

## General Forbearance Request Form Information

This forbearance request form applies to any loans under the **Federal Family Education Loan Program (FFELP)** or the **William D. Ford Federal Direct Loan Program (DL)** that are serviced by Navient.

If your loan was made jointly with a co-maker, both borrowers must individually meet the requirements for a forbearance and each of you must submit a separate forbearance request.

If you are an endorser on the loan, you may request forbearance only when you are required to repay the loan because the borrower is not making payments.

### Here's how to complete the General Forbearance Request form

1. Carefully read the entire form before proceeding
2. Complete steps 1-4 in Section 2
3. Sign your name\* and enter the date you signed in Section 3
4. Return the completed and signed form to us by:
  - a. Uploading through your Navient.com account, or
  - b. Mailing to Navient – Department of Education Loan Servicing, P.O. Box 9635, Wilkes-Barre, PA 18773-9635, or
  - c. Faxing to 866-266-0178

### What to do next

- Review the form for completeness before sending it to us as incorrect or incomplete information will delay the processing of your forbearance
- If mailing the form to us, allow 10 business days from the time you mail this form for processing
- We'll notify you if you are approved or don't qualify for forbearance

Until we approve your request, you're responsible for making your regular Monthly Payments. If you're currently enrolled in Auto Pay, please make every effort to return your completed forbearance form at least 15 days prior to your next scheduled payment due date to ensure that your forbearance is processed prior to your next automatic withdrawal. Otherwise, the payment extraction for that month may occur.

Until your forbearance is approved, your loan(s) is due to be paid as scheduled. If you're past due on your loan payments, it's especially important that you return the completed form to us immediately. This forbearance will not remove previously reported delinquency with the consumer reporting agencies.

### We're here to help

We want to help you manage your account in a way that's convenient for you. If you have any questions about your account or your options, visit us online or give us a call at 800-722-1300, Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

### Important disclosure(s)

#### *Auto Pay suspension during forbearance*

If you are receiving an interest rate reduction for using Auto Pay, the rate reduction will be suspended during your forbearance.

#### *Borrower benefits/repayment incentives and forbearance*

If your loan has a borrower benefit or repayment incentive that includes an on-time payment requirement to either obtain and/or retain the benefit after qualifying, using forbearance may forfeit your loan's eligibility for the borrower benefit or repayment incentive. If Navient owns your loan, you should anticipate loss of benefits. You can call us at 800-722-1300 or go online to Navient.com to confirm the owner of your loan and the impact of forbearance on your borrower benefit or repayment incentive.

When interest rate reductions are not permanently lost, keep in mind that they will be suspended during forbearance regardless of the owner of your loan.

*Signature instructions*

\*Signatures on paper forms must be either a physical signature (in ink) or signed online with a stylus and printed. Faxed and scanned copies of an original signature are acceptable. Electronic signatures are only acceptable if they are generated through our website's secure electronic signature process or through a U.S. Department of Education website. Typed signatures and serial numbers representing an electronic signature obtained from other online sources are not acceptable because we cannot verify their authenticity.

*Alternative Formats*

For Alternative Formats, go to: [Navient.com/Accessibility](http://Navient.com/Accessibility)



# GENERAL FORBEARANCE REQUEST

William D. Ford Federal Direct Loan (Direct Loan) Program / Federal Family Education Loan (FFEL) Program / Federal Perkins Loan (Perkins Loan) Program

OMB No. 1845-0031  
Form Approved  
Exp. Date 2/28/2019

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

## SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

**Check this box if any of your information has changed.**

SSN \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone - Primary \_\_\_\_\_

Telephone - Alternate \_\_\_\_\_

Email (Optional) \_\_\_\_\_

## SECTION 2: FORBEARANCE REQUEST

**Carefully read the entire form before completing it. Answer all questions in Section 2. Your loan holder has sole discretion in whether to grant your general forbearance request, and, if granted, for what period your forbearance will be applied.** Instead of forbearance, you may want to consider requesting a deferment (which has an interest benefit for some loan types) or changing to a repayment plan that determines your monthly payment amount based on your income. Visit [StudentAid.gov/IDR](http://StudentAid.gov/IDR) for more information.

1. I am requesting a forbearance because I am experiencing a temporary hardship related to one of the following situations (check one):

- Financial difficulties
- Change in employment
- Medical expenses
- Other (explain the situation below)

2. If approved for a forbearance, I would like to:

- Temporarily stop making payments.
- Temporarily make smaller payments of \_\_\_\_\_ per month.

3. I would like my forbearance to begin with the monthly payment that is due in the month and year below:

\_\_\_\_\_

4. If approved for forbearance, I would like my forbearance to end in the month and year below, and begin making payments the following month:

\_\_\_\_\_

**Borrower Name** \_\_\_\_\_

**Borrower SSN** \_\_\_\_\_

**SECTION 3: BORROWER/ENDORSER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION**

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**I understand that:**

- I am not required to make payments of loan principal or interest during my forbearance, but interest will continue to be charged on all my loans.
- My loan holder has sole discretion in whether to grant my general forbearance request and for what dates it will be granted.
- For Perkins Loans, there is a cumulative limit on general forbearance of 3 years. For Direct Loans and FFEL Program loans, my loan holder may set a limit on general forbearance.
- My forbearance will end on the earlier of the end date that I requested, 12 months from the date my forbearance begins, or when I exhaust any limit that my loan holder has on forbearance.
- I can request another forbearance after my forbearance ends if I am still experiencing financial hardship.
- Interest may capitalize on my loans during or at the expiration of my forbearance, but interest never capitalizes on Perkins Loans.

