

DOMESTIC SERVICE DEFERMENT

You may be eligible for up to three years of loan deferment for service as a domestic service volunteer. Principal and interest do not accrue during a period of deferment. A minimum of one year of service is required for eligibility. To determine if your loan type is eligible for a domestic service deferment, please refer to the [student loan eligibility guide](#).

Eligibility

To qualify for a domestic service deferment, you must be a volunteer under Title I – Part A of the Domestic Service Volunteer Act of 1973 (ACTION Programs).

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

Grace Period

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

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

Applying for a Domestic Service Deferment

There are two ways to apply for a domestic service deferment:

- 1.) Print and submit a domestic service deferment application (*Information & Forms page*).
 - a. Complete Part I;
 - b. Have an authorized domestic service employee complete Part II;
 - c. Return the application to:

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

- 2.) Provide an official letter from the service stating your terms of service.

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

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