] [] [] [] [] [] [] [] [] [] .

Name of Organization _____ Telephone () _____

Address _____ City, State, Zip Code _____

Signature of Authorized Official _____ Date _____

Name/Title of Authorized Official _____

Section 3 — Definitions/Eligibility Criteria for Public Service 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.
- **Capitalization** is a process whereby ED adds unpaid interest to the principal balance of a loan(s).

Eligibility Criteria

To qualify for this deferment, 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 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 ED with copies of my military identification and orders or have my commanding or personnel officer certify Section 2 on the preceding page.

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, as evidenced by official military orders, 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.)

- On active duty in the **NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION (NOAA)**. Maximum eligibility is three years. Direct PLUS Loan borrowers are not eligible. (This is a combined limit with Armed Forces and Public Health Service 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 **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, or conduct worship services as part of my duties; and
 - (5) have agreed to serve for a period of at least one year.

Authorized Certifying Officials

- Commanding or Personnel Officer (*Armed Forces Deferment*)
- Authorized Official of the U.S. Public Health Service (*Public Health Service Deferments*)
- Authorized Official of the National Oceanic and Atmospheric Administration (*NOAA Deferment*)
- Authorized Official of the Peace Corps (*Peace Corps Deferment*)
- Authorized Official of the ACTION Program (*ACTION Programs Deferment*)
- Authorized Official of the Volunteer Program (*Tax-Exempt Organization 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.**