



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:

- Please note that during a deferment, the loan(s) will be subject to the same repayment option that applied during the initial in-school and separation or grace period. For example, if you were required to make fixed or interest-only payments during your initial in-school period, and you are granted a deferment, then you will be required to make fixed or interest-only payments, as applicable, during the deferment period.
- You're responsible for the interest that accrues during the deferment period. For customers with a fixed or deferred repayment option, 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:
 - **Online:** Upload the document by logging in to your account at SallieMae.com, and following these steps:
 1. On the tool bar at the top of the page, select "Loans," then "Tools & Resources."
 2. Click on the "Forms" option.
 3. Click the "Secure Document Upload" link under step 3.
 4. Select the "In-School Deferment form," then "Choose File" to attach your document.
 5. Once the document has been attached, select "Upload File" under the same section.
 6. At the bottom of the page, click "Submit Documents."
 - **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.



In-School Deferment Request Form

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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 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



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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
 Enrolled less than Half-Time

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

School Name		School Code	
Address	City	State	Zip
Signature of Authorized Official		Date	
Name of Authorized Official (please print)		Title	