

ATTENDING LESS THAN HALF TIME
(with no outstanding loan)



9 months

The diagram features a horizontal timeline with vertical tick marks. A bracket above the timeline spans from the first tick mark of 1999 to the last tick mark of 1999, with an arrow pointing to the right and the text '9 months' centered above it. Below the timeline, four white boxes with black text provide specific details for key dates: Sept. '98, Jan. '99, March '99, and October '99.

Sept. '98:
Student starts
school full
time—has no
Federal Perkins
Loan or NDSL

Jan. '99:
Student
drops to
1/4-time

March '99
Student
receives
Federal
Perkins
Loan

October '99:
Repayment
begins