



PARENTAL LEAVE / WORKING MOTHER DEFERMENT REQUEST

Federal Family Education Loan Program

OMB No. 1845-0005
Form Approved
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PLWM

Use this form only if you have an outstanding balance on a Federal Family Education Loan Program loan that was made before July 1, 1993, or had a balance on a loan that was made before July 1, 1993, at the time you obtained a loan disbursed on or after July 1, 1993.

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

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN [] [] [] - [] [] - [] [] [] []

Name _____

Address _____

City, State, Zip _____

Telephone - Home () _____

Telephone - Other () _____

E-mail Address (optional) _____

SECTION 2: DEFERMENT REQUEST

Before answering any questions, carefully read the entire form, including the instructions and other information in Sections 5, 6 and 7.

I meet the qualifications stated in Section 7 for the deferment checked below and request that my loan holder defer repayment of my loan(s) beginning [] [] - [] [] - [] [] [] [] while I am (check one):

On **PARENTAL LEAVE.**

NOTE: For a Parental Leave Deferment, the beginning deferment date listed above must be within six months of the date you were last enrolled in school at least half-time. Federal PLUS Loan and Federal Consolidation Loan borrowers are not eligible for Parental Leave Deferments.

A **WORKING MOTHER.**

NOTE: Federal PLUS Loan and Federal Consolidation Loan borrowers are not eligible for Working Mother Deferments.

SECTION 3: BORROWER UNDERSTANDINGS AND CERTIFICATIONS

I understand that: **(1)** I am not required to make payments of loan principal during my deferment. Interest will not be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s). **(2)** I have the option of making interest payments on my unsubsidized loan(s) during my deferment. **(3)** I may choose to make interest payments by checking the box below. Interest that I do not pay during the deferment period will be capitalized by my loan holder.

I wish to make interest payments on my unsubsidized loan(s) during my deferment.

(4) My deferment will begin on the date the condition that qualifies me for the deferment began. **(5)** For the Parental Leave Deferment, the date that I was last enrolled at least half-time must be certified by the authorized official who completes Section 4 of this form. **(6)** My deferment will end on the earlier of the date that the condition that establishes my deferment eligibility ends or the date on which I reach the maximum period of deferment under the law. **(7)** If my deferment does not cover all my past due payments, my loan holder may grant me a forbearance for all payments due before the begin date of my deferment or—if the period for which I am eligible for a deferment has ended—a forbearance for all payments due at the time my deferment request is processed. **(8)** If I am applying for a Parental Leave Deferment and am in my grace period, I agree to waive up to one month of my grace period so that my deferment begins within six months of the date I was last enrolled in school at least half-time. **(9)** If I am eligible for a post-deferment grace period on loans made before October 1, 1981, my loan holder may grant me a forbearance on my other loans for this period so that I can begin repayment of all my loans at the same time. I understand that my loan holder may capitalize the interest that accrues on my other loans during the six-month period and that this will increase the principal balance of my other loans. **(10)** My loan holder may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. Interest that accrues during the forbearance will not be capitalized.

I certify that: **(1)** The information I provided in Sections 1 and 2 above is true and correct. **(2)** I will provide additional documentation to my loan holder, as required, to support my deferment status. **(3)** I will notify my loan holder immediately when the condition(s) that qualified me for the deferment ends. **(4)** I have read, understand, and meet the eligibility criteria of the deferment for which I have applied, as explained in Section 7.

Borrower's Signature _____ Date _____

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION

Required for Parental Leave Deferments only.

I certify, to the best of my knowledge and belief, that the borrower named above was last enrolled at least half-time on: [] [] - [] [] - [] [] [] [] .

Name of Organization _____

Address _____ City, State, Zip _____

Name/Title of Authorized Official _____ Telephone () _____

Authorized Official's Signature _____ Date _____

SECTION 5: INSTRUCTIONS FOR COMPLETING THE FORM

Type or print using dark ink. Report dates as month-day-year (MM-DD-YYYY). For example, 'January 31,2002' = '01-31-2002'. If you are applying for a Parental Leave Deferment, an authorized official must complete Section 4. If you need help completing this form, contact your loan holder.

Return the completed form and any required documentation to the address shown in Section 8.

