



William D. Ford Federal Direct Loan Program

IN-SCHOOL DEFERMENT REQUEST

William D. Ford Federal Direct Loan Program

OMB No. 1845-0011
Form Approved
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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.

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 5, 6, and 7.

YOU MUST HAVE AN AUTHORIZED OFFICIAL AT YOUR SCHOOL COMPLETE SECTION 4.

- I meet the qualifications for the deferment(s) checked below and request that the U.S. Department of Education (ED) defer repayment of my loan(s):
 - While I am enrolled **AT LEAST HALF TIME** at an eligible school. If I am a graduate or professional student Direct PLUS Loan borrower, I will also receive a deferment on my Direct PLUS Loan(s) first disbursed on or after July 1, 2008 during the 6-month period after I cease to be enrolled on at least a half-time basis.
 - If I am a parent borrower of a Direct PLUS Loan first disbursed on or after July 1, 2008 and I am also a student, during the 6-month period after I cease to be enrolled at least half time at an eligible school.
 - If I am a parent borrower of a Direct PLUS Loan first disbursed on or after July 1, 2008, while the student named below on whose behalf I obtained the loan is enrolled at least half time at an eligible school. By checking the box below, I may also request a deferment of a Direct PLUS Loan first disbursed on or after July 1, 2008 during the six-month period after the student ceases to be enrolled at least half time at an eligible school:
 - I request that ED defer repayment of my Direct PLUS Loan(s) first disbursed on or after July 1, 2008 during the 6-month period after the student named below on whose behalf I obtained the loan ceases to be enrolled at least half time at an eligible school.

If you are requesting a deferment based on condition (3), enter the student's name and SSN below:

STUDENT'S NAME _____ STUDENT'S SSN [][]-[][]-[][][][]

SECTION 3: BORROWER UNDERSTANDINGS, CERTIFICATIONS AND AUTHORIZATION

- I understand that the following terms and conditions apply to this deferment:
 - 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.
 - For a deferment based on condition (1) in Section 2, my deferment will begin on the date I became enrolled as at least a half-time student, and will end on the earlier of (A) the date that I drop below at least half-time enrollment, or (B) the date that I am expected to complete my program requirements, as certified by an authorized official in Section 4 of this form. However, if I am a graduate or professional student Direct PLUS Loan borrower, my deferment on Direct PLUS Loans first disbursed on or after July 1, 2008 will end six months after I cease to be enrolled on at least a half-time basis.
 - If I am a parent borrower of a Direct PLUS Loan first disbursed on or after July 1, 2008 and I request a deferment based on condition (2) in Section 2, my deferment will begin on the day after I cease to be enrolled at least half time and will end six months after that date.
 - If I am a parent borrower of a Direct PLUS Loan first disbursed on or after July 1, 2008 and I request a deferment based on condition (3) in Section 2, my deferment will begin on the day the student on whose behalf I obtained the loan became enrolled as at least a half-time student. Unless I also request a deferment during the 6-month period after the student ceased to be enrolled on at least a half-time basis, my deferment will end on the earlier of (A) the date the student drops below at least half-time enrollment, or (B) the date the student is expected to complete his or her program requirements, as certified by an authorized official in Section 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.
 - 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 drop below half-time enrollment or, for a deferment based on condition (3) in Section 2, if the student on whose behalf I obtained a Direct PLUS Loan drops below half-time enrollment. (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 _____

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION

NOTE: As an alternative to completing this section, the school 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 student named above:

- Is/was enrolled as at least a half-time student during the academic period from [][]-[][]-[][][][] to [][]-[][]-[][][][] and
- Is reasonably expected to complete his/her program requirements on [][]-[][]-[][][][].

School's Name _____ OPE-ID _____

School's Address _____ City, State, Zip _____

Name/Title of Authorized Official _____ Telephone () _____

AUTHORIZED OFFICIAL'S SIGNATURE _____ DATE _____

