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MILITARY SERVICE AND POST-ACTIVE DUTY STUDENT DEFERMENT REQUEST

Form No. 1845-0080
Form Approved
Exp. Date 11/30/2019

William D. Ford Federal Direct Loan (Direct Loan) Program/Federal Family Education Loan (FFEL) Program/Federal Perkins Loan (Perkins Loan) Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document 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 INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____

Name _____

Address _____

City _____ State _____ Zip Code _____

Telephone - Primary _____

Telephone - Alternate _____

Email (Optional) _____

SECTION 2: DEFERMENT REQUEST

Before completing this form, carefully read the entire form, including the instructions and other information in Sections 4, 5, 6, and 7. If you are requesting only the Military Service Deferment, a representative may complete and sign this form on your behalf if you are unable to do so. You, not a representative, must complete and sign this form if you are requesting the Post-Active Duty Student Deferment or both deferments.

If you are a member of the National Guard (including a member in retired status) during a time when a governor activated National Guard personnel for active state duty for a period of more than 30 consecutive days and qualify for a Post-Active Duty Student Deferment, but not the Military Service Deferment, you may request forbearance through your loan holder for your period of active duty service.

Military Service Deferment. By checking this box, I request that my loan holder defer repayment of my eligible loan(s) beginning on the date I began performing the military service that qualifies me for the deferment and ending 180 days following completion of my qualifying military service.

Post-Active Duty Student Deferment. By checking this box, I request that my loan holder defer repayment of my eligible loan(s) following the completion of my qualifying active duty service and any applicable grace period. My deferment will end the earlier of the date I resume enrollment at an eligible school on at least a half-time basis or 13 months following the completion date of my active duty service and any applicable grace period.

If I am also granted a Military Service Deferment, the 180-day period described above will run at the same time as my Post-Active Duty Student Deferment period. Therefore, I will receive no more than 13 months of deferment following the completion of my qualifying military service.

Enter the name of the school where you were enrolled on at least a half-time basis when you were called to active duty or within 6 months before the date you were called to active duty, and the date you were last enrolled at least half time at the school:

Name of School _____

Date Last Enrolled At Least Half Time (mm-dd-yyyy) _____

Borrower Name _____ Borrower SSN _____

SECTION 3: BORROWER CERTIFICATIONS AND AUTHORIZATION

- I certify that: (1) The information I have provided on this form is true and correct. (2) I will provide additional documentation to my loan holder, as required, to support my deferment status. (3) I will notify my loan holder immediately when the conditions that qualified me for the deferment ends. (4) I have read, understand, and meet the eligibility requirements and terms and conditions of the deferment(s) for which I have applied, as explained in Sections 2, 4, 6, and 7.
- I authorize the entity to which I submit this request and its agents to contact me regarding my request or my loan(s) at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature _____ Date _____

(or Representative's for Military Service Deferments only)

Representative's Name (if applicable) _____ Relationship to Borrower _____

Representative's Address _____ Telephone _____

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION

As an alternative to completing this section, the borrower or representative may submit a written statement from the borrower's commanding or personnel officer or a copy of the borrower's military orders. The statement or copy must include all information needed to establish the borrower's eligibility for the requested deferment(s), including the period of the qualifying service. If the borrower is/was serving in an area of hostilities in which service qualifies for special pay under 37 USC 310, the statement or copy must identify the pay area in which the borrower is/was on active duty.

1. The borrower's service begins/began on (mm-dd-yyyy) _____ After completing Item 1, continue to Item 2.
2. The borrower's service ends/ended on (mm-dd-yyyy) _____
If the borrower is requesting a Military Service Deferment (see Section 2), continue to Item 3. Otherwise, skip to Item 6.
3. The borrower is (check one):
 - A Reserve/retired member called to active duty under 10 USC 12301(a), 12301(g), 12302, 12304, 12306, or 688.
 - On full-time National Guard duty as defined in 10 USC 101(d)(5) under a call to active duty service authorized by the President or the Secretary of Defense.
 - Reassigned to another duty station other than where the member is normally assigned.
 - None of the above - The borrower is not eligible. Do not complete this form.
4. The military service is in connection with (check one):
 - A contingency operation (continue to Item 5)
 - A national emergency (continue to Item 5)
 - A war (continue to Item 5)
 - None of the above - The borrower is not eligible. Do not complete this form.
5. Enter the name of the contingency operation, national emergency, or war: _____
6. If applicable, by checking this box I further certify that the borrower is/was serving in an area of hostilities in which service qualifies for special pay under 37 USC 310.
7. I certify, to the best of my knowledge and belief, that the information I have provided in this section is accurate and the borrower's service meets the eligibility requirements for the deferment(s) checked in Section 2 and as described in Sections 6 and 7, as applicable.

