

## DEFERMENT REQUESTS FOR OLDER LOANS

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Navient  
P.O. Box 9500  
Wilkes-Barre, PA 18773-9500

## PARENTAL LEAVE/WORKING MOTHER DEFERMENT

- For FFELP loans, borrowers must have had an outstanding balance on a FFELP loan that was first disbursed before 7/1/1993, or must have had a balance on an outstanding FFELP loan disbursed before 7/1/1993, when he or she obtained a loan after 7/1/1993.
- Federal Stafford and SLS borrowers are eligible for the Working Mother Deferment, only if her first FFELP loan was first disbursed on or after 7/1/1987, and before 7/1/1993.
- Federal PLUS and Federal Consolidation loans are not eligible for these deferments.

Deferment Type	Eligibility	Documentation	Time Limit
Parental Leave Deferment	<p>Borrower must:</p> <ul style="list-style-type: none"> <li>• Be pregnant, caring for her newborn child (a child less than 6 months of age), or caring for her newly adopted child;</li> <li>• AND, not be working full time or attending school during the deferment period,</li> <li>• AND, have been enrolled in school at least half-time within the 6-month period preceding the deferment.</li> </ul>	<ul style="list-style-type: none"> <li>• A statement from the borrower's physician documenting her pregnancy;</li> <li>• OR, a copy of the borrower's newborn child's birth certificate;</li> <li>• OR, a statement from the adoption agency documenting the borrower's newly adopted child's placement and placement date.</li> </ul>	Maximum eligibility of 6 months per occurrence.
Working Mother Deferment	<p>Borrower must:</p> <ul style="list-style-type: none"> <li>• Have entered or re-entered the workforce within 1 year preceding this deferment;</li> <li>• AND, be working full time in a position earning not more than \$1 per hour above the federal minimum wage;</li> <li>• AND, be the mother of a preschool age child who has not yet enrolled in the first grade or a higher grade in elementary school.</li> </ul>	<p>Borrower must provide documentation supporting:</p> <ul style="list-style-type: none"> <li>• The borrower's rate of pay, such as a pay stub;</li> <li>• AND, the age of the borrower's preschool-aged child, such as a birth certificate.</li> </ul>	Maximum eligibility is 12 months.

## EDUCATION RELATED DEFERMENT

- For FFELP loans, the borrower must have an outstanding balance on a FFELP loan that was first disbursed before 7/1/1993, or had a balance on a FFELP loan that was first disbursed before 7/1/1993, when he or she obtained a loan that was first disbursed on or after 7/1/1993.
- Federal PLUS loans are only eligible for the Internship/Residency deferment if the PLUS loan was first disbursed before 8/15/1983.
- Federal Consolidation loans are not eligible for the Internship/Residency and the Teaching in a Designated Teacher Shortage Area deferment.
- Federal Stafford and SLS loans are eligible for the Teaching in a Designated Teacher Shortage Area deferment only if the loan was disbursed on or after 7/1/1987, and before 7/1/1993, or the borrower had an outstanding balance on a FFELP loan that was first disbursed on or after 7/1/1987, and before 7/1/1993, when he or she obtained a FFELP loan on or after 7/1/1993.
- Federal PLUS loans are not eligible for the Teaching in a Designated Teacher Shortage Area deferment.

Deferment Type	Eligibility	Documentation	Time Limit
Internship/ Residency Deferment	<p>Borrower must:</p> <ul style="list-style-type: none"> <li>• Have been accepted into an internship/residency program, which must 1.) be a supervised training program, and 2.) require that the borrower hold at least a Bachelor's Degree before acceptance into the program.</li> <li>• In addition, completion of the program must either 1.) lead to a degree or certificate awarded by an institution of higher education, a hospital, or health care facility that offers post-graduate training, or 2.) be required before the borrower can begin professional practice or service.</li> </ul>	<p>Letter from an authorized official (an official of the internship/residency program) must include:</p> <ul style="list-style-type: none"> <li>• Program begin and end dates;</li> <li>• Name of internship/residency program;</li> <li>• Name of institution;</li> <li>• OPE-ID, if applicable;</li> <li>• Complete address, including city, state, and zip code;</li> <li>• Name and Title of authorized official;</li> <li>• Telephone number;</li> <li>• Authorized official's signature;</li> <li>• Date</li> </ul> <p><b>If completion of the program is required before the borrower may begin professional practice or service and the program does not lead to a degree or certificate awarded by an institution of higher education, a hospital, or health care facility that offers post-graduate training, the borrower must attach a separate statement from the appropriate state licensing agency certifying this requirement in addition to the certification from an authorized official of the program.</b></p>	<p>Maximum eligibility is 24 months.</p> <p>If the borrower's loan(s) was first disbursed after 7/1/1993, or if the borrower has exhausted the 24 months of deferment, the borrower may request forbearance for the remainder of their medical or dental internship/ residency program.</p> <p>Dental interns/ residents are encouraged to apply for an In-school Deferment.</p>

