



Request for Deferment Due to Continuing Education/Studies

SECTION 1: BORROWER IDENTIFICATION

Last Name: _____ First Name: _____ MI: _____

Student ID number or last 4 digits of Social Security number: _____

Current mailing address: _____

City: _____ State: _____ Zip: _____

Phone number: (_____) _____ - _____

Email address: _____

Lender/school name: _____

School code: _____

SECTION 2: INFORMATION

A deferment may be available if you are:

- A full-time student or are attending school at least half-time and have a Perkins, Nursing, Health Professions, or a qualifying institutional loan.
- Completing an internship or residency program and have an eligible institutional, Nursing, or Health Professions loan.
- Enrolled in a course of study that is part of a Department of Education approved rehabilitation training program for disabled individuals and have a Perkins loan.
- Completing a Graduate or Fellowship Program and have a Perkins, Nursing, Health Professions, or qualifying institutional loan.
- Completing a Dental Internship and have an eligible Perkins loan.

A deferment is a temporary postponement of payments. During a deferment, interest does not accrue.

Not all loan types qualify for all deferment types. *Please review your promissory note or contact Heartland ECSI for information regarding the eligibility of a specific loan for a deferment.*

If applying for a deferment for a Nursing or Health Professions Loan, please include a copy of your class schedule or enrollment verification from your school.

SECTION 3: APPLICANT STATEMENT

I am applying for a deferment because:

I am a full-time student.

I am at least a half-time student.

I am completing an internship or residency program.

I am enrolled in a course of study that is part of a Department of Education approved rehabilitation training program for disabled individuals.

I am completing a Graduate or Fellowship program.

I am completing a Dental Internship.

I am requesting a deferment from / / to / / .

SECTION 4: SCHOOL, AGENCY, OR INSTITUTION CERTIFICATION

This section must be completed by your academic institution, agency, or institution.

Name of School/Program/Unit:

OPEID:

Program Description:

Address:

City:

State:

Zip:

Enrollment Start Date: / /

Enrollment End Date: / /

Authorized Official Name:

Authorized Official Title:

Authorized Official Signature:

Date: / /

**PLACE OFFICIAL SEAL OR STAMP HERE
(NOTARY SEAL NOT ACCEPTABLE)**

NOTE: If a school, agency, or institution does not have an official stamp or seal, please attach a typed and signed letterhead certification.

SECTION 5: BORROWER CERTIFICATION AND AUTHORIZATION

I understand that: (1) This request will not be granted unless all applicable sections of the form are completed and requested documents are submitted; (2) All final decisions regarding my deferment eligibility will be made in accordance with applicable Federal regulations.

I certify that: (1) The information I have provided on this form is true and correct; (2) I will provide additional documentation, as required, to support my continued deferment status; (3) I will notify my student loan office or Heartland ECSI immediately when the condition(s) that qualified me for this deferment end; (4) I have read, understand, and meet the terms and conditions of the deferment for which I have applied.

Signature: _____

Date: / /

SECTION 6: INSTRUCTIONS

Please forward completed form and requested supporting documents to:

Heartland ECSI
181 Montour Run Road
Coraopolis, PA 15108

Before sending your application, verify that:

The form is filled out completely. All sections are required.

An official stamp or seal is on the form. If no stamp or seal is available, a typed and signed letterhead certification by the school, agency, or institution is required.

NOTE: Applications are typically processed within 10 business days. You will be notified of the status of your deferment via email using the address provided in Section 1 of this form. In order to prevent negative credit bureau reporting, continue to make on-time payments until you have been notified that a deferment has been posted.