

Deferment Eligibility Chart

Figure 11-1

See [Section H.4](#) for information about a statutory or regulatory waiver authorized by the [HEROES Act](#) that may impact these requirements.

Form	Deferment Type	Time Limit	Stafford and SLS Loans			PLUS Loans					Consolidation Loans	
			Pre 7/1/87 Borrower	New ¹ Borrower 7/1/87 to 6/30/93	New ² Borrower 7/1/93	Loans Before 8/15/83	Pre 7/1/87 Borrower	New ¹ Borrower 7/1/87 to 6/30/93	New ² Borrower 7/1/93	New ^{3,7} Loans 7/1/08	Pre 7/1/93 Borrower ⁹	New Borrower 7/1/93 ¹⁰
SCH	In-School: Full Time	None	•	•	•	•	•	•	•	•	•	•
	In-School: Half Time ⁸	None		•	•			•	•	•	•	•
	Post-Enrollment Deferment ⁷	6 Months							•			
EDU	Graduate Fellowship	None	•	•	•	•	•	•	•	•	•	•
	Rehabilitation Training	None	•	•	•	•	•	•	•	•	•	•
	Teacher Shortage	3 Years		•								
	Internship/ Residency Training	2 years	•	•		•						
TDIS	Temporary Total Disability ⁴	3 Years	•	•		•	•	•			•	
PUB	Armed Forces or Public Health Services ⁵	3 Years	•	•		•						
	National Oceanic and Atmospheric Administration Corps ⁵	3 Years		•								
	Peace Corps, ACTION Program and Tax-Exempt Organization Volunteer	3 Years	•	•		•						
UNEM	Unemployment	2 years	•	•		•	•	•			•	
	Unemployment	3 Years			•				•			•
PLWM	Parental Leave ⁶	6 Months	•	•								
	Mother Entering/ Reentering Work Force	1 Year		•								
HRD	Economic Hardship	3 Years			•				•			•
PLUS ³	In-School: Full Time	None						•		•		
	In-School: Half Time	None						•		•		
	Post-Enrollment Deferment ⁷	6 Months								•		
	Rehabilitation Training	None				•	•	•				
MIL	Military Service ¹¹	None	•	•	•	•	•	•	•	•	•	•
	Post-Active Duty Student ¹²	13 Months ¹³	•	•	•	•	•	•	•	•	•	•

¹ “New Borrower” 7/1/87 to 6/30/93: A borrower whose first FFELP loan was made on or after July 1, 1987, and before July 1, 1993, or who had an outstanding balance on a loan obtained on or after July 1, 1987, and before July 1, 1993, when he or she obtained a loan on or after July 1, 1993, or who had no outstanding balance on a Federal Consolidation loan made before July 1, 1993, that repaid a loan first disbursed before July 1, 1987.

² “New Borrower” 7/1/93: A borrower whose outstanding FFELP loans were all made on or after July 1, 1993, and when his or her first FFELP loan was made on or after July 1, 1993, had no outstanding FFELP loans that were made before July 1, 1993.

³ Deferment for parent borrower who received a loan(s) between July 1, 1987, and June 30, 1993, during which the student for whom the parent obtained the PLUS loan(s) meets the conditions required for an

in-school deferment. Upon request, a parent borrower may defer repayment on a parent PLUS loan(s) that was first disbursed on or after July 1, 2008, during the period in which the student for whom the parent obtained the PLUS loan(s) meets the conditions required for an in-school deferment.

⁴ A deferment may be granted during periods when the borrower is temporarily totally disabled or during which the borrower is unable to secure employment because the borrower is caring for a dependent (including the borrower’s spouse) who is temporarily totally disabled.

⁵ Borrowers are eligible for a combined maximum of 3 years of deferment for service in NOAA, PHS, and Armed Forces.

⁶ A parental leave deferment may be granted to a borrower in periods of no more than 6 months each time the borrower qualifies.