Deferment & Forbearance Chart

(for loans disbursed on or after July 1, 1993)

	Federal Direct Sub, Unsub, PLUS, Consol	Federal Perkins (PER)	Casperson (M02) Ellwood (M05) Kaplan (M04) Medical (M03)	Plitt/Anderson (M06) or Tarandi (M07)	Loans for Disadvantaged Stu (LDS) or Primary Care (PCL)	Brown 20th Century (BCL or BCE)	Brown University (POL)	Urban Education (UEP or UET)
Half Time Student	No limit	No limit	No limit	No limit	N/A	No limit	No limit	No limit
Full Time Student	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Economic Hardship Defined by federal guidelines	3 years	3 years	N/A	N/A	N/A	3 years	3 years for loans disb 2015/16. NA for prior	N/A
Unemployment Out of work or working less than 30 hours AND seeking full time employment	3 years	3 years	N/A	N/A	N/A	3 years	3 years for loans disb 2015/16. NA for prior	1 year
Internship / Residency Advanced professional training in the medical field	N/A	N/A	3 years for loans disb 2005/2006 or later	3 years for loans disb 2005/2006 or later	LDS: No limit PCL: 3 years following the 12 month grace	N/A	N/A	N/A
Graduate Fellowship Enrolled and attending a graduate fellowship program approved by the Secretary or engaged in fellowship supported study outside the U.S.	No limit	No limit	N/A	N/A	2 years	N/A	N/A	N/A
Rehabilitation Training Enrolled and attending a rehabilitation training program for disabled individuals approved by the Department	No limit	No limit	N/A	N/A	N/A	N/A	N/A	N/A
Active Duty Military Service Active duty during a war or other military operation or national emergency as defined by federal regulations	No limit	No limit	N/A	N/A	N/A	N/A	N/A	N/A
Armed Forces Full time service in the Armed Forces of the United States (Army, Navy, Marine Corps, Air force, Coast Guard, NOAA, or U.S. Public Health)	N/A	N/A	3 years	N/A	3 years	3 years	3 years	N/A
Peace Corps FT volunteer service as a volunteer under the Peace Corps Act	3 years (part of Econ. Hard.)	Deferred during service, up to 70% cancellation	3 years	N/A	3 years	3 years	3 years	N/A
AmeriCorps Vista Full time service as a volunteer in AmeriCorp Vista; under Domestic Volunteer Service Act of 1973	Considered part of Forbearance	Deferred during service, up to 70% cancellation	3 years	N/A	N/A	3 years	3 years	N/A
Forbearance (Discretionary) Temporary reduction of payments due to financial difficulty	3 years	3 years	3 years	2 years	3 years	3 years	3 years	N/A
Forbearance (Mandatory) Temporary payment reduction during internship, residency, teaching, National Service, or National Guard	No limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A