

DEFERMENT ELIGIBILITY CHART

Form	Deferment Type	Time Limit	Stafford and SLS Loans			PLUS Loans				Consolidation Loans	
			Pre 7/1/87 Borrower	New ¹ Borrower 7/1/87 to 6/30/93	New ² Borrower 7/1/93	Loans Before 8/15/83	Pre 7/1/87 Borrower	New ¹ Borrower 7/1/87 to 6/30/93	New ² Borrower 7/1/93	Borrower Consolidates Before 7/1/93	New ² Borrower 7/1/93
SCH	In-School: Full Time	None	•	•	•	•	•	•	•	•	•
	In-School: Half Time	None		•	•			•	•	•	•
EDU	Graduate Fellowship	None	•	•	•	•	•	•	•	•	•
	Rehabilitation Training	None	•	•	•	•	•	•	•	•	•
	Teacher Shortage	3 Years		•							
	Internship/ Residency Training	2 years	•	•		•					
TDIS	Temporary Total Disability ³	3 Years	•	•		•	•	•		•	
PUB	Armed Forces or Public Health Services ⁴	3 Years	•	•		•					
	National Oceanic and Atmospheric Administration Corps ⁴	3 Years		•							
	Peace Corps, ACTION Program and Tax-Exempt Organization Volunteer	3 Years	•	•		•					
UNEM	Unemployment	2 Years	•	•		•	•	•		•	
	Unemployment	3 Years			•				•		•
PLWM	Parental Leave ⁵	6 Months	•	•							
	Mother Entering/ Reentering Work Force	1 Year		•							
HRD	Economic Hardship	3 Years			•				•		•
PLUS ⁶	In-School: Full Time	None				•	•	•			
	In-School: Half Time	None				•	•	•			
	Rehabilitation Training	None				•	•	•			

¹New Borrower 7/1/87 to 6/30/93: A borrower who, on the date the borrower signed the promissory note, has no outstanding balance on (1) a Stafford, SLS or PLUS loan first disbursed before July 1, 1987, for a period of enrollment beginning before July 1, 1987, or (2) a Federal Consolidation loan that repaid a loan first disbursed before July 1, 1987.

²New Borrower 7/1/93: A borrower who received a FFELP loan with a first disbursement on or after July 1, 1993. The borrower has no outstanding principal or interest balance on a FFELP loan as of July 1, 1993, or on the date the borrower obtains a loan on or after July 1, 1993. This includes a borrower who obtains a Federal Consolidation loan on or after July 1, 1993, if the borrower has no other outstanding FFELP loan when the Federal Consolidation loan was made.

³A deferment may be granted during periods when the borrower is temporarily totally disabled or during which the borrower is unable to secure employment because the borrower is caring for a dependent (including the borrower's spouse) who is temporarily totally disabled.

⁴Borrowers are eligible for a combined maximum of 3 years of deferment for service in NOAA, PHS, and Armed Forces.

⁵A parental leave deferment may be granted to a borrower in periods of no more than 6 months each time the borrower qualifies.

⁶Deferment for parent borrower during which the dependent student for whom the parent obtained a PLUS loan meets the deferment eligibility requirements.