

IMPORTANT NOTIFICATION
FEDERAL PERKINS STUDENT LOAN MILITARY DEFERMENT

On February 8, 2006, President Bush signed the Higher Education Reconciliation Act of 2005 (the HERA”), Pub.L.109 171. One of the new provisions for Federal Perkins Student Loans is a military deferment.

Effective July 1, 2006, a new military deferment has been created, effective for Perkins loans for which the first disbursement is made on or after July1, 2001. On or after July 1, 2006, a qualified borrower may receive a deferment for a period in which he or she meets the qualifications after July 1, 2001. The deferment shall not exceed a total of three years, and applies only to periods during which borrowers are serving on active duty during a war or other military operations, or national emergency, or performing qualifying National Guard duty during a war or other military operation or national emergency. As a result, not all active duty military personnel are eligible for this new deferment.

The HERA does not authorize the refunding of any loan repayment already made by a borrower at the time the deferment is granted.

In some cases, a borrower may be eligible for a military deferment on loans first disbursed on or after July 1, 2001, but ineligible for the deferment on older loans.

To obtain a Request for Military Deferment, please download the form at www.fhsu.edu/sfs/

If you have any additional questions concerning this deferment please contact our office.

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