



UNEMPLOYMENT DEFERMENT REQUEST

Federal Family Education Loan Program

OMB No. 1845-0005
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 shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. §1097.

SECTION 1: BORROWER IDENTIFICATION

Please correct or, if information is missing, enter below. If a correction, check this box:

SSN [] [] [] - [] [] [] - [] [] [] []

Name _____

Address _____

City, State, Zip _____

Telephone - Home () _____

Telephone - Other () _____

SECTION 2: DEFERMENT REQUEST

Before answering any questions, 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 my loan holder defer repayment of my loan(s).

To document eligibility, complete the following:

(A) TO BE COMPLETED BY ALL BORROWERS:

I became unemployed or began working less than 30 hours per week on [] [] - [] [] - [] [] [] [] . Except as explained in Section 6, my deferment begins on this date unless I request my deferment to begin on the following later date: [] [] - [] [] - [] [] [] [] .

(B) IF YOU ARE ELIGIBLE FOR UNEMPLOYMENT BENEFITS, CHECK THIS BOX AND ATTACH THE REQUIRED DOCUMENTATION:

I am eligible for unemployment benefits. I have attached documentation of my eligibility for these benefits. The documentation includes my name, address, social security number, and the effective dates of my eligibility to receive unemployment benefits.

If you checked this box, skip to Section 3 ("Borrower Interest Selection and Certification"). Do not complete items (C) and (D).

(C) IF YOU ARE NOT ELIGIBLE FOR UNEMPLOYMENT BENEFITS, OR IF YOUR ELIGIBILITY HAS EXPIRED, CHECK THE APPROPRIATE BOX BELOW AND PROVIDE THE REQUESTED INFORMATION:

I registered with the following public or private employment agency on [] [] - [] [] - [] [] [] [] .

Name of Employment Agency _____

Address (Street, City, State, Zip) _____ Telephone () _____

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

I am not registered with an employment agency because there is not one within 50 miles of my permanent or temporary address. If I am not residing at my permanent address, my temporary address is:

Street, City, State, Zip _____ Telephone () _____

(D) COMPLETE THIS ITEM ONLY IF (1) YOU ARE REQUESTING AN EXTENSION OF AN EXISTING UNEMPLOYMENT DEFERMENT AND (2) YOU ARE NOT ELIGIBLE FOR UNEMPLOYMENT BENEFITS. IF THIS IS YOUR FIRST UNEMPLOYMENT DEFERMENT REQUEST FOR YOUR CURRENT PERIOD OF UNEMPLOYMENT, OR IF YOU ARE ELIGIBLE FOR UNEMPLOYMENT BENEFITS, SKIP TO SECTION 3 ("BORROWER INTEREST SELECTION AND CERTIFICATION").

In the last six months, I have made 6 diligent attempts to find full-time employment as shown below. I must provide either the name, address, and telephone number of the employers that I contacted, OR other information (for example, an e-mail address or web site) acceptable to my loan holder showing that I have made 6 diligent attempts to obtain employment.

1. Employer _____ Street _____ City _____ State _____ Zip _____ Telephone () _____ Other Information: _____	2. Employer _____ Street _____ City _____ State _____ Zip _____ Telephone () _____ Other Information: _____	3. Employer _____ Street _____ City _____ State _____ Zip _____ Telephone () _____ Other Information: _____
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4. Employer _____ Street _____ City _____ State _____ Zip _____ Telephone () _____ Other Information: _____	5. Employer _____ Street _____ City _____ State _____ Zip _____ Telephone () _____ Other Information: _____	6. Employer _____ Street _____ City _____ State _____ Zip _____ Telephone () _____ Other Information: _____
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SECTION 3: BORROWER INTEREST SELECTION AND CERTIFICATION

■ Principal payments will be deferred, but if I have an unsubsidized loan, I am responsible for paying the interest that accrues. I have the option of making interest payments on my unsubsidized loan(s) during my deferment. I may choose to make interest payments by checking the box below; unpaid interest that accrues will be capitalized by my loan holder.

I wish to make interest payments on my unsubsidized loan(s) during my deferment.

■ I certify that the information I have provided in Sections 1 and 2 above is true and correct, and that I have read, understand, and meet the eligibility criteria and terms and conditions of the deferment for which I have applied, as explained in Section 6.

Borrower's Signature _____ Date _____

SECTION 4: INSTRUCTIONS FOR COMPLETING THE FORM

Type or print using dark ink. Report dates as month-day-year (MM-DD-YYYY). For example, 'January 1, 1999' = '01-01-1999'. If you need more space to provide any of the information requested in Section 2, continue on separate sheets of paper attached to this form. Indicate the number of the item for which you are providing information, and include your name and social security number (SSN) on all attached sheets. If you need help completing this form, contact your loan holder.

Return the completed form and any required documentation to the address shown in Section 7.

SECTION 5: DEFINITIONS

- The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- A **deferment** is a period during which I am entitled to postpone repayment of the principal balance of my loan(s). The federal government pays the interest that accrues during an eligible deferment for all subsidized Federal Stafford Loans and for Federal Consolidation Loans for which the Consolidation loan application was received by my loan holder **(1)** on or after January 1, 1993 but before August 10, 1993, **(2)** on or after August 10, 1993, if it includes **only** Federal Stafford Loans that were eligible for federal interest subsidy, or **(3)** on or after November 13, 1997, for that portion of the Consolidation loan that paid a subsidized Federal Stafford Loan or a Federal Direct Stafford/Ford (Direct Subsidized) Loan. I am responsible for the interest that accrues during this period on all other FFEL Program loans.
- **Forbearance** means permitting the temporary cessation of payments, allowing an extension of time for making payments, or temporarily accepting smaller payments than previously scheduled. I am responsible for paying the interest on my loan(s) during a forbearance.
- The **holder** of my FFEL Program loan(s) may be a lender, guaranty agency, secondary market, or the U.S. Department of Education.
- **Capitalization** is the addition of unpaid interest to the principal balance of my loan. This will increase the principal and the total cost of my loan.
- **Full-time** employment is defined as working at least 30 hours per week in a position expected to last at least three months.

