

PUBLIC HEALTH SERVICE DEFERMENT

A limited number of loan types are eligible for a maximum of three years of Public Health Service deferment. Principal and interest do not accrue during the period of deferment. To determine if your loan is eligible for a Public Health Service deferment, please refer to the [student loan eligibility guide](#).

Public Health Service deferments are granted on an annual basis. You must re-apply each year.

Eligibility

To be eligible for a Public Health Service deferment, you must be an officer in the Commissioned Corps of the U.S. Public Health Service.

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

Grace Period

Following a Public Health Service 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 Public Health Service Deferment

There are two ways to apply for a Public Health Service deferment

- 1.) Print and submit a Public Health Service deferment application (*Information & Forms page*).
 - a. Complete Part I;
 - b. Have an authorized Public Health Service employee (e.g. supervisor) 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 U.S. Public Health Service stating that you are an officer of the Commissioned Corps of the U.S. Public Health Service and certifying your terms of service.

What are my options if my loan is not eligible for a Public Health Service deferment?

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