



BROWN

Brown University Loan Office
Campus Box 1950, 164 Angell Street
Providence, RI 02912
(401) 863-3296 fax (401) 863-7518
loans@brown.edu
www.brown.edu/loanoffice

DEFERMENT REQUEST
FEDERAL PERKINS LOANS / BROWN UNIVERSITY LOANS

Borrower Certification (to be completed by borrower in blue or black ink)

I am requesting deferment on my Federal Perkins Loan Brown University Loan(s) in accordance with the regulations of the program described in my original promissory note.

Name: _____ Loan Account #: _____

Street Address 1: _____ Street 2: _____

City, State, Zip: _____ Country: _____

Home Phone: (____) - _____ - _____ Cell Phone: (____) - _____ - _____

E-mail Address: _____ 2nd E-mail Address: _____

Deferment Type (check one) – Refer to page 2 (or original promissory note) for definition of deferment types and eligibility requirements.

- Full-time Student Half-time Student Internship/Residency Graduate/Fellowship
- Peace Corp Military/Public Health Service/Oceanic & Atmospheric Admin Corp
- Pregnant/Caring for newborn/Caring for child immediately after adoption
- Mother of preschool children who entered/reentered workforce, & making \$1.00 or less above minimum wage

Statement of Understanding: (check each box below)

- I understand that accrued interest and late fines must be paid and current at the time of submitting request for deferment.
- I understand that I must continue making scheduled payments until notified of deferment approval.
- I understand that the maximum allowable deferment benefit is 36 months, to be granted up to a maximum of 12 months at a time.

Borrower Certification: I certify that the information shown above is true and correct. I will notify the Brown University Loan Office immediately of any change in my status. I understand that all information will be held in the strictest confidence and will not be subject to dissemination outside the requirements of Brown University.

Signature of Borrower: _____ Date: _____

School/Agency/Institution Certification (to be completed by an authorized official)

Certification Period: (mm/dd/yy) Starting Date: ____/____/____ Ending Date: ____/____/____ School OPE ID#: _____

Name of School/Agency/Employer: _____

Street Address: _____ City/State/Zip: _____

Phone: _____

Authorized Official Certification: I certify that the information stated above is true and correct.

Printed Name and Title: _____

Signature of Authorized Official: _____ Date: _____

Official Seal/Stamp (invalid without seal/stamp)

For Institutional Use Only

Approved/Period: _____ Denied/Reason: _____

Name: _____ Date: _____

DEFERMENT TYPES / ELIGIBILITY

Student Deferment - A borrower enrolled at least half-time at an eligible institution may defer repayment of a Perkins Loan, NDSL, National Defense, or Brown University Student Loan. Interest will not accrue during the approved deferment period. To receive a deferment based on at least half-time enrollment, also called an in-school deferment, the student must be enrolled as a regular student in an eligible institution of higher education or a comparable institution outside the United States approved by the U.S. Department of Education for deferment purposes. However, it is not a requirement that the school participate in the Federal Perkins Loan Program. If a borrower is attending a school that ceases to qualify as an institution of higher education, the borrower's deferment ends on the date the school ceases to qualify. A regular student is one who is enrolled for the purpose of obtaining a degree or certificate.

Internship or Residency –

Perkins Loan: A borrower whose Perkins Loan was made after July 1, 1993 is not eligible for a deferment while serving in a medical internship or residency program. A borrower whose Perkins Loan was made **before July 1, 1993** and who is serving in a medical internship or residency program is eligible for an internship deferment for up to two years. For more details regarding eligibility please contact the Brown University Loan Office.

Brown Medical Loan: A borrower is eligible for an internship deferment for one year.

Brown Plitt or Tarandi Loan: A borrower is eligible for an internship deferment for three years.

While the borrower is serving in an eligible internship, he/she may defer repayment. Interest will not accrue during the internship deferment. An eligible internship is one that requires the borrower to hold at least a bachelor's degree before beginning the program; The borrower has been accepted into the program and the internship or residency program leads to a degree or certificate awarded by an institution of higher education, a hospital, or health care facility that offers postgraduate training.

Graduate/Fellowship – A Perkins borrower may be eligible for deferment if enrolled and attending as a regular student in a graduate fellowship program approved by the Secretary or if engaged in graduate or postgraduate fellowship-supported study outside the United States.

Volunteer Peace Corps or Domestic Volunteer Act of 1973 – A borrower of a University and some types of Perkins Loans made prior to July 1993, may defer repayment for up to three years and interest will not accrue while he/she is a Peace Corps volunteer, a volunteer under Title I, Part A of the Domestic Volunteer Service Act of 1973 (ACTION programs), or a full-time volunteer in service for a tax-exempt organization that the Department has determined is comparable to Peace Corps or ACTION service. A borrower is considered to be providing service comparable to Peace Corps or ACTIONS service if he or she meets all of the following five criteria: 1) The borrower serves in an organization that is exempt from taxation under the provision of Section 501©(3) of the Internal Revenue Code of 1954. 2) The borrower provides service to low-income person and their communities to assist them in eliminating poverty and poverty related human, social, and environmental conditions. 3) The borrower does not receive compensation that exceeds the rate prescribed under Section 6 of the Fair Labor Standards Act of 1938 (the federal minimum wage), except that the tax-exempt organization may provide the volunteer with health, retirement, and other fringe benefits that are substantially equivalent to the benefits offered to other employees of the organization. 4) The borrower, as part of his or her duties, does not give religious instruction, conduct worship service, engage in religious proselytizing, or engage in fund raising to support religious activities. 5) The borrower has agreed to serve on a full-time basis for a term of at least one year.

Full time member of Armed Forces – A borrower of certain NDSL Loans made prior to July 1993 and borrowers of University Loans may defer repayment for up to three years and interest will not accrue while he/she is a member of the U.S. Army, Navy, Air Force, Marines, or Coast Guard, a member of the National Guard or the Reserves serving a period of full-time active duty in the armed forces, or an officer in the Commissioned Corps of the U.S. Public Health Service.

Member of Oceanic and Atmospheric Administration Corp. – A borrower of certain NDSL loans made prior to July 1993 may defer repayment for up to three years and interest will not accrue while he or she is on full-time active duty as a member of the National Oceanic and Atmospheric Administration Corps.

Pregnant, caring for my newborn, or caring for a child immediately after adoption – A borrower of a Perkins Loan made before July 1993 may defer up to 6 months if the borrower is pregnant, or if he/she is taking care of a newborn or newly adopted child. The borrower must be unemployed and not attending school and must apply for deferment within six months of leaving school or dropping below half-time status.

Mother of pre-school age children who entered/reentered the work force, and is making \$1.00 less above minimum wage – A borrower of a Perkins Loan made before July 1993 may defer repayment and interest will not accrue during a period up to one year if the borrower is a mother of a preschool-age child, provided the mother is going to work or going back to work, at a salary that is no more than \$1.00 above the minimum hourly wage.