SECTION 6: DEFINITIONS

- The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- A **deferment** is a period during which I am entitled to postpone repayment of the principal balance of my loan(s). The federal government pays the interest that accrues during an eligible deferment for all subsidized Federal Stafford Loans and for Federal Consolidation Loans for which the Consolidation Loan application was received by my loan holder **(1)** on or after January 1, 1993, but before August 10, 1993, **(2)** on or after August 10, 1993, if it includes **only** Federal Stafford Loans that were eligible for federal interest subsidy, or **(3)** on or after November 13, 1997, for that portion of the consolidation loan that paid a subsidized FFEL Loan or a subsidized Federal Direct Loan. I am responsible for the interest that accrues during this period on all other FFEL Program loans.
- **Forbearance** means permitting the temporary cessation of payments, allowing an extension of time for making payments, or temporarily accepting smaller payments than previously scheduled. I am responsible for the interest that accrues on my loan(s) during a forbearance. If I do not pay the interest that accrues, the interest may be capitalized.
- The **holder** of my FFEL Program loan(s) may be a lender, guaranty agency, secondary market, or the U.S. Department of Education.
- **Capitalization** is the addition of unpaid interest to the principal balance of my loan. This will increase the principal and the total cost of my loan.
- **Full-time** employment is defined as working at least 30 hours per week in a position expected to last at least three months.
- An **authorized certifying official** for the Parental Leave Deferment is an authorized official from the school where I was enrolled at least half-time within the six-month period preceding this deferment.

SECTION 7: ELIGIBILITY CRITERIA FOR PARENTAL LEAVE / WORKING MOTHER DEFERMENT REQUEST

- To qualify for a Parental Leave / Working Mother Deferment:
 - I must have an outstanding balance on at least one FFEL Program loan which was **made before July 1, 1993, OR I must have had a balance on a loan that was made before July 1, 1993, at the time I obtained any loan disbursed on or after July 1, 1993.**
 - If I am a Federal PLUS or Federal Consolidation Loan borrower, I am not eligible for the Parental Leave or Working Mother Deferments.
 - I am eligible for the Working Mother Deferment only if I am a Federal Stafford or SLS loan borrower whose first FFEL Program loan **was made on or after July 1, 1987, and before July 1, 1993.**
- I may defer repayment of my loan(s) while I am:
 - On **PARENTAL LEAVE.** (Maximum eligibility is six months per occurrence.) To qualify:
 - (1) I must:
 - (a) be pregnant, caring for my newborn child (a child less than six months of age), or caring for my newly adopted child;
 - (b) not be working full-time or attending school during the deferment period; and
 - (c) have been enrolled in school at least half-time within the six-month period preceding this deferment (an authorized school must certify my enrollment in Section 4).
 - (2) I must provide my loan holder with:
 - (a) a statement from my physician documenting my pregnancy, if I am requesting this deferment due to my pregnancy; or
 - (b) a copy of my newborn child's birth certificate; or
 - (c) a statement from the adoption agency documenting my newly adopted child's placement and the placement date.
 - A **WORKING MOTHER.** (Maximum eligibility is 12 months.) To qualify:
 - (1) I must:
 - (a) have entered or reentered the workforce within one year preceding this deferment;
 - (b) be working full-time in a position earning not more than \$1 per hour above the federal minimum wage; and
 - (c) be the mother of a preschool-age child who has not yet enrolled in the first grade or a higher grade in elementary school.
 - (2) I must provide my loan holder with documentation of:
 - (a) my rate of pay, such as a pay stub; and
 - (b) the age of my preschool-age child, such as a birth certificate.

SECTION 8: WHERE TO SEND THE COMPLETED DEFERMENT REQUEST

**RETURN THE COMPLETED DEFERMENT REQUEST AND ANY REQUIRED DOCUMENTATION TO:
(IF NO ADDRESS IS SHOWN, RETURN TO YOUR LOAN HOLDER)**

SECTION 9: IMPORTANT NOTICES

Privacy Act Notice

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §428(b)(2)(A) et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) et seq.) and the authority for collecting and using your Social Security Number (SSN) is §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to educational institutions, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0005. The time required to complete this information collection is estimated to average 0.16 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:**

U.S. Department of Education, Washington, DC 20202-4651

If you have any comments or concerns regarding the status of your individual submission of this form, write directly to the address shown in Section 8.