If you’re a borrower returning to school, you may be eligible to postpone or reduce payments on your student loan(s). You only need to complete this form if your school’s financial aid office does not certify your enrollment electronically.

Here’s what you need to know:

- If your deferment request is granted and your loan(s) required fixed or interest-only payments during your initial in-school and separation or grace period, you’ll be required to make payments during the deferment period on the same terms as the repayment option that applied to your loan(s) during the initial in-school and separation or grace period.

- You’re responsible for the interest that accrues during the deferment period. If you choose not to pay the interest during this time, the Unpaid Interest will be capitalized (added to your Current Principal) as frequently as quarterly and at the end of the deferment period. As a result, more interest may accrue over the life of the loan, the Current Amount Due may be higher, and more payments may be required. We encourage you to consider paying at least the interest as it accrues, which will save you money over the life of the loan.

- You’ll be notified of our decision once we have completed your request. Please continue to make any required payment each month until you receive notification that your request has been approved.

- A copy of your registration, semester bill, or class schedule cannot be substituted for the completion of Section II by an authorized official.

How to apply for In-School Deferment:

1. Print this document.
2. Complete and sign Section I of the form on page 2.
3. Have an authorized official from the program complete and sign Section II of the form on page 2.
4. Keep a copy for your records.
5. Return the completed form to us using one of the following options:

   - **Upload:** Select the Secure Document Upload link located on the Forms page.
   - **Mail:** Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
   - **Fax:** 855-756-0011

Thank you for letting us make your dream of higher education a reality. If you have any questions, visit us online at SallieMae.com or call us at 800-4-Sallie (800-472-5543), Monday – Thursday 8 a.m. to 9 p.m., Friday 8 a.m. to 8 p.m., and Saturday 9 a.m. to 6 p.m. ET.
Please complete the following information, and return all documentation to us via fax: 855-756-0011, mail: Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319, or online: log in to your account at SallieMae.com and select the Secure Document upload link located on the Forms page.

Section I: Borrower Request (Borrower Completes)

I request that Sallie Mae Bank, its affiliates and subsidiaries, and their successors and assigns (collectively, “Sallie Mae”) postpone payments on my student loan(s) while I am enrolled at least half-time in an eligible school. I understand that if Sallie Mae approves my request and my loan(s) required fixed or interest-only payments during the initial in-school and separation or grace period, I will make payments to Sallie Mae during the deferment period on the same terms as the repayment option that applied to my loan(s) during the initial in-school and separation or grace period. If approved, I understand that Sallie Mae will notify me of the Current Amount Due (if a payment is required) and the deferment period end date. I understand that the decision to allow me to postpone payments or make reduced payments is at Sallie Mae’s sole discretion.

If approved, I understand that I am responsible for the interest that accrues during the deferment period. If I choose not to pay the interest during this time, the Unpaid Interest will be capitalized (added to the Current Principal) as frequently as quarterly and at the end of the deferment period. As a result, more interest may accrue over the life of the loan, the Current Amount Due may be higher, and more payments may be required. Sallie Mae encourages you to consider paying at least the interest as it accrues, which will save you money over the life of the loan.

I agree to notify Sallie Mae if my enrollment status changes.

If approved, I agree to the terms of this deferment and intend to repay my loan(s) after this deferment period expires in accordance with the terms of my Promissory Note(s).

Borrower’s Signature

Date

Borrower Name’s (please print)

Customer Identification Number
Section II: Enrollment Certification (School Completes)

Enrollment Dates: _____________ (MM/DD/YYYY) to _____________ (MM/DD/YYYY)

Check one: 

- Enrolled Full-Time
- Enrolled at least Half-Time

Anticipated Graduation Date: _____________ (MM/DD/YYYY)

Note: The borrower does not qualify for In-School Deferment if they are enrolled less than half-time.

__________________________________________  __________________________
School Name                                           School Code

__________________________________________  ____________________________________
Address                                               City

__________________________________________  __________________________
State                                                 Zip

__________________________________________  __________________________
Signature of Authorized Official                       Date

__________________________________________  __________________________
Name of Authorized Official (please print)             Title