

## **NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION DEFERMENT**

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

National Oceanic and Atmospheric Administration deferments are granted on an annual basis. You must re-apply each year.

### **Eligibility**

To be eligible for a National Oceanic and Atmospheric Administration deferment, you must be on full-time active duty as a member of the National Oceanic and Atmospheric Administration Corps.

Additionally, to qualify for a National Oceanic and Atmospheric Administration deferment, your loan account must be paid to the start of the deferment period.

### **Grace Period**

Following a National Oceanic and Atmospheric Administration 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 National Oceanic and Atmospheric Administration Deferment**

There are two ways to apply for a National Oceanic and Atmospheric Administration deferment:

- 1.) Print and submit a National Oceanic and Atmospheric Administration deferment application.
  - a. Complete Part I;
  - b. Have an authorized NOAA official 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 National Oceanic and Atmospheric Administration certifying that you are an officer of NOAA and certifying your terms of service.

### **What are my options if my loan is not eligible for a National Oceanic and Atmospheric Administration deferment?**

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