

WORKING MOTHER OF PRE-SCHOOL CHILD

Your student loan may be eligible for a working mother of pre-school child deferment. To determine if your loan type is eligible, please refer to the [student loan eligibility guide](#).

Eligibility

To be eligible for a working mother of pre-school child deferment, you must be a mother of a pre-school child and entering/re-entering the work force and compensated at a rate not in excess of \$1.00 above minimum wage.

Additionally, to qualify for a working mother of pre-school child deferment, your loan account must be paid to the start of the deferment period.

Grace Period

Following a working mother of pre-school child 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 Working Mother of Pre-school Child Deferment

To apply for a working mother of pre-school child deferment:

- 1.) Send our office a letter requesting a mother of pre-school child deferment with the following supporting documentation:
 - a. A copy of your child's birth certificate;
 - b. A copy of a recent pay stub.

The letter should be mailed to:

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

Mother of pre-school child deferments are granted up to a 1 year maximum.

What are my options if my loan is not eligible for a mother of pre-school child deferment?

If your loan is not eligible for a mother of pre-school child deferment and you are unable to meet your scheduled payments, you may apply for an [unemployment/economic hardship deferment or forbearance](#).