

CERTIFICATION OF DEFERMENT STATUS
Health Professions/Primary Care Loans
Nursing Student Loan Program
Loans for Disadvantaged Students

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Please print:

List Program(s) and Loan Numbers(s) below.

Name	Social Security No.	
Address (Apt., Street)	Check if new address <input type="checkbox"/>	
City	State	Zip
Institution that granted this loan(s)		Evening telephone
		Day telephone
		Evening telephone

Please include all loan numbers if you have more than one.

INSTRUCTIONS

Return this completed form to your lending institution. Please read deferment provisions on reverse side.

Return to: EFG Technologies
 P.O. Box 2901, Winston-Salem, NC 27102-2901
 Telephone No.: (800) 334-8609

To claim deferment of repayment on your loan, a Certification of Deferment Status form must be filed. It is the responsibility of the borrower seeking deferment to return this form properly executed 1) when the first repayment installment is due; 2) annually thereafter, as long as status is claimed; and 3) upon termination of status. The authorized official at the institution which the borrower is attending, or the commanding officer or Peace Corps official, must attest to the validity of the statement before the form can be approved.

Part I – Request for Deferment –To be completed by borrower

I claim deferment of repayment of principal and interest on my – (check appropriate box)

- Health Professions Student Loan, Primary Care Loan, Loan for Disadvantaged Student, (or) Nursing Student Loan for the period from _____ to _____ for the reason checked below.
- 1. I am an HPSSL/PCL or LDS borrower enrolled full-time at a Health Professions School. Altered dates must be initialed by certifying official.
- 2. I have re-entered on a half-time or full-time basis a school of nursing leading to a diploma or associate degree in nursing, a baccalaureate degree in nursing or an equivalent degree, or to a graduate degree in nursing, within my grace period. See explanations on back of this form. My course of study leads to a _____ degree.
- 3. I am pursuing a full-time course of study at a collegiate school of nursing leading to a baccalaureate degree in nursing or an equivalent degree, or to a graduate degree in nursing. See explanations on back of this form. My course of study leads to a _____ degree.
- 4. I have re-entered on a full-time basis a school of medicine, osteopathy, dentistry, pharmacy, podiatry, optometry or veterinary medicine, within my grace period; or I am engaged in a full-time educational activity as defined by regulations of the Secretary of Health and Human Services with the intent of returning to the school as a full-time student. See explanations on back of this form.
- 5. I am pursuing advanced professional training As an intern; As a resident; In a fellowship training program; or In a related health-profession educational activity, as defined by regulations of the Secretary of Health and Human Services. See explanations on back of this form.
- 6. I perform or have performed active duty as a member of a uniformed service or as a volunteer under the Peace Corps Act. See explanations on back of this form. Uniformed Service Serial No. _____ Branch of Service _____.
- 7. I perform or have performed as a Commissioned Officer in the U.S. Public Health Service.

HPSSL/PCL, LDS and NSL borrowers who signed loans on or after November 4, 1988 should see explanations on back of this form.

Date	Signature of borrower
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Part II – Certification of Status

BORROWER MUST OBTAIN PROPER CERTIFICATION BEFORE ELIGIBILITY CAN BE DETERMINED.

**Certification is not required for HPSSL/PCL/LDS borrowers engaged in internship or residency training activities.*

To be completed by official of institution where borrower is enrolled or pursuing advanced professional training, or by the Commanding Officer or Peace Corps Official
I certify that the applicant's current course of study leads to a _____ degree.

Name of Institution or Service Unit	*I certify that the information stated above is true and correct. Signature and Seal of Authorized Official _____ Title of Certifying Official _____	
Address (P.O. Box/Street)		
City	State	Zip
Internal Use Only: Date Processed	Analyst's Initials	Printed Name of Certifying Official
		Date
		Phone No.

Last 3 digits Program No. _____ SEQ No. _____ AM No. _____ Type _____ Beginning Date _____ End Date _____ Mo. Yr. Mo. Yr.	Last 3 digits Program No. _____ SEQ No. _____ AM No. _____ Type _____ Beginning Date _____ End Date _____ Mo. Yr. Mo. Yr.	Last 3 digits Program No. _____ SEQ No. _____ AM No. _____ Type _____ Beginning Date _____ End Date _____ Mo. Yr. Mo. Yr.
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Institutional action of school from which loan was made: <input type="checkbox"/> Approved <input type="checkbox"/> Disapproved	Signature
	Date

DEFERMENT PROVISIONS

HEALTH PROFESSIONS/PRIMARY CARE LOANS AND LOANS FOR DISADVANTAGED STUDENTS

1. Grace Period

- A. The grace period is a period of time immediately following completion of studies as a full-time student during which repayment of principal is not required and interest does not accrue. This grace period must be granted to all students who cease to be a full-time student pursuing an eligible course of study at a health professions school.
- B. The grace period is one year on loans made after June 30, 1969, and three years on loans made prior to July 1, 1969.

