

MILITARY DEFERMENT: Active Duty During Wartime

Federal Perkins disbursements are eligible for this type of military deferment. Principal and interest do not accrue during the period of deferment. To determine if your loan is eligible for a military deferment, please refer to the [student loan eligibility guide](#).

Military deferments are granted on an annual basis. You must re-apply each year.

Eligibility

To be eligible for a military deferment, you must be serving on active duty in one of the following Armed Forces or performing qualifying National Guard duty during a war or other military operation or national emergency:

- 1.) U.S. Army;
- 2.) U.S. Navy;
- 3.) U.S. Air Force;
- 4.) U.S. Marine Corps;
- 5.) U.S. Coast Guard.

Additionally, to qualify for a military deferment, your loan account must be paid to the start of the deferment period.

Grace Period

Following a military deferment, you will receive an additional six-month grace period. Principal and interest will not accrue during the post deferment grace period.

Additional 180 Days

A 180-day period will also be added to each Military deferment following the borrower's demobilization. Combined with the Grace Period (mentioned above), the loan will re-enter repayment approximately one (1) year following de-mobilization.

Applying for a Military Deferment: Active Duty During Wartime

- 1.) Print a military deferment application located in the "Forms" section of our web-site at <http://www.studentloans.psu.edu>.
- 2.) Complete Section 1;
- 3.) Read Section 2;
- 4.) The borrower or the borrower's representative must complete and sign Section 3;
- 5.) Have an authorized military employee complete and certify/sign Section 4;
- 6.) Return the application to:
Office of Student Loans and Scholarships
108 Shields Building
University Park, PA 16802

Please Note:

- 1.) The Military Deferment form currently states that only disbursements on or after July 1, 2001 qualify for Military deferment. This statement is no longer accurate. All Federal Perkins Student Loan disbursements qualify for Military deferment if the borrower meets all eligibility requirements.
- 2.) The Military Deferment form currently states that there is a three (3) year limit on Military deferment. This statement is no longer accurate. There is currently no limit on Military deferment coverage, though Military deferments are still granted on an annual basis and the borrower or the borrower's representative must re-apply each year.

What are my options if my loan is not eligible for a Military deferment?

If your loan is not eligible for a military deferment and you are unable to meet your scheduled payments, you may apply for an [economic hardship deferment or forbearance](#).