

### **MILITARY DEFERMENT: Member of Armed Forces (for disbursements prior to July 1, 1993)**

Only Federal Perkins disbursements prior to July 1, 1993 are eligible for this type of military deferment. Principal and interest do not accrue during the period of deferment. To determine if your loan is eligible for a military deferment, please refer to the [student loan eligibility guide](#).

Military deferments are granted on an annual basis. You must reapply each year.

#### Eligibility

To be eligible for a military deferment, you must be a member of one of the following:

- 1.) U.S. Army;
- 2.) U.S. Navy;
- 3.) U.S. Air Force;
- 4.) U.S. Marine Corps;
- 5.) U.S. Coast Guard.

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

#### Grace Period

Following a military 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 Military Deferment

There are two ways to apply for a military deferment:

- 1.) The borrower or the borrower's representative must print a military deferment application ("Member of the Armed Forces for disbursements prior to July 1, 1993") located in the "Forms" section of our website at <http://www.studentloans.psu.edu>.
  - a. Complete Part I;
  - b. Have an authorized military 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 military stating and certifying your terms of service.

#### Please Note:

Your original promissory note states that there is a three (3) year limit on Military deferment. This statement is no longer accurate. There is currently no limit on Military deferment coverage, though Military deferments are still granted on an annual basis and the borrower or the borrower's representative must re-apply each year.

#### What are my options if my loan is not eligible for a Military deferment?

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