

Student Loan Deferment, Cancellation and Forbearance Information

(Refer to your Promissory Note for Specific Details)

	Maximum Length (unless otherwise specified under specific loan type)	NDSL	Perkins 7/1/87-6/30/93 (PERK)	Perkins Since 7/1/93 (PERK)	Yale Student Loan Prior to 7/1/03 (YSL)	Yale Student Loan Since 7/1/03 (YSL)	Yale Medical School Loan Prior to 7/1/03 (YUSL)	Yale Medical School Loan Since 7/1/03 (YUSL)	Federal Nursing Student Loan (NURS)	Loans for Disadvantaged Students (HLDS)	Health Profession Student Loan (HLTH)	Primary Care Loan (HLTH)
Initial Grace Period												
Six (6) Months		√			√ (after 6/30/01)	√	√	√				
Nine (9) Months			√	√					√			
Twelve (12) Months										√	√	√
Deferment Type												
Full-time Student	No Limit	√	√	√	√	√	√	√	√	√	√ (2 yr max.)	
Half-time Student	No Limit	√	√	√	√	√	√	√	√			
Graduate Fellowship	No Limit	√	√	√	√	√	√	√		√	√ (2 yr max.)	
Rehabilitation / Professional Training	No Limit	√	√	√	√	√	√	√			√	√
Armed Forces/ Public Health Service	3 Years	√	√		√		√		√	√	√	√
National Oceanic Atmospheric Admin	3 Years		√		√		√					
Peace Corp	3 Years	√	√		√		√		√	√	√	√
Action Program	3 years	√	√									
Volunteer of Tax Exempt Organization	3 Years	√	√									
Internship/Residency	2 Years	√	√		√		√	√		√		√ (4 yr max)
Unemployment	3 Years	√	√	√	√ (2yr max.)	√	√ (2 yr max.)	√				
Economic Hardship	3 Years	√	√	√						√ (2 yr max.)		
Temporary Total Disability	3 Years	√	√		√		√					
Full Time Care of Disabled Spouse	3 Years	√										
Full Time Care of Disabled Dependent	3 Years		√									
Mothers Entering Workforce	1 Year		√		√		√					

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Full Time Teacher (specific areas)	3 Years				√							
Parental Leave	6 months		√		√		√					
Active Duty/ National Guard (during a war , other military operation, or national emergency)	3 years			√ disbursed after 6.30.01								
Cancellation Type												
Teaching (specific areas)	5 yr = 100%	√	√	√								
Head Start	15% per Year	√	√	√								
Military (areas of hostility)	Up to 50%, 4 year max.	√	√	√								
Nursing / Medical Technician	5yr = 100%		√	√								
Peace Corp	5 yr = 70%		√	√								
Community Service	5 yr = 100%		√	√								
Law Enforcement Office (full time)	5 yr = 100%	√	√	√								
Death/Permanent Total Disability (forms required)	100%	√	√	√	√	√	√	√	√	√	√	√
Forbearance		√	√	√	√	√	√	√	√	√	√	√

Revised: July 18. 2006