

DEFERMENT ELIGIBILITY REQUIREMENTS

GRADUATE FELLOWSHIP

To qualify to receive this deferment, Federal Regulations require that:

- (1) The fellowship program:
 - (i) Provides sufficient financial support to graduate fellows to allow for full time study for at least six months, and
 - (ii) Requires, prior to award of the financial support, a written statement from the applicant which explains the applicant's objectives; and
 - (iii) Requires a graduate fellow to submit periodic reports, projects, or other evidence of the graduate fellow's progress; and
- (2) The borrower:
 - (i) Holds at least a Baccalaureate Degree conferred by an institution of higher education; and
 - (ii) Is engaged in full-time study that may be independent of an educational or cultural institution in an academic or professional subject area for which the borrower has shown an interest and ability; and
 - (iii) Has been recommended by an institution of higher education for acceptance into the Graduate Fellowship Program

REHABILITATION TRAINING (contact the Collection Department to apply: 1-800-343-5500 (outside MA) or (617) 495-1516)

To qualify to receive this deferment, Federal Regulations require that the rehabilitation training meet the following requirements:

- (1) Recognition by a government agency with specified responsibilities for rehabilitation programs in the borrower's area; and
- (2) Agreement to provide services under a written, individualized plan for the borrower's rehabilitation that are specific as to the date services are expected to end; and
- (3) Structured in a way that requires a substantial commitment by the borrower to his or her rehabilitation (i.e., preventing the person from being employed 30 or more hours per week; and
- (4) Furnishes a statement from the provider of the rehabilitation services certifying that the borrower is either receiving or is scheduled to receive these services

*INTERNSHIP OR MEDICAL RESIDENCY

**To qualify to receive this deferment, Federal Regulations require that:

- (1) The borrower must hold a baccalaureate or higher degree; and
- (2) The internship must be:
 - (i) Approved by the U.S. Department of Education. If the internship is not so approved, the borrower should submit program information to the U.S. Department of Education for consideration; and either (ii) or (iii)
 - (ii) Required to receive professional recognition to begin professional service; or
 - (iii) Required for a degree or certificate awarded by an institution of higher education, hospital or health care facility that offers post-graduate training (a limited category of loans qualify under this category. Refer to your promissory note to see if your loan(s) qualify.)

*VOLUNTEER IN A TAX EXEMPT ORGANIZATION

To qualify to receive this deferment, Federal Regulations require that the borrower:

- (1) Serves in an organization which is exempt from taxation under Section 501(c)(3) of the Internal Revenue Code of 1986; and
- (2) Provides service to low-income persons and their communities in order to assist them in eliminating poverty and poverty-related human, social and environmental conditions; and
- (3) Receives compensation that does not exceed the compensation received by a full-time volunteer in the Peace Corps or in a program administered by the ACTION agency. Compensation includes a subsistence allowance, necessary travel expenses and stipends; and
- (4) As part of his or her duties, must not give religious instruction, conduct worship services, engage in religious proselytizing, or engage in fund raising to support religious activities; and
- (5) Has agreed to serve on a full-time basis for a term of at least one year

UNEMPLOYMENT (contact the Collection Department to apply: 1-800-343-5500 (outside MA) or (617) 495-1516)

To qualify to receive this deferment, Federal Regulations require that:

- (1) The borrower submit a written request signed and dated to the holder of the loan every three months; and
- (2) The request must contain a statement describing the borrower's search for full-time employment including documentation of at least three attempts to secure employment, the borrower's latest permanent home address and/or temporary address, certification that the borrower has registered with a public or private employment agency and the borrower's agreement to notify the lender promptly when he or she becomes employed

*TEMPORARY TOTAL DISABILITY (contact the Collection Department to apply: 1-800-343-5500 (outside MA) or (617) 495-1516)

To qualify to receive this deferment, Federal Regulations require that:

- (1) The borrower who is "temporarily totally disabled" is one who, by reason of injury or illness, cannot be expected to be able to attend school or to be gainfully employed during an extended period of time of at least 60 days needed to recover from such injury or illness; or
- (2) The borrower's spouse or dependent, subject to the above definition, requires continuous nursing or care by the borrower for at least 3 months

*PARENTAL LEAVE (contact the Collection Department to apply: 1-800-343-5500 (outside MA) or (617) 495-1516)

To qualify to receive this deferment, Federal Regulations require that each of the following conditions be met:

- (1) The borrower is pregnant, caring for a newborn child, or caring for a child immediately following adoption; and
- (2) The borrower is not attending school; and
- (3) The borrower is not gainfully employed; and
- (4) The borrower was enrolled at least half-time within the last six months at an institution of higher education

*WORKING MOTHER (contact the Collection Department to apply: 1-800-343-5500 (outside MA) or (617) 495-1516)

To qualify to receive this deferment, Federal Regulations require that the borrower:

- (1) Is a mother of a preschool aged child, entering or re-entering the workforce; and
- (2) Is being paid at a rate that is no more than \$1.00 above the minimum hourly wage as prescribed by the Fair Labor Standards Act of 1938

*NOTE: Federal Perkins Loans issued after 7/1/93 are no longer eligible for these deferments.

**Harvard Institutional Medical School loans accrue interest during internship.