



## In-School Deferment Request Form

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If you're back in school, you may be able to postpone or reduce payments on your loan(s) with an in-school deferment.

Please note:

- In-school deferments cannot be processed if your school start date is more than 30 days in the future.
- In-school deferments may last for up to 48 months and you're responsible for the interest that accumulates during the deferment period.
- Interest will continue to accrue during the deferment period. If you have a fixed or deferred repayment option on your loan and choose not to pay the interest during this time, the Unpaid Interest will be added to your Current Principal as often as quarterly and at the end of the deferment period. As a result, more interest may accrue over the life of the loan and the Current Amount Due may be higher. We encourage you to pay at least the interest as it accrues, which will save you money over the life of your loan.
- If your deferment request is granted and your loan 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.
- To apply for an in-school deferment, complete Section I of the enclosed form. **Section II must be completed by an authorized official.** You **cannot** substitute a copy of your registration, semester bill, or class schedule for Section II.
- **We'll let you know once your application is processed. Please continue to make your payments while you wait for our decision.**

**How to apply:**

1. Print this document.
2. Complete and sign Section I of the form on page 3.
3. Have an authorized official from the program complete and sign Section II of the form on page 3.
4. Return the completed form to us one of the following ways.
  - **Online:** Log in to your account, then go to the **Resource center > Forms > Secure Document Upload.**
  - **Mail:** Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
  - **Fax:** 855-756-0011
5. Keep a copy for your records.

If you think of any questions, chat with us through our app or online. You can also reach us at 800-472-5543.



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Please complete the following information and return all documentation to us via fax at 855-756-0011; mail to Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319; or online by logging in to your account at [salliemae.com](http://salliemae.com) and selecting the **Secure Document upload** link on the **Forms** page.

### Section I: Borrower Request

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 often 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).



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**Section I: Borrower Request Continued** (Note: Borrower completes section 1. By signing this, you're agreeing to the terms above.)

\_\_\_\_\_  
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  
                   Enrolled less than Half-Time

Anticipated Graduation Date: \_\_\_\_\_ (MM/DD/YYYY)

\_\_\_\_\_  
Student's Name

\_\_\_\_\_  
School Name

\_\_\_\_\_  
School Code

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip

\_\_\_\_\_  
Signature of Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Authorized Official (please print)

\_\_\_\_\_  
Title