Deferment Type	Eligibility	Documentation	Time Limit
Teaching in a Designated Teacher Shortage Area Deferment	<p>Borrower must:</p> <ul style="list-style-type: none"> <li>Teach full time in a public or non-profit private elementary or secondary school in a geographic region or specific grade level, academic, instructional, subject matter, or discipline classification that has been designated as shortage area by the U.S. Department of Education. (The borrower may contact the Chief School Administrator or Chief State School Officer for a list of the state's shortage areas.)</li> <li>The borrower may reapply for this deferment even if the teaching area is no longer classified as a shortage area.</li> </ul>	<p>Letter from an authorized official (Chief School Administrator, if the borrower is teaching in a teacher shortage area; additional certification may be required if the Chief State School Officer has not provided a list of approved shortage areas to school administration) must include:</p> <ul style="list-style-type: none"> <li>Teaching service begin and end dates;</li> <li>Area or curriculum in which borrower is teaching;</li> <li>Certification that the U.S. Department of Education designated the (name of state) for the school year (begin and end dates of school year, mm/dd/yy) as a shortage area.</li> <li>Grade level at which the borrower is teaching;</li> <li>OPE-ID, if applicable;</li> <li>Name of institution;</li> <li>Complete address of institution, including city, state, and zip code;</li> <li>Name and Title of authorized official;</li> <li>Telephone number;</li> <li>Authorized official's signature;</li> <li>Date</li> </ul>	Maximum eligibility is 36 months.

## PUBLIC SERVICE DEFERMENT

- For FFELP loans, the borrower must have an outstanding balance on a FFELP loan that was first disbursed before 7/1/1993, or had a balance on a FFELP loan that was first disbursed before 7/1/1993, when he or she obtained a loan that was first disbursed on or after 7/1/1993.
- Federal Consolidation loans are not eligible for these deferments.
- Federal PLUS loans are not eligible for the National Oceanic and Atmospheric Administration (NOAA) deferment and are only eligible for the other deferments listed in this table if the PLUS loan was first disbursed before 8/15/1983.
- Federal Stafford and SLS loans are eligible for the NOAA deferment only if the loan was disbursed on or after 7/1/1987, and before 7/1/1993, or the borrower had an outstanding balance on a FFELP loan that was first disbursed on or after 7/1/1987, and before 7/1/1993, when he or she obtained a FFELP loan on or after 7/1/1993.

