

REHABILITATION TRAINING DEFERMENT

Student loans may be deferred when studying in a rehabilitation training program. Principal and interest do not accrue during the period of rehabilitation training deferment. Loans may be deferred for the period of rehabilitation study up to a maximum of three years. To determine if your loan type is eligible, please refer to the [student loan eligibility guide](#).

Eligibility

To qualify for a rehabilitation training deferment, you must be receiving, or be scheduled to receive, services under a program that is licensed, approved, certified, or otherwise recognized by one of the following entities as providing rehabilitation training to disabled individuals--

- 1.) A State agency with responsibility for vocational rehabilitation programs;
- 2.) A State agency with responsibility for drug abuse treatment programs;
- 3.) A State agency with responsibility for mental health services programs;
- 4.) A State agency with responsibility for alcohol abuse treatment programs; or
- 5.) The Department of Veterans Affairs.

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

Grace Period

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

Applying for a Rehabilitation Training Deferment

There are two ways to apply for a rehabilitation training deferment:

- 1.) Print and submit a rehabilitation training deferment application (*Information & Forms page*).
 - a. Complete Part I.
 - b. Have an authorized person 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 rehabilitation agency certifying that you have been receiving, or scheduled to receive, services under a program designed to rehabilitate disabled individuals. The letter must also specify the date on which the services to the borrower are expected to end.

The letter must include the institution's name, address, and the dates of your rehabilitation training.

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

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