SECTION 6: ELIGIBILITY CRITERIA / TERMS AND CONDITIONS FOR UNEMPLOYMENT DEFERMENT

- I may defer (postpone) repayment of my loans while I am unemployed. If my first loans were made **before July 1, 1993**, my maximum cumulative eligibility for Unemployment Deferments is 24 months. If my first loans were made **on or after July 1, 1993**, my maximum cumulative eligibility is 36 months.
- To qualify:
 - (1) I must be diligently attempting but unable to find full-time employment in the United States in any field or at any salary or responsibility level. (The United States includes the 50 states, the District of Columbia, Puerto Rico, American Samoa, Guam, the Trust Territory of the Pacific Islands, the Virgin Islands, the Commonwealth of the Northern Mariana Islands, and U.S. military bases and embassy compounds in a foreign country.)
 - (2) I must provide documentation establishing that I am eligible for unemployment benefits. This documentation must include my name, address, social security number, and the effective dates of my eligibility to receive unemployment benefits.

OR

 - (3) If I am not eligible for unemployment benefits, I must be registered with a private or public employment agency if there is one within 50 miles of my permanent or temporary address (school placement offices and "temporary" agencies do not qualify as public or private employment agencies). If I am not eligible for unemployment benefits and I am requesting an extension of an existing unemployment deferment, I must provide my loan holder with documentation of my diligent attempts to find full-time employment in the preceding six months by completing Item (D) in Section 2 of this form.
- I will provide additional documentation to my loan holder, as required, to support my deferment status.
- I will notify my loan holder immediately when the condition(s) that qualified me for the deferment ends.
- **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 (A), 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 eligible for unemployment benefits, my deferment will begin no more than 6 months before the date my loan holder receives this request, even if I became unemployed or began working less than 30 hours per week more than 6 months ago.**
- My deferment will end on the earlier of the date that the condition that establishes my deferment eligibility ends or the certified deferment end date.
- My deferment will last for no more than six months after the date my loan holder receives the deferment request. I must reapply every six months.
- My loan holder will not grant this deferment request unless all applicable sections of this form are completed and any required additional documentation is provided.
- If my deferment does not cover all my past due payments, my loan holder may grant me a forbearance for all payments due before the begin date of my deferment or — if the period for which I am eligible for a deferment has ended — a forbearance for all payments due at the time my deferment request is processed.
- If I am eligible for a one-time post-deferment grace period on loans made before October 1, 1981, my loan holder may grant me a forbearance on my other loans for this period so that I can begin repayment of all my loans at the same time. I understand that my loan holder may capitalize the interest that accrues on my other loans during the six-month period and that this will increase the principal balance of my other loans.
- My loan holder 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. Interest that accrues during the forbearance will not be capitalized.

SECTION 7: WHERE TO SEND THE COMPLETED DEFERMENT REQUEST

**RETURN THE COMPLETED DEFERMENT REQUEST AND ANY REQUIRED DOCUMENTATION TO:
(IF NO ADDRESS IS SHOWN, RETURN TO YOUR LOAN HOLDER)**

SECTION 8: IMPORTANT NOTICES

Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 U.S.C. §552a) requires that we disclose to you the following information:

The authority for collecting this information is §421 *et seq.* of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. §1071 to 1087-2). The principal purpose for collecting this information is to determine whether you are eligible for a deferment on your loan(s) under the Federal Family Education Loan (FFEL) Program.

We ask that you provide the information requested on this deferment request on a voluntary basis. However, you must provide all of the requested information so that the holder(s) of your loan(s) can determine whether you qualify for a deferment.

The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, *Federal Register*, Vol. 59, p. 17351) and "National Student Loan Data System" (originally published on December 20, 1994, *Federal Register*, Vol. 59, p. 65532). Thus, this information may be disclosed to parties that we authorize to assist us in administering the federal student aid programs, including contractors that are required to maintain safeguards under the Privacy Act. Disclosures may also be made for verification of information, determination of eligibility, enforcement of conditions of the loan or grant, debt collection, and the prevention of fraud, waste, and abuse and these disclosures may be made through computer matching programs with other federal agencies. Disclosures may be made to determine the feasibility of entering into computer matching agreements. We may send information to members of Congress if you ask them in writing to help you with federal student aid questions. If we are involved in litigation, we may send information to the Department of Justice (DOJ), a court, adjudicative body, counsel, or witness if the disclosure is related to financial aid and certain other conditions are met. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for consideration of action and we may disclose to DOJ to get its advice related to the Title IV, HEA programs or questions under the Freedom of Information Act. Disclosures may be made to qualified researchers under Privacy Act safeguards. In some circumstances involving employment decisions, grievances, or complaints or involving decisions regarding the letting of a contract or making of a grant, license, or other benefit, we may send information to an appropriate authority. In limited circumstances, we may disclose to a federal labor organization recognized under 5 U.S.C. Chapter 71.

Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 U.S.C. §1091(a)(4)) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.

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 1845-0005. 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 any 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 20202-4651.

If you have any comments or concerns regarding the status of your individual submission of this form, write directly to the address shown in Section 7.