

<b><u>DEFERMENT OPTIONS:</u></b>	<b><u>Perkins</u></b>	<b><u>Harvard</u></b>	<b><u>HPSL/LDS</u></b>
<b>Full-Time Study</b>	YES-Unlimited	YES-Unlimited	YES*
<b>At least 1/2 time study</b>	YES-Unlimited	YES-Unlimited	NO
<b>Internship/Residency</b>	NO	YES-2yr maximum- Principal Only	YES**
<b>Advanced Professional Training</b>	NO	NO	YES**
<b>Fellowship</b>	YES-Unlimited	YES-Unlimited	YES-2 year maximum
<b>Rehabilitation training</b>	Contact Student Loan Office	YES-Unlimited	Contact Student Loan Office
<b>Full-time service in Peace Corp or Vista (min 1 year service)</b>	NO See cancellation options	YES-3 yr maximum	YES-3 yr maximum NO VISTA
<b>Full-time volunteer in a Tax Exempt organization (min 1 yr)</b>	NO	YES-3 yr maximum	NO
<b>Full-time National Oceanic &amp; Atmospheric Administration (minimum 1 year service)</b>	NO	YES-3 yr maximum	YES-3 yr maximum
<b>Full-time Armed Forces (minimum 1 year service)</b>	NO See cancellation options	YES-3 yr maximum	YES-3 yr maximum
<b>Full-time Public Health Service (one year minimum)</b>	NO	YES-3 yr maximum	YES-3 yr maximum

\*Unlimited deferment for continuous enrollment in a school participating in a Health Professions Program following use of grace period.

\*\*Unlimited deferment for continuous enrollment in an internship/residency program or advanced training program following use of grace period.

**If you have a Federal Stafford, Unsubsidized Stafford or SLS loan please contact the Student Loan Office for information regarding deferment eligibility or check our website <https://sfportal.harvard.edu/admin/slo/index.shtml>**

**CANCELLATION OPTIONS:****TEACHING:****Low Income School**

YES-staff member in Head Start program or teacher in elementary or secondary school designated by Secretary of Education as having a high number of students from low income families

NO

NO

**Special Education**

YES-special education teacher in a public or other nonprofit elementary or secondary school system

NO

NO

**Teacher Shortage Area**

YES-teachers of mathematics, science, foreign language, bilingual educ. or any field of expertise determined by the DOE to have a shortage of qualified teachers

YES

NO

**SERVICE:****Volunteer**

YES-under the Peace Corps Act or the Domestic Volunteer Act of 1973

NO

NO

**Military Service**

YES-members of the U.S. Armed Forces in an area of hostilities that qualifies for special pay under Section 310 of Title 37 of the United States Code

NO

NO

**Law Enforcement**

YES-if you are a full time law enforcement or corrections officer

NO

NO

**Early Intervention Provider**

YES-in a public or other nonprofit program under public supervision by the lead agency as authorized in Section 676(b)(9) of the Individuals with Disabilities Act

NO

NO

**Child or Family Services Provider**

YES-if an employee of an eligible public or private nonprofit child or family service agency who is providing or supervising the provision of services to high-risk children who are from low-income communities and the families of those children

NO

NO

**Nurse or Medical Technician**

YES-if providing health care services

NO

NO