

## Summary of Loan Deferment Conditions for Stafford and Perkins Loans Borrowers

Deferment Condition	Stafford Loans		Perkins Loans
	Direct Loans <sup>a, b</sup>	FFEL Loans <sup>a</sup>	
At least half-time study at a postsecondary school	YES	YES	YES
Study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled	YES	YES	YES
Unable to find full-time employment	Up to 3 Years	Up to 3 Years	Up to 3 Years
Economic hardship (includes Peace Corps Service)	Up to 3 Years	Up to 3 Years	Up to 3 Years
Service listed under discharge/cancellation conditions	NO	NO	YES
Borrower is on active duty during a war or other military operation or national emergency and if the borrower was serving on or after Oct. 1, 2007, for an additional 180-day period following the demobilization date for the qualifying service	YES	YES	YES
For a borrower who is a member of the National Guard or other reserve component of the U.S. Armed Forces (current or retired) and is called or ordered to active duty while enrolled at least half-time at an eligible school or within six months of having been enrolled at least half-time, during the 13 months following the conclusion of the active duty service, or until the borrower returns to enrolled student status on at least a half-time basis, whichever is earlier	YES	YES	YES

<sup>a</sup> For PLUS Loans and unsubsidized Stafford Loans, only principal is deferred. Interest continues to accrue.

<sup>b</sup> A Direct Loan borrower who had an outstanding balance on a FFEL Loan first disbursed before July 1, 1993, when the borrower received his or her first Direct Loan, is eligible for additional deferments.

NOTE: You **MUST** continue making payments on your student loan until you have been notified that your request for deferment has been granted. If you don't, and your deferment is not approved, you will become delinquent and may default on your loan.