Deferment Type	Eligibility	Documentation	Time Limit
Armed Forces Deferment	<p>Borrower must:</p> <ul style="list-style-type: none"> <li>Be on active duty in the Army, Navy, Air Force, Marine Corps, or Coast Guard. Note: Borrowers enlisted in a reserve component of the Armed Forces or the National Guard (while on active duty status in the Army or Air Force Reserves) may qualify for this deferment only if 1.) serving full time for a period expected to last at least 1 year, or 2.) serving under an order of national mobilization.</li> </ul>	<p>Letter from an authorized official (a Commanding Officer or Personnel Officer of the Armed Forces) must include:</p> <ul style="list-style-type: none"> <li>Borrower's service begin and end dates;</li> <li>Name of organization;</li> <li>Complete address, including city, state, and zip code;</li> <li>Name and Title of authorized official;</li> <li>Telephone number;</li> <li>Authorized official's signature;</li> <li>Date</li> <li>OR, copy of Military Identification and Orders</li> </ul>	<p>Maximum eligibility is 3 years.</p> <p>The 3 years is a combined total with Public Health Service and NOAA deferments.</p>
Public Health Service Deferment	<p>Borrower must:</p> <ul style="list-style-type: none"> <li>Be serving full time as an officer in the Commission Corps of the Public Health Service.</li> </ul>	<p>Letter from an authorized official of the U.S. Public Service must include:</p> <ul style="list-style-type: none"> <li>Borrower's service begin and end dates;</li> <li>Name of organization;</li> <li>Complete address, including city, state, and zip code;</li> <li>Name and Title of authorized official;</li> <li>Telephone number;</li> <li>Authorized official's signature;</li> <li>Date</li> </ul>	<p>Maximum eligibility is 3 years.</p> <p>The 3 years is a combined total with Armed Forces and NOAA deferments.</p>
Peace Corps Deferment	<p>Borrower must:</p> <ul style="list-style-type: none"> <li>Be serving in the Peace Corps.</li> <li>Have agreed to serve for a period of at least 1 year.</li> </ul>	<p>Letter from an authorized official of the Peace Corps must include:</p> <ul style="list-style-type: none"> <li>Borrower's service begin and end dates;</li> <li>Name of organization;</li> <li>Complete address, including city, state, and zip code;</li> <li>Name and Title of authorized official;</li> </ul>	<p>Maximum eligibility is 3 years.</p>

Deferment Type	Eligibility	Documentation	Time Limit
Full Time Paid Volunteer in the ACTION Programs Deferment	<p>Borrower must:</p> <ul style="list-style-type: none"> <li>Have agreed to serve in the ACTION Programs for a period of at least 1 year.</li> </ul>	<ul style="list-style-type: none"> <li>Telephone number;</li> <li>Authorized official's signature;</li> <li>Date</li> </ul> <p>Letter from an authorized official of the ACTION Programs must include:</p> <ul style="list-style-type: none"> <li>Borrower's service begin and end dates;</li> <li>Name of organization;</li> <li>Complete address, including city, state, and zip code;</li> <li>Name and Title of authorized official;</li> <li>Telephone number;</li> <li>Authorized official's signature;</li> <li>Date</li> </ul>	Maximum eligibility is 3 years.
Tax Exempt Organization Deferment	<p>Borrower must:</p> <ul style="list-style-type: none"> <li>Be a full time paid volunteer for a tax-exempt organization.</li> </ul> <p>To qualify, the borrower must meet all 5 qualifications below:</p> <ul style="list-style-type: none"> <li>Be serving full time in an organization that has a tax exemption under Section 501(c)(3) of the Internal Revenue Code of 1986.</li> <li>Assist low income people and their communities in eliminating poverty and poverty related human, social, and environmental conditions.</li> <li>Not earn more than the federal minimum wage; however, the borrower may receive fringe benefits like those received by other employees of the organization.</li> </ul>	<p>Letter from an authorized official of the tax-exempt organization must include:</p> <ul style="list-style-type: none"> <li>Borrower's service begin and end dates;</li> <li>Name of organization;</li> <li>Complete address, including city, state, and zip code;</li> <li>Name and Title of authorized official;</li> <li>Telephone number;</li> <li>Authorized official's signature;</li> <li>Date</li> </ul>	Maximum eligibility is 3 years.

Deferment Type	Eligibility	Documentation	Time Limit
National Oceanic and Atmospheric Administration Deferment (NOAA)	Borrower must: <ul style="list-style-type: none"> <li>Be on active duty in the NOAA.</li> </ul>	Letter from an authorized official of the NOAA must include: <ul style="list-style-type: none"> <li>Borrower's service begin and end dates;</li> <li>Name of organization;</li> <li>Complete address, including city, state, and zip code;</li> <li>Name and Title of authorized official;</li> <li>Telephone number;</li> <li>Authorized official's signature;</li> <li>Date</li> </ul>	Maximum eligibility is 3 years.  The 3 years is a combined total with Armed Forces and Public Health Service deferments.