

Instructions

If you are a STUDENT pursuing a course of study in a institution of Higher Education or in the Peace Corps/Americorps*Vista Volunteer, complete PART I. Be sure to indicate in the boxes provided, the length of time you are eligible for deferment. After signing the form, have your school registrar or Peace Corps/Americorps*Vista Volunteer officially certify the form by completing PART II.

In-School Deferment

A borrower may defer repayment of a Perkins Loan if he or she is enrolled at least half-time in an eligible school. To receive an in-school deferment, the borrower must be enrolled as regular student in an eligible institution of higher education or a comparable institution outside the United States approved by the Department for Deferment purposes. A regular student is one who is enrolled for the purpose of obtaining a degree or certificate. (The eligible institution need not participate in the Federal Perkins Loan Program)

If the borrower is attending at least half time as a regular student for a full academic year and intends to do so in the next academic year, he or she is entitled to a deferment to **12 months**. This means that a school must continue to apply the in-school deferment through the summer session, even if the borrower does not attend classes during the summer session. **In-school deferment ends the day the borrower graduates or drops below half time enrollment.**

Should you attend school in subsequent semesters, please send verification upon enrollment to keep you student deferment status. As long as you are in school and taking at least 6 credit hours you are eligible for this entitlement. If you student status should change, either by your withdrawing from school or you credit hours dropping below 6, **you are required by Federal Law to notify us immediately.**

Graduate Fellowship

A borrower may defer repayment if he or she is enrolled and in attendance as a regular student in a course of study that is part of the Graduate Fellowship Program approved by the Department, including graduate or post graduate fellowship-supported study (such as Fulbright Grant) outside the United States. To receive deferment for enrollment in a graduate fellowship program, the borrower must provide certification that he or she is engaged in full-time study in an approved graduate fellowship program (or has been accepted by the program.)

Peace Corps/Americorps*Vista Volunteer

A borrower may defer repayment for up to three years and interest will not accrue while he or she is the Peace Corps/Americorps*Vista Volunteer (under Title 1, Part A of the Domestic Volunteer Service Act of 1973) volunteer or providing comparable service. A borrower is considered to be providing services comparable to the Peace Corps/Americorps*Vista Volunteer service if he or she meets **ALL** of the following **5 Criteria**.

- 1.** The borrower serves in an organization that is exempt for taxation under the provisions of Section 501(c)(3) of the Internal Revenue Code of 1954.
- 2.** The borrower provides service to low-income persons and their communities to assist them in eliminating poverty and poverty-related human, social, and environmental conditions.
- 3.** The borrower does not receive compensation that exceeds the rate prescribed under Section 6 of the Fair Labor Standards Act of 1938 (the Federal minimum wage), except that the tax-exempt organization may provide the volunteer with health, retirement, and other fringe benefits that are substantially equivalent to the benefits offered to other employees of the organization.
- 4.** The borrower, as part of his or her duties, does not give religious instruction, conduct worship service, engage in religious proselytizing, or engage in fund-raising to support religious activities.
- 5.** The borrower has agreed to serve on a full time basis for a term of at **least 1 year**.

For Certification:

- Peace Corps/Americorps*Vista Volunteers should forward the form to Division of Volunteer Support, Peace Corps, Washington DC 20625;
- Vista members should forward the form to Division of Field Operations, Washington DC 20506

**Return Forms to:
Annette Murray
Perkins Loan Supervisor**

**Southern Utah University
Loan Collections Office
315 W University Blvd.
Cedar City, UT 84720**

Office 435.586.7728 Fax 435.865.8064 Email: murray@suu.edu