

Federal Family Education Loan Program Deferment Provisions

Deferment Condition*	Time Limit	Federal Stafford Loans (subsidized & unsubsidized) & Federal Supplemental Loans for Students (SLS)			Federal PLUS Loans			Federal Consolidation Loans	
		Refinanced and Prior Borrowers ¹ of Loans (before 7/1/87)	Prior Borrowers ² (7/1/87- 6/30/93)	New Borrowers ³	Loans Made Before 8/15/83	Refinanced and Prior Borrowers of Loans (before 7/1/87)	Prior Borrowers ² (7/1/87- 6/30/93)	New Borrowers ³	Prior Borrowers (before 7/1/93)
Full-time study	None	Y	Y	Y	Y	Y	Y	Y	Y
Half-time study ⁵	None	N	Y	Y	N	N	Y	Y	Y
Graduate fellowship study ⁶	None	Y	Y	Y	Y	Y	Y	Y	Y
Rehabilitation training	None	Y	Y	Y	Y	Y	Y	Y	Y
U.S. Armed Forces ⁷ or Public Health Service, or Nat'l Oceanic & Atmospheric Adm'n. (including Military and Public Health Service)	3 years	N	Y	N	N	N	N	N	N
Peace Corps	3 years	Y	Y	N	Y	N	N	N	N
ACTION	3 years	Y	Y	N	Y	N	N	N	N
Temporary total disability (borrower, spouse, or dependent)	3 years	Y	Y	N	Y	Y	N	Y	N
Tax-exempt organization	3 years	Y	Y	N	Y	N	N	N	N
Teaching in teacher shortage area	3 years	N	Y	N	N	N	N	N	N
Eligible internship or residency program ⁸	2 years	Y	Y	N	Y	N	N	N	N
Unemployment	2 years	Y	Y	N	Y	Y	N	Y	N
Mother entering work force ⁹	1 year	N	Y	N	N	N	N	N	N
Inability to secure full-time employment ¹⁰	3 years	N	N	Y	N	N	Y	N	Y
Economic hardship ¹¹	3 years	N	N	Y	N	N	Y	N	Y
Parental leave ¹²	6 months	Y	Y	N	N	N	N	N	N
PLUS borrower/dependent student in-school ¹³	N/A	N/A	N/A	Y	Y	N	N/A	N/A

* Y: Deferment Applies N: Deferment Does Not Apply

Footnotes for this chart are provided on pages 10-59 to 10-62.