**I certify that:**

- The information I have provided on this form is true and correct.
- I will provide additional documentation to my loan holder, if requested, to support my general forbearance request.
- I will repay my loans according to the terms of my promissory note, even if my request is not granted.

**I authorize** the entity to which I submit this request and its agents to contact me regarding my request or my loans at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

**Borrower's/Endorser's Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**SECTION 4: INSTRUCTIONS FOR COMPLETING THE FORBEARANCE REQUEST**

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Type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy) or (mm-yyyy) as appropriate. Example: March 14, 2016 = 03-14-2016. Include your name and account number on any documentation that you may be requested to submit with this form. If you want to apply for a forbearance on loans that are held by different loan holders, you must submit a separate forbearance request to each loan holder. **Return the completed form and any requested documentation to the address shown in Section 6.**

If you are an endorser, you may request forbearance only when you are required to repay the loan because the borrower is not making payments. If you have a loan made jointly with another borrower (as co-makers), you must both individually meet the requirements for a forbearance and each of you must request forbearance.

## SECTION 5: DEFINITIONS

**Capitalization** is the addition of unpaid interest to the principal balance of your loan. Capitalization causes more interest to accrue over the life of your loan and may cause your monthly payment amount to increase. Interest never capitalizes on Perkins Loans. Table 1 (below) provides an example of the monthly payments and the total amount repaid for a \$30,000 unsubsidized loan. The example loan has a 6% interest rate and the example deferment or forbearance lasts for 12 months and begins when the loan entered repayment. The example compares the effects of paying the interest as it accrues or allowing it to be capitalized.

A **co-maker** is one of the two individuals who are joint borrowers on a Direct or Federal Consolidation Loan or a Federal PLUS Loan. Both co-makers are equally responsible for repaying the full amount of the loan.

A **deferment** is a period during which you are entitled to postpone repayment of your loans. Interest is not generally charged to you during a deferment on your subsidized loans. Interest is always charged to you during a deferment on your unsubsidized loans. On loans made under the Perkins Loan Program, all deferments are followed by a post-deferment grace period of 6 months, during which time you are not required to make payments.

An **endorser** is an individual who signs a promissory note and agrees to pay the loan if the borrower does not.

The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans, Federal PLUS Loans, Federal Consolidation Loans, and Federal Supplemental Loans for Students (SLS).

The **Federal Perkins Loan (Perkins Loan) Program** includes Federal Perkins Loans, National Direct Student Loans (NDSL), and National Defense Student Loans (Defense Loans).

A **forbearance** is a period during which you are allowed to postpone making payments temporarily, allowed an extension of time for making payments, or temporarily allowed to make smaller payments than scheduled. A forbearance can be a mandatory forbearance, meaning that your loan holder must grant the forbearance if you qualify for the forbearance and supply all supporting documentation. A forbearance can also be a discretionary forbearance, meaning that your loan holder may grant the forbearance, but is not required to do so.

The **holder** of your Direct Loans is the Department. The holder of your FFEL Program loans may be a lender, guaranty agency, secondary market, or the Department. The holder of your Perkins Loans is an institution of higher education or the Department. Your loan holder may use a servicer to handle billing and other communications related to your loans. References to "your loan holder" on this form mean either your loan holder or your servicer.

A **subsidized loan** is a Direct Subsidized Loan, a Direct Subsidized Consolidation Loan, a Federal Subsidized Stafford Loan, portions of some Federal Consolidation Loans, Federal Perkins Loans, NDSL, and Defense Loans.

An **unsubsidized loan** is a Direct Unsubsidized Loan, a Direct Unsubsidized Consolidation Loan, a Direct PLUS Loan, a Federal Unsubsidized Stafford Loan, a Federal PLUS Loan, a Federal SLS, and portions of some Federal Consolidation Loans.

The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans.

**Table 1. Capitalization Chart**

Treatment of Interest with Deferment/Forbearance	Loan Amt.	Capitalized Interest	Outstanding Principal	Monthly Payment	Number of Payments	Total Repaid
Interest is paid	\$30,000	\$0	\$30,000	\$333	120	\$41,767
Interest is capitalized at the end	\$30,000	\$1,800	\$31,800	\$353	120	\$42,365
Interest is capitalized quarterly and at the end	\$30,000	\$1,841	\$31,841	\$354	120	\$42,420

## SECTION 6: WHERE TO SEND THE COMPLETED FORBEARANCE REQUEST

Return the completed form and any documentation to:  
(If no address is shown, return to your loan holder.)

Navient - Department of Education Loan Servicing  
PO Box 9635  
Wilkes-Barre, PA 18773-9635

If you need help completing this form, call:  
(If no telephone number is shown, call your loan holder.)

(800) 722-1300

## SECTION 7: IMPORTANT NOTICES

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**Privacy Act Notice.** The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., or §461 of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., or 20 U.S.C. 1087aa et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, or Federal Perkins Loan (Perkins Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan, FFEL, or Federal Perkins Loan Programs, to permit the servicing of your loans, and, if it becomes necessary, to locate you and to collect and report on your loans if your loans become delinquent or default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loans, to enforce the terms of the loans, to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions.

To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

**Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0031. Public reporting burden for this collection of information is estimated to average 5 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain a benefit in accordance with 34 CFR 674.33, 682.211, and 685.205. If you have comments or concerns regarding the status of your individual submission of this form, please contact your loan holder directly (see Section 6).