

INTERNSHIP/RESIDENCY DEFERMENT

Your student loan may be eligible for an internship/residency deferment. To determine if your loan type is eligible, please refer to the [student loan eligibility guide](#).

Eligibility

To be eligible for an internship/residency deferment, the internship must be:

- 1.) Required by a state licensing agency as a prerequisite for certification for professional practice; or
- 2.) Part of a program leading to a degree or certificate awarded by an institution of higher education, hospital, or health care facility offering post-graduate training.

Additionally, to qualify for an internship/residency deferment, your loan account must be paid to the start of the deferment period.

Grace Period

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

Applying for an Internship/Residency Deferment

There are two ways to apply for an internship/residency deferment:

1. Print and submit an internship/residency deferment application (*Information & Forms page*).
 - a. Complete Part I;
 - b. Have an authorized person where you are conducting your internship/residency (e.g. supervisor) complete Part II;
 - c. Send the completed application to:

Office of Student Loans and Scholarships
108 Shields Building
University Park, PA 16802

2. Provide a letter from your internship/residency sponsor certifying that you are serving an internship / residency. The letter must include the institution's name, address, and the dates of your internship/residency. The letter must also specify the date on which the internship/residency is expected to end.

Internship/residency deferments are granted on an annual basis. You must re-apply each year.

What are my options if my loan is not eligible for an internship/residency deferment?

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