

**DEFERMENT/FORBEARANCE CHART**

**\*\* For Loans first disbursed on or after 7/1/93. See promissory note for details regarding loans disbursed prior to 7/1/93.**

Feature	Perkins Loan PER	Stafford Loan	PLUS	Consolidation Loans
At least half-time student	No limit	No limit	No limit	No limit
Graduate Fellowship	No limit	No limit	No limit	No limit
Rehabilitation training	No limit	No limit	No limit	No limit
Military (loans disbursed on or after 7/1/01)	3 years	3 years	3 years	3 years
Military Active Duty	No limit	No limit	No limit	No limit
Internship/Residency	N/A	N/A	N/A	N/A
Unemployment	3 years	3 years	3 years	3 years
Economic Hardship	3 years	3 years	3 years	3 years
Forbearance	3 years	3 years	3 years	

**DEFERMENT/FORBEARANCE CHART**

Feature	Ellwood M05	Kaplan M04	Casperson M02	Medical M03	Plitt Anderson M06	Tarandi M07
Full time student	No limit	No limit	No limit	No limit	N/A	N/A
Full time service in Armed Forces, Public Health, Peace Corps, VISTA	3 years	3 years	3 years	3 years	N/A	N/A
Internship/Residency – loans disbursed prior to 05/06	1 year	1 year	1 year	1 year	N/A	N/A
Internship/Residency – loans disbursed 05/06 or later	1 year	3 years	3 years	3 years	3 years	3 years
Forbearance	3 years	3 years	3 years	3 years	3 years	3 years

**DEFERMENT/FORBEARANCE CHART**

Feature	Primary Care Loan PCL	Loans for Disadvantaged Students LDS
Full time student at a school participating in the Health Professional Loan Program or Loans for Disadvantaged Students Program	No limit	No limit
Fellowship training program or full time educational activity related to the borrower's health profession	2 years	2 years
Internship/Residency	4 years	No limit

**NOTES: Deferment and forbearance are not automatic. You must contact your loan servicer(s) to apply. Remember to continue making payments until you receive confirmation that your deferment/forbearance has been processed!**