

The **In School Deferment Form** is provided to you courtesy of Student Loan Consolidator, a service of the Student Loan Network.
The In School Deferment Form starts on page two of this document

What does it mean to “consolidate your loans”? To put it simply, it takes 10-20 years of loan payments from multiple lenders and stretches them out to 30 years. This process shrinks your monthly payment and also gives you one monthly bill to pay, instead of mailing out multiple checks.

[StudentLoanConsolidator.com](#) provides tutorials and advice to walk you through the loan consolidation process. We offer consolidation options for the following types of loans:

- [Federal Student Loan Consolidation](#) - Consolidate your Stafford or Parent PLUS loans into one, lower monthly payment
- [Private Student Loan Consolidation](#) - Have multiple private student loan payments? Combine them into one!
- [Graduate Loan Consolidation](#) - Just finished graduate school but have loan payments that are out of control? Think consolidation!

Along with the option to consolidate your student loans, [StudentLoanConsolidator.com](#) also offers the following resources:

[Loan Consolidation Interest Rates](#) – Find out what the current interest rates would be if you consolidate.

[Loan Consolidation Savings Calculator](#) – Would you like to know how much your monthly payments will be after you consolidate?

[Student Loan Consolidation Blog](#) – Keep up with the latest news and legislation in loan consolidation.

The Student Loan Network

The Student Loan Network, an Edvisors company, is one of the nation’s fastest growing providers of student loans and related information. Since 1998, we have helped approximately 25 million students and parents access over \$1 billion in federal and private student loans, scholarships and consolidation funding for undergraduate, graduate and continuing education. Our loan products are available both on the Internet and by phone in consultation with our Financial Aid Consultants.

Learn more about the Student Loan Network at www.StudentLoanNetwork.com



William D. Ford Federal Direct Loan Program

IN-SCHOOL DEFERMENT REQUEST

William D. Ford Federal Direct Loan Program

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

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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 _____

SECTION 5: INSTRUCTIONS FOR COMPLETING THE DEFERMENT REQUEST FORM

Type or print using dark ink. Report dates as month-day-year. For example, show "January 31, 2009" as "01-31-2009".

REMEMBER TO SIGN AND DATE THE FORM AND HAVE AN AUTHORIZED SCHOOL OFFICIAL COMPLETE SECTION 4.

Send the completed form and any required documentation to:

**U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 5609
Greenville, TX 75403-5609**

If you need help completing this form, call:
1-800-848-0979.

If you use a telecommunications device for the deaf (TDD), call:
1-800-848-0983

Direct Loan Servicing Center web site:
www.dl.ed.gov

SECTION 6: DEFINITIONS

- An **authorized official** who may complete Section 4 is an authorized official of the school where you or your student are/were enrolled as at least a half-time student.
- If unpaid interest is **capitalized**, this means that it is added to the principal balance of your loan(s). This will increase the principal amount and the total cost of your loan(s).
- A **deferment** allows you to temporarily postpone making payments on your loan(s). No interest is charged during a deferment on Direct Subsidized Loans and Direct Subsidized Consolidation Loans. Interest is charged during a deferment on all other Direct Loans.
- An **eligible school** is a school that has been approved by ED to participate in ED's Federal Student Aid programs or that meets other requirements. The Direct Loan Servicing Center can tell you if the school where you are enrolled is an eligible school.
- A **forbearance** allows you to temporarily postpone making payments on your loan(s), gives you an extension of time for making payments, or lets you temporarily make smaller payments than previously scheduled. Interest is charged during a forbearance on all types of Direct Loans.
- The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans. These loans are known collectively as "Direct Loans".

SECTION 7: ELIGIBILITY REQUIREMENTS

- You may defer repayment of your loans –
 - (1) While you are enrolled at least half-time at an eligible school;
 - (2) For Direct PLUS Loans first disbursed on or after July 1, 2008, during the 6-month period after you cease to be enrolled at least half time at an eligible school;
 - (3) For Direct PLUS Loans first disbursed on or after July 1, 2008, while the student on whose behalf you obtained the loan is enrolled at least half time at an eligible school, and during the 6-month period after the student ceases to be enrolled at least half time.

SECTION 8: 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 requested information from and about you is §451 *et seq.* of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087a *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0011. The time required to complete this information collection is estimated to average 0.16 hours (10 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 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 20202-4537. **Do not send the completed form to this address.**

If you have questions about the status of your individual submission of this form, contact the Direct Loan Servicing Center (see Section 5).