2. Deferment

- A. If, during the grace period, the borrower re-enters the same or another health professions school, then the interrupted grace period is treated as if it did not begin at all.

Students with loans made before November 4, 1988, who cease to pursue a full-time course of study at a health professions school, but who re-enter the same or another health professions school after the grace period expires, are not eligible for deferment.

For loans signed on or after November 4, 1988: The borrower may defer payment during full-time study at a Health Profession school even if the grace period has expired. This type of deferment will not renew the grace period.

- B. When the grace period ends, the 10-year repayment period begins, during which the borrower must repay principal and accrued interest according to the borrower's repayment schedule.

If during the repayment period, the borrower engages in any of the activities identified under (1) and (2), the repayment may be deferred until such time as the borrower ceases to engage in a deferrable activity or has exhausted the maximum allowable time established for each such activity.

Such service performed during the grace period does not extend the length of the grace period. No additional grace period is permitted after these deferments.

- (1) Students who enter advanced professional training will qualify for deferment if the training will advance the borrower's knowledge and skills in the health professions discipline for which the loan was received and the training is one of the following:
- (a) internship or residency program;*
 - (b) full-time training beyond the first professional degree; or
 - (c) training fellowships by hospitals which are affiliated with health professions schools.
- (2) Students who perform up to three years activity duty as a member of a uniformed service such as Army, Navy, Marine Corps, Air Force or Coast Guard. Service in the National Oceanic and Atmospheric Administration Corps and the U.S. Public Health Service also is eligible for deferment. Students who perform up to three years as a volunteer under the Peace Corps Act are eligible for deferment.

*For borrowers under the Primary Care Loan program, residency means: A three-year residency program in allopathic or osteopathic family medicine, internal medicine, pediatrics, combined medicine/pediatrics, or preventive medicine approved by the Accreditation Council or Graduate Medical Education (ACGME) or by the American Osteopathic Association (AOA), or in a rotating or primary health care internship and general practice residency program approved by the AOA.

NURSING LOANS

1. Grace Period

- A. The grace period is a period of time immediately following completion of studies as a full-time student during which repayment of principal is not required and interest does not accrue. This grace period must be granted to all students upon completion of studies. Half-time students who received loans after November 17, 1971, are also eligible for a grace period.
- B. The grace period is nine consecutive months on loans made after June 30, 1969, or 12 consecutive months on loans made before July 1, 1969.

2. Deferment

- A. If the borrower resumes full-time or half-time studies at the same or another nursing school during the grace period, then the interrupted grace period is treated as if it did not begin at all. The borrower who re-enters the same or another nursing school during the grace period must file a Certification of Deferment Status and will later be given a full nine-month grace period when no longer pursuing an eligible course of study as either a full-time or half-time student.
- B. A borrower who withdraws or graduates from a nursing program and re-enters the same or another nursing program after the grace period has expired must meet the scheduled repayments when due unless the individual qualifies for deferment. Deferment after expiration of the grace period is only possible if the borrower pursues full-time training in nursing beyond the first diploma or degree in nursing. The training must be at least one academic year, must be provided by an accredited institution or an affiliate, and must advance the borrower's knowledge and strengthen his or her skills in nursing.

For loans signed on or after November 4, 1988: The borrower may have a maximum of 10 years of deferment for full-time or half-time study in a collegiate nursing program or advanced nursing study. For loans made before November 4, 1988, the maximum is 5 years.

Students who perform up to three years active duty as a member of a uniformed service such as Army, Navy, Marine Corps, Air Force or Coast Guard, or for the National Oceanic and Atmospheric Administration Corps and the U.S. Public Health Service are eligible for deferment. Such service performed during the grace period does not extend the length of the grace period.

Students who perform up to three years as a volunteer under the Peace Corps Act are eligible for deferment. The total period of deferment for uniformed service or service as a Peace Corps volunteer may not exceed three years.