

**YOU CAN RETURN THIS FORM ONLINE BY UPLOADING THE COMPLETED FORM AND ANY SUPPORTING DOCUMENTATION.**

How do I upload the form and supporting documents?

Step 1: To upload the completed form and any supporting documentation, you must sign in to your online account at [heartland.ecsi.net](http://heartland.ecsi.net).

Step 2: Select the account you want to apply the deferment to by Viewing the Account.

Step 3: Under the **Documents Section**, click on the **Download or Upload Entitlement Form** button located at the top of the Documents page.

Step 3: Set the response to "Have you downloaded the entitlement form yet?" to **Yes**.

Step 4: Select the form name that you are uploading from the **Select a Form** dropdown list.

Step 5: Click on the **Choose a File to Upload** link and select the file you would like to upload. You can upload up to 5 documents per entitlement form type.

*IMPORTANT: The file format for the document(s) that you upload must be PDF. The file size for each file uploaded must be less than 4MB per file.*

Step 6: Once you have added all of the documents you would like to upload, click on the **Submit** button. You will receive an on-page confirmation that your documents have been uploaded successfully.

You can view the documents you uploaded under the Entitlement Documents section on the Documents page.

**Don't have an online account?**

Go to [heartland.ecsi.net](http://heartland.ecsi.net), click on the **Help Center**, and select **Are You New to Heartland ECSI**. Follow the instructions to Create a Profile and Connect an Account.

You can also return this form via U.S. Mail at the address listed on the form.



# INSTRUCTIONS FOR COMPLETING THE CONTINUING EDUCATION DEFERMENT REQUEST

*Important: This form should NOT be used for Federal Perkins Loans. If you would like to request a continuing education deferment for your Federal Perkins Loan(s), please use the In-School Deferment Request form.*

## Section 1: Borrower Identification

**Complete this section.** It is recommended that you include your email address to expedite communication about the status of your form.

## Section 3: Applicant Statement

**You must select your reason for your deferment request and include the date you want the deferment to start and the date that you want the deferment to end.**

Please note that deferments can be posted for a period of 12 months. If your deferment will extend beyond 12 months, you will need to resubmit your application at least 30 days prior to your deferment end date.

## Section 4: School, Agency, or Institution Certification

This section must be completed by your school, agency, or institution in its entirety. An authorized official from your school, agency, or institution must sign and date this section. The signature must be an ink signature.

Your school, agency, or institution must place its official seal under this section. If they do not have an official seal, the certification information in this section can be provided on their letterhead. Please note that the certification letter must be signed and dated by an authorized official.

**IMPORTANT: Your school, agency, or institution must sign and date this form no more than 30 days before you submit the form.**

## Section 5: Borrower Certification and Authorization

**You must sign and date this form in the fields specified on the form.** Your signature can be an electronic signature or an ink signature.

If the form is not properly signed, your request will be rejected.

**IMPORTANT: You must sign and date this form no more than 45 days before you submit the form.**

Before submitting this form, make sure that the form is filled out completely and that your school, agency, or institution has provided the complete certification.



## Continuing Education Studies Request for Deferment

Not for use for Federal Perkins Loans

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

### SECTION 1: BORROWER INFORMATION (\*) Indicates required fields

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Please enter the following information.

Check this box if any of your information has changed.

SSN (if none, leave blank) \_\_\_\_\_ Student ID (if none, leave blank) \_\_\_\_\_

First Name (\*) \_\_\_\_\_ Middle Name/Initial \_\_\_\_\_ Last Name (\*) \_\_\_\_\_

Address (\*) \_\_\_\_\_

City (\*) \_\_\_\_\_ State (\*) \_\_\_\_\_ Zip Code (\*) \_\_\_\_\_

Telephone –Primary (\*) \_\_\_\_\_ Telephone - Alternate \_\_\_\_\_

Email Address \_\_\_\_\_

School or Lender Name (\*) \_\_\_\_\_ ECSI School Code (\*) \_\_\_\_\_

### SECTION 2: INSTRUCTIONS

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A deferment may be available if you are:

- A full-time student or are attending school at least half-time and you have a Nursing, Health Professions, or a qualifying institutional loan.
- Completing an internship or residency program and you have a Nursing, or Health Professions loan, or qualifying institutional loan.
- Completing a Graduate or Fellowship Program and have a Nursing, Health Professions, or qualifying institutional loan.
- Completing a Dental Internship and have a qualifying institutional 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 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** (\*) Indicates required fields

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I am applying for a deferment because (\*) (check one of the following options)

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 want my deferment to start on (\*)

I want my deferment to end on (\*)

*Please note that the maximum deferment period per request is 12 months. If you want to be longer than 12 months, you must complete another request form at least 30 days prior to the expiration of your current deferment.*

**SECTION 4: SCHOOL, AGENCY, OR INSTITUTION CERTIFICATION** (\*) Indicates required field

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This section must be completed by your school, agency or institution where you are currently enrolled and attending.

Name of Organization (\*) \_\_\_\_\_ OPEID (if applicable) \_\_\_\_\_

Program Description (\*) \_\_\_\_\_

Organization Address (\*) \_\_\_\_\_

Organization City (\*) \_\_\_\_\_ State (\*) \_\_\_\_\_ Zip Code (\*) \_\_\_\_\_

Enrollment Start Date (\*) \_\_\_\_\_ Enrollment End Date (\*) \_\_\_\_\_

Name of Authorized Official (\*) \_\_\_\_\_

Title of Authorized Official (\*) \_\_\_\_\_

Signature of Authorized Official (\*) \_\_\_\_\_ Signature Date (\*) \_\_\_\_\_

PLACE OFFICIAL SEAL OR STAMP HERE (\*)

(A notary seal is not acceptable).

If the school, agency, or institution does not have an official seal or stamp, the certification information in Section 4 can be provided on school, agency, or institution letterhead and an authorized official must sign and date the certification.



## SECTION 5: BORROWER CERTIFICATION AND AUTHORIZATION

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I understand that:

- 1) This request will not be granted unless all applicable sections of the form are completed and requested documents are submitted and
- 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 the student loan servicer 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.

I authorize the entity to which I submit this request and its agents to contact me regarding my request or my loans at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Signature of Borrower <sup>(\*)</sup> \_\_\_\_\_ Signature Date <sup>(\*)</sup> \_\_\_\_\_

## SECTION 6: MAILING INFORMATION AND CHECKLIST

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Please forward the completed form and all supporting documents to:

ECSI  
P.O. Box 1289  
Moon Township, PA 15108

If you have any questions, you may reach us via chat at [heartland.ecsi.net](http://heartland.ecsi.net) or phone at +1 (888) 549-3274.

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.

