

Request for Deferment Due to Continuing Education Studies

Do NOT use this form for Federal Perkins Loans. Please use the form designated for Perkins Loans.

SECTION 1: BORROWER IDENTIFICATION

Last Name: First Name: MI:

Student ID number or last 4 digits of Social Security number:

Current mailing address:

City: State: Zip:

Phone number:

Email address:

Lender/school name:

School code:

SECTION 2: INSTRUCTIONS

A deferment may be available if you are:

- * A full-time student or are attending school at least half-time and have a Nursing, Health Professions, or a qualifying institutional loan.
- * Completing an internship or residency program and have a Nursing, or Health Professions loan, or qualifying institutional loan.
- * Completing a Graduate or Fellowship Program and have a Nursing, Health Professions, or qualifying institutional loan.
- * Completing a Dental Internship and have a qualifying institutional loan.

A deferment is a temporary postponement of payments. During a deferment, interest does not accrue.

Not all loan types qualify for all deferment types. *Please review your promissory note or contact Heartland ECSI for information regarding the eligibility of a specific loan for a deferment.*

If applying for a deferment for a Nursing or Health Professions Loan, please include a copy of your class schedule or enrollment verification from your school.

SECTION 3: APPLICANT STATEMENT

I am applying for a deferment because:

- I am a full-time student.
- I am at least a half-time student.
- I am completing an internship or residency program.
- I am enrolled in a course of study that is part of a Department of Education approved rehabilitation training program for disabled individuals.
- I am completing a Graduate or Fellowship program.
- I am completing a Dental Internship.

I am requesting deferment from / / to / / .

SECTION 4: SCHOOL, AGENCY, OR INSTITUTION CERTIFICATION

This section must be completed by your academic institution, agency, or institution.

Name of School/Program/Unit:		OPEID:	
Program Description:			
Address:			
City:		State:	Zip:
Enrollment Start Date: / /		Enrollment End Date: / /	
Authorized Official Name:		Authorized Official Title:	
Authorized Official Signature:		Date: / /	

**PLACE OFFICIAL SEAL OR STAMP HERE
(NOTARY SEAL NOT ACCEPTABLE)**

* If a school, agency, or institution does not have an official stamp or seal, please attach a typed and signed letterhead certification.

SECTION 5: BORROWER CERTIFICATION AND AUTHORIZATION

I understand that: (1) This request will not be granted unless all applicable sections of the form are completed and requested documents are submitted; (2) All final decisions regarding my deferment eligibility will be made in accordance with applicable Federal regulations.

I certify that: (1) The information I have provided on this form is true and correct; (2) I will provide additional documentation, as required, to support my continued deferment status; (3) I will notify my student loan office or Heartland ECSI immediately when the condition(s) that qualified me for this deferment end; (4) I have read, understand, and meet the terms and conditions of the deferment for which I have applied.

Signature: _____

Date: / /

SECTION 6: ADDITIONAL INFORMATION

Please forward completed form and requested supporting documents to:
Heartland ECSI
P.O. Box 1278
Wexford, PA 15090
Phone: 888-549-3274

If you have any questions, please visit us at <https://heartland.ecsi.net> or call us toll-free at 888.549.3274.

Before sending your application, verify that:

The form is filled out completely. All sections are required.

An official stamp or seal is on the form. If no stamp or seal is available, a typed and signed letterhead certification by the school, agency, or institution is required.

Applications are typically processed within 10 business days. You will be notified of the status of your deferment via email using the address provided in Section 1 of this form. In order to prevent negative credit bureau reporting, continue to make on-time payments until you have been notified that a deferment has been posted.