



Military Mobilization Fact Sheet

for Federal Family Education Loan Borrowers

If your National Guard or Reserve unit has been called to active duty, or you are a regular, active-duty member of the Armed Forces who has been reassigned to another duty station, you may be eligible for benefits on any Federal Stafford, SLS, PLUS, and Consolidation loans you borrowed under the Federal Family Education Loan Program (FFELP).

If you are still in school, contact the registrar and financial aid office at your school. Ask about dropping your classes, possible refunds, re-enrolling when you return, and any school policies that may affect you during and after your deployment.

Ask your lender about an extension of your in-school status or your in-school deferment or graduate fellowship deferment if you are ordered to active duty or reassigned for more than 30 days. During this extension (up to three years, including the time it takes after you return to resume enrollment or the graduate fellowship) you may not be required to make FFELP loan payments.

If your loan is in the grace period, contact your lender. You don't have to make payments during this period, which lasts for six months after you stop being enrolled at least half-time. If you are ordered to active duty or reassigned for more than 30 days during your grace period, you may be entitled to a military extension of that period for up to three years. If you return to school at least half-time at the end of this extension, you are entitled to a new grace period when you stop being enrolled at least half-time again.

Members of the National Guard or Reserves and members of the Armed Forces who are retired, who are called to active duty service may receive a deferment for up to 13 months following the completion of their active duty service if they were enrolled in school at the time of, or within 6 months of their activation.

If your loan is in repayment or deferred, contact your lender about what options are available. You may qualify for a military deferment that would defer your payments throughout your deployment. Or, you may qualify for an economic hardship deferment if your income is significantly reduced. No payments

are required during times of deferment. Additional deferments may be available to you after de-mobilization. You may also qualify for forbearance, which is a temporary postponement of payments. Your lender can provide the details concerning all of these options.

Ask your lender about interest on your loans during deployment. If you have a subsidized Stafford loan in in-school status or a grace period, or you are approved for a deferment, the government will pay the interest on your loan. You may not be required to make payments during your deployment, but you are responsible for all interest that accrues on your unsubsidized Stafford, SLS, or PLUS loans and the portion of your Consolidation loan that paid off those loans. During a forbearance, you are also responsible for interest on your subsidized Stafford loan. If you are responsible for the interest, you may make periodic interest payments or have your interest added to your loan (capitalized) at the end of your in-school, grace, or deferment periods.

Ask your lender and school about deployment documentation they may require. You or your representative may need to provide a written statement from your commanding officer or personnel officer, a copy of your official military orders, or a copy of your active duty military identification card. Your lender may also need your updated address, or the address of a friend or relative who can contact you, for future mailings with information about your loan.

If your spouse or children apply for financial aid while you are away, it may be difficult for you to sign aid applications or provide financial documents to verify their eligibility for aid. Have them contact the financial aid office at their school about their options.

If you need help locating your lender. You'll find information about your FFELP loans and your lender's name and contact information from the Department of Education's National Student Loan Data System (NSLDS) at www.nslds.ed.gov or 800-4-FED-AID. You may also find information about your loans and links to online loan information on NSLP's website at www.nslp.org.