

TEMPORARY TOTAL DISABILITY

Your student loan may be eligible for a temporary total disability deferment. To determine if your loan type is eligible, please refer to the [student loan eligibility guide](#).

Eligibility

To be eligible for a temporary total disability deferment, you must be:

- 1.) Temporarily totally disabled;
- 2.) Unable to secure gainful employment because you are providing care such as continuous nursing or other similar services, required by a spouse who is temporarily totally disabled.

Definition

“Temporarily totally disabled” with regard to the borrower, means the inability, by virtue of injury or illness, to be gainfully employed during a reasonable period of recovery.

Additionally, to qualify for a temporary total disability deferment, your loan account must be paid to the start of the deferment period.

Grace Period

Following a temporary total disability 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 Temporary Total Disability Deferment

To apply for a temporary total disability deferment:

Provide a signed affidavit by your physician on his/her letterhead. The letter must also specify:

- 1.) The nature of the illness/injury;
- 2.) The illness/injury is a TOTAL disablement;
- 3.) The period of TOTAL disablement (the starting and expected ending date of the total disability).

The affidavit should be mailed to:

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

What are my options if my loan is not eligible for a temporary total disability deferment?

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