

A. Student - Full time / Half -time –

Perkins and Selected Institutional Loans- To receive an in-school deferment, the borrower 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 Department for deferment purposes. A regular student is one who is enrolled for the purpose of obtaining a degree or certificate.

Nursing Loans- NSL borrowers who have entered repayment may receive additional deferments for up to 10 years for full-time or half-time enrollment in a collegiate nursing school. The program in which the borrower is enrolled must lead to a baccalaureate or a graduate degree in nursing.

Health Profession Loans- Graduates of health professions schools who borrowed HPSL funds are also eligible for deferments if they participate in certain educational activities. The educational activity must be directly related to the health profession for which the borrower obtained the HPSL. In addition, the borrower must enter into the activity either prior to the end of his/her advanced professional training or no later than 12 months after the borrower completed participation in that advanced professional training.

The related educational activity must meet one of the following criteria for the borrower to obtain a deferment:

- The activity must be part of a joint-degree program in conjunction with the health professions program for which the borrower received the HPSL;
- The activity is required for licensure, registration or certification in the health profession for which the borrower received the HPSL;
- The activity is a full-time educational program in public health, health administration, or a health care discipline directly related to the health profession for which the borrower received the HPSL.

B. Internship or Residency or Advanced Professional Training-

Perkins Loans- only Perkins Loans received prior to 7/1/1993 are eligible for intern or residency deferment

Institutional Loans- refer to the individual promissory note for terms and conditions.

Nursing Loans- pursuing advanced training in nursing or are engaged in training to become a nurse anesthetist. The regulations define advanced training in nursing as full-time or half-time training beyond the borrower's first diploma or degree in nursing. Advanced training must take one year or longer to complete; and strengthen the borrower's skills in the provision of nursing services.

Health Profession Loans- Borrowers can qualify for deferment on the basis of advanced professional training for the duration of that training if it is:

- intended to further the borrower's knowledge and skills in the health professions discipline for which the loan was received;
- a prerequisite for professional practice; and
- an internship or residency program or other full-time training beyond the first professional degree.

C. Volunteer Peace Corps –

Nursing Health Profession and Selected Institutional Loans -Borrowers who volunteer under the Peace Corps Act are eligible for deferment for up to three years. Such service performed during the grace period does not count as part of the maximum deferment period for which the borrower is eligible, nor does it entitle the borrower to a grace period after the deferment period ends.

D. Graduate / Fellowship –

Perkins Loans- A borrower enrolled and in attendance as a regular student in a course of study that is part of a graduate fellowship program approved by the Department may defer payments. A borrower is engaged in graduate or postgraduate fellowship-supported study such as a Fulbright grant outside the United States.

Health Profession Loans- Graduates of health professions schools who borrowed HPSL funds are eligible for deferments if they participate in certain fellowship training programs. The fellowship training must be directly related to the health profession for which the borrower obtained the HPSL. In addition, the borrower must enter into the fellowship either prior to the end of his/her advanced professional training or no later than 12 months after the borrower completed participation in that advanced professional training. The fellowship training itself must meet certain criteria in order for the borrower to obtain the deferment. Specifically, the fellowship training must be a:

- full-time activity in research, research training or health care policy; and
- formally established fellowship program which was not created solely for the borrower.

E. Rehabilitation Training Program for Disabled Individuals- (Perkins Loans only) – A borrower may defer repayment if he or she is enrolled in a course of study that is part of a Department-approved rehabilitation-training program for disabled individuals. To receive this deferment, the borrower must provide the school with certification that: • the borrower is receiving, or scheduled to receive, rehabilitation training from the agency; • the agency is licensed, approved, certified, or otherwise recognized by a State agency responsible for programs in vocational rehabilitation, drug abuse treatment, mental health services, or alcohol abuse treatment; or by the Department of Veterans Affairs; and • the agency provides or will provide the borrower rehabilitation services under a written plan that (1) is individualized to meet the borrower's needs; (2) specifies the date that services will end; (3) is structured in a way that requires substantial commitment from the borrower. A substantial commitment from the borrower is a commitment of time and effort that would normally prevent the borrower from holding a full-time job either because of the number of hours that must be devoted to rehabilitation or because of the nature of the rehabilitation.

F. Active Duty in Uniformed Services – Nursing, Health Profession and Institutional Loans-Borrowers who perform active duty as a member of a uniformed service (Army, Navy, Marine Corps, Air Force, Coast Guard, the National Oceanic and Atmospheric Administration Corps, or the U.S. Public Health Service Commissioned Corps) are eligible for deferment for up to three years.

G. Active Duty in support of a current military contingency operation- Perkins Loans made after 7/1/2001- active duty in support or connection with a war or other military operation or national emergency or performing qualifying National Guard duty during a war or other military operation or national emergency.