

Deferment Request for: **ECONOMIC HARDSHIP on NDSL and Perkins loans**  
 (For PERKINS/NATIONAL DIRECT STUDENT LOANS disbursed prior to 7/1/93, deferment became available 10/07/98)  
 (Please Type or Print)

NAME OF BORROWER:	PHONE #:	<u>Name &amp; Address of Lending Institution:</u>  University of Missouri-Columbia Student Loan Collections 15 Jesse Hall Columbia, MO 65211-1020 (573) 882-6654  web address: www.missouri.edu/~muloans email address: UMCLoans@missouri.edu
CURRENT ADDRESS (street, city, state, ZIP):		
EMAIL ADDRESS:		

INSTRUCTIONS

As a borrower, you must meet one of the conditions listed below in order to qualify for an ECONOMIC HARDSHIP Deferment as outlined by the federal guidelines for the Perkins Loan Program. Please read the options carefully and check off the item that best describes your financial condition:

- \_\_\_ 1. Borrower was granted an Economic Hardship Deferment under the William D. Ford Federal Direct Student Loan Program or the Federal Family Education Loan (FFEL) Program. **Submit proof of deferment from the Ford Direct Student Loan program or FFEL Lender, which specifically states ECONOMIC HARDSHIP deferment. Can be of the following type ( a, b, or c) for the Ford Direct Student Loan program:**
- a. Official letter from the Ford Direct Student Loan or FFEL program that specifically states Economic Hardship deferment status and has the beginning and ending dates of Economic Hardship deferment.
  - b. Documentation from the official Ford Direct Student Loan program, www.eduservices.com, which specifically states Economic Hardship deferment status and has the beginning and ending dates of Economic Hardship deferment.
  - c. Provide this office with written authorization to access your Ford Direct loans status from the official Ford Direct Student Loan program. (See reverse side of this document)

Dates of Economic Hardship Deferment on your Perkins loans will correspond to the period of the Economic Hardship deferment on your Ford Direct Loan following the completion of the Perkins loan's original 9-month grace period but will not exceed a 12-month period.

- \_\_\_ 2. Borrower is receiving payment under a federal or state public assistance program, such as Aid To Families with Dependent Children, Supplemental Security Income, or Food Stamps. **Submit proof of assistance.**
- \_\_\_ 3. Borrower could qualify based upon income level and federal postsecondary loan debt burden; this does not include loans in postponement, forbearance or grace period. Qualification will be determined by the lender. **Submit: a) proof of monthly gross income; b) copy of latest federal tax return; and c) proof of monthly payment amount due on Federal student loans based on a 10-year repayment schedule.**

STATEMENT OF BORROWER

I request an ECONOMIC HARDSHIP Deferment on my NDSL/PERKINS Student Loan. To qualify for an Economic Hardship Deferment, I must meet one of the conditions listed above. I understand that, if granted under conditions #2 and #3 above, this deferment is for 6 months at a time. If at the end of 6 months I find it necessary to request Economic Hardship again, then new and current supporting documentation must be resubmitted. The maximum number of years I can receive an Economic Hardship Deferment is three (3) years.

I understand that all information and supporting documents given to the Student Loan Collections office will be held in confidence and will not be subject to dissemination outside the requirements of the University of Missouri-Columbia.

I certify that the required supporting documentation I have submitted is true and correct. I also certify that I will immediately notify the Student Loan Collections Office of any change in my employment status or significant change in my financial condition.

*(Return this signed and dated form along with the required supporting documentation to the address listed above)*

SIGNATURE OF BORROWER:	DATE:
------------------------	-------

**AUTHORIZATION TO ACCESS AND PRINT LOAN INFORMATION ONLINE**

I, \_\_\_\_\_, authorize the Student Loan Collections Office of the University of Missouri-Columbia to access the website [www.eduservices.com](http://www.eduservices.com) and print the status of my Ford Direct Loan(s) for the purpose of verifying my loan(s) Economic Hardship Deferment status. I understand that this information will be used as supporting documentation needed to apply for an Economic Hardship Deferment on my Perkins loans. Below I have provided the information needed to access my information.

SOCIAL SECURITY NUMBER:	ZIP CODE:
DATE OF BIRTH (MO/DY/YR):	DATE:
SIGNATURE OF BORROWER (First, Middle Initial, Last):	

To be completed by Lending Institution	
Start date of postponement:	Ending date of postponement:
Postponement processed on:	Deferment processed on:

FOR ADA ACCOMODATIONS PLEASE CALL (573) 882-6654

Revised 01/23/03