Name of Military Branch or National Guard Component _____

Address _____ City, State, Zip Code _____

Name and Title of Authorized Official _____ Telephone _____

Authorized Official's Signature _____ Date _____

SECTION 5: INSTRUCTIONS FOR COMPLETING THE FORM

Type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Example: January 31, 2017 = 01-31-2017. Include your name and account number on any documentation that you are required to submit with this form. If you want to apply for a deferment on loans that are held by different loan holders, you must submit a separate deferment request to each loan holder. Return the completed form and any required documentation to the address shown in Section 8.

SECTION 6: DEFINITIONS

MILITARY SERVICE DEFERMENT DEFINITIONS

Active duty means full-time duty in the active military service of the United States as defined in 10 USC 101(d)(1), but does not include training or attendance at a service school.

Serving on active duty during a war or other military

SECTION 6: DEFINITIONS (CONTINUED)

Table 1. Capitalization Chart

Treatment of Interest with Deferment/Forbearance	Loan Amount	Capitalized Interest	Outstanding Principal	Monthly Payment	Number of Payments	Total Repaid
Interest is paid	\$30,000	\$0	\$30,000	\$333	120	\$41,767
Interest is capitalized at the end	\$30,000	\$1,800	\$31,800	\$353	120	\$42,365
Interest is capitalized quarterly and at the end	\$30,000	\$1,841	\$31,841	\$354	120	\$42,420

The Federal Family Education Loan (FFEL) Program includes Federal Stafford Loans, Federal PLUS Loans, Federal Consolidation Loans, and Federal Supplemental Loans for Students (SLS). A subsidized loan is a Direct Subsidized Loan, a Direct Subsidized Consolidation Loan, a Federal Subsidized Stafford Loan, portions of some Federal Consolidation Loans, Federal Perkins Loans, NDSL, and Defense Loans.

The Federal Perkins Loan (Perkins Loan) Program includes Federal Perkins Loans, National Direct Student Loans (NDSL), and National Defense Student Loans (Defense Loans). An unsubsidized loan is a Direct Unsubsidized Loan, a Direct Unsubsidized Consolidation Loan, a Direct PLUS Loan, a Federal Unsubsidized Stafford Loan, a Federal PLUS Loan, a Federal SLS, and portions of some Federal Consolidation Loans.

The holder of your Direct Loans is the Department. The holder of your FFEL Program loans may be a lender, guaranty agency, secondary market, or the Department. The holder of your Perkins Loans is an institution of higher education or the Department. Your loan holder may use a servicer to handle billing and other communications related to your loans. References to "your loan holder" on this form mean either your loan holder or your servicer. 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.

SECTION 7: ELIGIBILITY REQUIREMENTS AND TERMS/CONDITIONS

ELIGIBILITY (Subsidized) Loan
 Eligibility requirements for a Direct Subsidized Loan are based on the student's financial need, as determined by the Department's financial aid office. The student must be a U.S. citizen or permanent resident alien, be enrolled in a degree program at an eligible institution, and have a satisfactory academic record. The student must also be a first-time borrower or a borrower who has not received a federal student loan in the past 12 months.

Subsidized) Loan

is a Direct Subsidiz40

SECTION 7: ELIGIBILITY REQUIREMENTS AND TERMS/CONDITIONS (CONTINUED)

If your deferment does not cover all your past due payments, your loan holder may grant a forbearance on your loan(s) for all payments due before the begin date of your deferment. If the period for which you are eligible for a deferment has ended and if your loans were made through the Direct Loan and/or FFEL Program(s), your loan holder may grant a forbearance on your loan(s) for all payments due when your deferment request is processed. Interest that accrues during this forbearance may be capitalized. Unpaid interest that accrues on a Perkins Loan Program loan during a forbearance period is not capitalized.

Your loan holder may grant a forbearance on your Direct Loan and/or FFEL Program loan(s) for up to 60 days, if necessary, for the collection and processing of

SECTION 9: 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 authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., or §461 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., or 20 U.S.C. 1087aa et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, or Federal Perkins Loan (Perkins 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, FFEL, or Federal Perkins Loan Programs, to permit the servicing of your loans, and, if it becomes necessary, to locate you and to collect and report on your loans if your loans become delinquent or 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 loans, to enforce the terms of the loans, 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 statuses, 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