

PRIVATE/NON-PROFIT VOLUNTEER

You may be eligible for up to three years of loan deferment for service as a private/non-profit 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 is eligible for a private/non-profit volunteer deferment, please refer to the [student loan eligibility guide](#).

Eligibility

To qualify for a private/non-profit volunteer deferment, you must be:

- 1.) In a service, comparable to the volunteer service mentioned above, as a full-time volunteer, and meets the following criteria:
 - a. Must be in service with an organization, which is tax exempt from taxation under section 501(c) (3) of the Internal revenue Code of 1954;
 - b. Provide service to low-income individuals and their communities to assist them in elimination of poverty and poverty related human, social, and environmental conditions;
 - c. Your compensation does not exceed the compensation received by a full-time volunteer in the Peace Corps or in a program administered by the ACTION agency;
 - d. A portion of your duties does not give religious instruction, conduct worship service, engage in religious proselytizing, or engage in fundraising to support religious activities;
 - e. You have agreed to serve on a full-time basis for a term of at least one year.

Additionally, to qualify for a private/non-profit volunteer deferment, your loan account must be paid to the start of the deferment period.

Grace Period

Following a private/non-profit volunteer deferment you will receive an additional six-month grace period. Principal and interest will not accrue during the grace period.

Private/non-profit volunteer deferments are granted on an annual basis. You must re-apply each year.

Applying for a Private/Non-profit Volunteer Deferment

There are two ways to apply for a private/non-profit volunteer deferment:

- 1.) Print and submit a private/non-profit volunteer deferment application (*Information & Forms page*).
 - a. Complete Part I;
 - b. Have an authorized volunteer 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 volunteer service agency stating your terms of service.

What are my options if my loan is not eligible for a private/non-profit volunteer deferment?

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