



PARENTAL LEAVE / WORKING MOTHER DEFERMENT REQUEST

William D. Ford Federal Direct Loan Program

OMB No. 1845-0011
Form Approved
Exp. Date 05/31/2012

PLWM

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to penalties that may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN |__|__|__|-|__|__|-|__|__|__|__|

Name _____

Address _____

City, State, Zip _____

Telephone - Home () _____

Telephone - Other () _____

E-mail (optional) _____

SECTION 2: DEFERMENT REQUEST

Before completing this form, carefully read the entire form, including the instructions and other information in Sections 5, 6 and 7.

NOTE: You are eligible for these deferments only if, at the time you received your first Direct Loan, you had an outstanding balance on a Federal Family Education Loan (FFEL) Program loan that was made before July 1, 1993.

I meet the qualifications stated in Section 7 for the deferment checked below and request that the U.S. Department of Education (ED) defer repayment of my loan(s) beginning |__|__|__|-|__|__|-|__|__|__|__| while I am (check one):

On PARENTAL LEAVE. (NOTE: Direct PLUS Loan and Direct PLUS Consolidation Loan borrowers are not eligible for this deferment.)

NOTE: For a Parental Leave Deferment, the beginning deferment date listed above must be within six months of the date you were last enrolled in school at least half-time.

A WORKING MOTHER. (NOTE: Direct PLUS Loan and Direct PLUS Consolidation Loan borrowers are not eligible for this deferment.)

SECTION 3: BORROWER UNDERSTANDINGS, CERTIFICATIONS AND AUTHORIZATION

I understand that the following terms and conditions apply to this deferment:

(1) I am not required to make payments of loan principal during my deferment. No interest will be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s). For any unsubsidized loan(s), I will receive an interest statement, and I may pay the interest at any time. If I do not pay the interest that accrues on my unsubsidized loan(s), it will be capitalized at the end of my deferment period.

(2) My deferment will begin on the date the condition that qualifies me for the deferment began.

(3) My deferment will end on the earlier of (A) the date the condition that qualifies me for the deferment ends, or (B) the deferment end date provided to me by my servicer.

(4) If my deferment does not cover all of my past due payments, ED may grant me a forbearance for all payments that were due before the begin date of my deferment. If the period for which I am eligible for a deferment has ended, ED may grant me a forbearance for all payments that are due at the time my deferment request is processed.

(5) ED may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. ED will not capitalize interest that accrues during this forbearance.

(6) If I am applying for a PARENTAL LEAVE deferment and am in my grace period, I agree to waive up to one month of my grace period so that my deferment begins within six months of the date I was last enrolled in school at least half-time.

I certify that: (1) The information I have provided on this form is true and correct. (2) At the time I obtained my first Direct Loan, I had an outstanding balance on a FFEL Program loan that was made before July 1, 1993. (3) I will provide additional documentation to my servicer, as required, to support my eligibility for this deferment. (4) I will notify my servicer immediately if the condition that qualifies me for the deferment ends. (5) I have read, understand, and meet the eligibility requirements of the deferment for which I have applied.

I authorize my schools, ED, and their respective agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

BORROWER'S SIGNATURE _____

DATE _____

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION (required for Parental Leave Deferment only)

I certify, to the best of my knowledge and belief, that the borrower named above was last enrolled at least half-time on:

(month-day-year) |__|__|__|-|__|__|-|__|__|__|__|.

School's Name _____

OPE-ID _____

Address _____

City, State, Zip _____

Name/Title of Authorized Official _____

Telephone () _____

AUTHORIZED OFFICIAL'S SIGNATURE _____

DATE _____

SECTION 5: INSTRUCTIONS

Type or print using dark ink. Report dates as month-day-year. For example, show "January 31, 2009" as "01-31-2009". **REMEMBER TO SIGN AND DATE THE FORM AND (IF REQUIRED) HAVE AN AUTHORIZED OFFICIAL COMPLETE SECTION 4.**

Send the completed form and any required documentation to:

U.S. Department of Education
FedLoan Servicing
P.O. Box 69184
Harrisburg PA 17106-9184

If you need help completing this form, call:
1-800-699-2908

If you use a telecommunications device for the deaf (TDD), call:
1-800-722-8189

Web site:
www.myfedloan.org

SECTION 6: DEFINITIONS

- An **authorized official** who may complete Section 4 (for a Parental Leave Deferment) is an authorized official from the school where you were enrolled at least half-time within the six-month period preceding this deferment.
- If unpaid interest is **capitalized**, this means that it is added to the principal balance of your loan(s). This will increase the principal amount and the total cost of your loan(s).
- A **deferment** allows you to temporarily postpone making payments on your loan(s). No interest is charged during a deferment on Direct Subsidized Loans and Direct Subsidized Consolidation Loans. Interest is charged during a deferment on all other Direct Loans.
- The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- A **forbearance** allows you to temporarily postpone making payments on your loan(s), gives you an extension of time for making payments, or lets you temporarily make smaller payments than previously scheduled. Interest is charged during a forbearance on all types of Direct Loans.
- The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans. These loans are known collectively as "Direct Loans".

SECTION 7: ELIGIBILITY REQUIREMENTS

NOTE: To qualify for a **PARENTAL LEAVE** or **WORKING MOTHER** deferment, at the time you received your first Direct Loan, you must have had an outstanding balance on a FFEL Program loan that was made before July 1, 1993.

PARENTAL LEAVE Deferment

- You may defer repayment of your loan(s) while you are on **PARENTAL LEAVE**. You may receive this deferment for only six months at a time.
- To qualify for a **PARENTAL LEAVE** deferment, you must:
 - (1) be pregnant, caring for your newborn child (a child less than six months of age), or caring for your newly adopted child;
 - (2) not be working full-time or attending school during the deferment period; and
 - (3) have been enrolled in school at least half-time within the six-month period preceding this deferment (an authorized school official must certify your enrollment in Section 4).
- In addition, you must provide your servicer with:
 - (1) a statement from your physician documenting your pregnancy, if you are requesting this deferment due to your pregnancy; or
 - (2) a copy of your newborn child's birth certificate; or
 - (3) a statement from the adoption agency documenting your newly adopted child's placement and the placement date

WORKING MOTHER Deferment

- You may defer repayment of your loan(s) while you are a **WORKING MOTHER**. You may receive this deferment for a maximum of 12 months.
- To qualify for a **WORKING MOTHER** deferment, you must:
 - (1) have entered or reentered the workforce within one year preceding this deferment;
 - (2) be working full-time in a position earning not more than \$1 per hour above the federal minimum wage; and
 - (3) be the mother of a preschool-age child who has not yet enrolled in the first grade or a higher grade in elementary school.
- In addition, you must provide your servicer with documentation of:
 - (1) your rate of pay, such as a pay stub; and
 - (2) the age of your preschool-age child, such as a birth certificate.

SECTION 8: IMPORTANT NOTICES

PRIVACY ACT NOTICE

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §451 *et seq.* of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087a *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0011. The time required to complete this information collection is estimated to average 0.16 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4537. Do not send the completed form to this address.**

If you have questions about the status of your individual submission of this form, contact your servicer (see Section 5).