



# UNEMPLOYMENT DEFERMENT REQUEST

## Federal Family Education Loan Program

OMB No. 1845-0005  
Form Approved  
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UNEM

**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 enter or correct the following information.

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

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Telephone - Home (     ) \_\_\_\_\_

Telephone - Other (     ) \_\_\_\_\_

E-mail Address (optional) \_\_\_\_\_

### 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) 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: [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ].

**Check ONE of the boxes below:**

(B)  I am eligible for unemployment benefits and 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.

OR

(C)  I am diligently seeking but unable to find full-time employment, and I have registered with a public or private employment agency.

OR

(D)  I am diligently seeking but unable to find full-time employment, but I have not registered with a public or private employment agency because there is not one within 50 miles of my current address.

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

(E) **COMPLETE THIS ITEM ONLY IF YOU ARE REQUESTING AN EXTENSION OF AN EXISTING UNEMPLOYMENT DEFERMENT AND YOU ARE NOT PROVIDING DOCUMENTATION OF YOUR ELIGIBILITY FOR UNEMPLOYMENT BENEFITS. IF THIS IS YOUR FIRST UNEMPLOYMENT DEFERMENT REQUEST FOR YOUR CURRENT PERIOD OF UNEMPLOYMENT, OR IF YOU ARE PROVIDING DOCUMENTATION OF YOUR ELIGIBILITY FOR UNEMPLOYMENT BENEFITS, SKIP TO SECTION 3 ("BORROWER UNDERSTANDINGS AND CERTIFICATIONS").**

In the most recent six months, I have made at least 6 diligent attempts to find full-time employment.

### SECTION 3: BORROWER UNDERSTANDINGS AND CERTIFICATIONS

I understand that (1) I am not required to make payments of loan principal during my deferment. Interest will not be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s). (2) I have the option of making interest payments on my unsubsidized loan(s) during my deferment. (3) I may choose to make interest payments by checking the box below. Interest that I do not pay during the deferment period 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 31, 2002' = '01-31-2002'. If you are qualifying for this deferment by documenting your eligibility for unemployment benefits, attach the documentation to this form. 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 FFEL Loan or a subsidized Federal Direct 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 that accrues on my loan(s) during a forbearance. If I do not pay the interest that accrues, the interest may be capitalized.
- 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 I did not have an outstanding FFEL Program Loan as of the date I obtained a loan **on or after July 1, 1993**, my maximum cumulative eligibility is 36 months.
- To qualify:
  - (1) I must be eligible for unemployment benefits. I must provide my loan holder with documentation which 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 the deferment (Complete Item (B) in Section 2);
- OR**
- (2) I must be diligently seeking but unable to find full-time employment in any field or at any salary or responsibility level and I must be registered with a public or private employment agency if there is one within 50 miles of my current address. School placement offices and "temporary" agencies do not qualify as public or private employment agencies. (Complete Item (C) or Item (D) in Section 2).
  - (3) If I am requesting an extension of my current unemployment deferment, and I am not providing documentation of my eligibility for unemployment benefits, I must complete Item (C) or Item (D) in Section 2 **AND** I must certify that I have made at least 6 diligent attempts to find full-time employment in the most recent 6 months by completing Item (E) in Section 2.
- 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 providing documentation of my eligibility 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 date on which I exhaust my maximum cumulative eligibility as referred to above.
- 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 this 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 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 §428(b)(2)(A) et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) et seq.) and the authority for collecting and using your Social Security Number (SSN) is §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)).

Participating in the Federal Family Education Loan (FFEL) 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 FFEL program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect 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 to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to educational institutions, and to contractors 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 counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

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 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 1845-0005. 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.***