



UNEMPLOYMENT DEFERMENT REQUEST

William D. Ford Federal Direct Loan Program

OMB No. 1845-0011
Form Approved
Exp. Date 05/31/2012

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to penalties that may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

UNEM

SECTION 1: BORROWER IDENTIFICATION

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

SECTION 2: DEFERMENT REQUEST

Before completing this form, carefully read the entire form, including the instructions and other information in Sections 4, 5, and 6.

I meet the qualifications stated in Section 6 for an Unemployment Deferment and request that the U.S. Department of Education (ED) defer repayment of my loan(s) while I am unemployed. I must reapply every 6 months. My maximum eligibility for an unemployment deferment is 36 months.

To document your eligibility for this deferment, complete the appropriate items below. **NOTE: If you are not qualifying for this deferment by providing documentation of your eligibility for unemployment benefits, you may submit your deferment request electronically at the Direct Loan Servicing Center web site: www.dl.ed.gov**

(1) ALL borrowers must complete this item:

I became unemployed or began working less than 30 hours per week on ____-____-____. Except as explained in Section 3, my deferment will begin on this date, unless I request my deferment to begin on the following later date: ____-____-____.

(2) Check ONE of the boxes below:

(A) I am diligently seeking but unable to find full-time employment in the United States in any field or at any salary or responsibility level. I am registered with a public or private employment agency if there is one within 50 miles of my current address. Further, if I am requesting an extension of an existing unemployment deferment, I have made at least six diligent attempts to find full-time employment in the most recent six months.

NOTE: School placement offices and "temporary" agencies do not qualify as public or private employment agencies.

OR

(B) I am eligible for unemployment benefits, and I have attached documentation of my eligibility for these benefits. The documentation includes my name, address, and social security number, and shows that I am eligible to receive unemployment benefits during the period for which I am requesting deferment.

SECTION 3: BORROWER UNDERSTANDINGS, CERTIFICATIONS AND AUTHORIZATION

I understand that the following terms and conditions apply to this deferment:

- (1) I am not required to make payments of loan principal during my deferment. No interest will be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s). For any unsubsidized loan(s), I will receive an interest statement, and I may pay the interest at any time. If I do not pay the interest that accrues on my unsubsidized loan(s), it will be capitalized at the end of my deferment period.
- (2) My deferment will begin on the date I became unemployed or began working less than 30 hours per week, as shown in Section 2, Item (1), unless I request my deferment to begin on a later date. However, if this is my first unemployment deferment request for my current period of unemployment and I am not providing documentation of my eligibility for unemployment benefits, my deferment will begin no more than 6 months before the date the Direct Loan Servicing Center receives this request, even if I became unemployed or began working less than 30 hours per week more than 6 months ago.
- (3) My deferment will end on the earlier of (A) the date I obtain full-time employment, or (B) the deferment end date provided to me by the Direct Loan Servicing Center. An unemployment deferment may last for no more than 6 months after the date the Direct Loan Servicing Center receives my deferment request. **I must reapply every 6 months.**
- (4) If my deferment does not cover all of my past due payments, ED may grant me a forbearance for all payments that were due before the begin date of my deferment. If the period for which I am eligible for a deferment has ended, ED may grant me a forbearance for all payments that are due at the time my deferment request is processed.
- (5) ED 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. ED will not capitalize interest that accrues during this forbearance.

I certify that: (1) The information I have provided on this form is true and correct. (2) I will provide additional documentation to the Direct Loan Servicing Center, as required, to support my eligibility for this deferment. (3) I will notify the Direct Loan Servicing Center immediately if I obtain full-time employment. (4) I have read, understand, and meet the eligibility requirements of the deferment for which I have applied.

I authorize my schools, ED, and their respective agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

BORROWER'S SIGNATURE _____ DATE _____

