



**APPLICATION FOR ECONOMIC HARDSHIP DEFERMENT
OF FEDERAL PERKINS STUDENT LOANS**

Name of borrower: _____

Account Number: _____ Signature: _____

Mailing address: _____
(Street) (City) (State) (Zip)

Residence address: _____
(Street) (City) (State) (Zip)

Phone number: (____) _____ Email address: _____

Date: _____

I hereby request hardship deferment of my student loan for _____ months. **Deferments may be granted for periods not to exceed six months.** I understand that the Vanderbilt University Office of Student Loans may require that additional information and supporting documents be submitted and that all information will be held in strictest confidence and will not be subject to dissemination outside the requirements of the lender.

Check appropriate statement(s):

_	1) I have been granted an economic hardship deferment under either a Stafford or PLUS Loan for the same period of time for which I am requesting deferment of my Perkins Loan. I have attached documentation of the deferment.
_	2) I am receiving federal or state public assistance, such as Temporary Assistance to Needy Families, Supplemental Security Income, Food Stamps or state general public assistance. I have attached documentation of these payments.
_	3) I am working full-time and my gross monthly income is no greater than 150% of the poverty line applicable to my family size. I have attached documentation of my monthly income and family size.
_	4) I am working and my gross monthly income is no greater than twice the poverty line for a family of two and my income minus an amount equal to my monthly payments on federal post-secondary education loans does not exceed the poverty line for a family of two. I have attached documentation of my monthly income and my federal education debt.
_	5) I am working full-time and have a monthly federal education debt burden that equals or exceeds 20% of my total monthly gross income and my total monthly gross income minus such burden is less than 220% of the poverty line for a family of two. I have attached documentation of my monthly income and my federal education debt.
_	6) I am serving as a volunteer in the Peace Corps. I have attached documentation of my Peace Corps Service.
_	7) I am a mother of a preschool-age child and I am employed at a salary that is no more than \$1.00 above minimum wage. I have attached documentation of my monthly income. <i>* Deferment available up to one year only for Perkins made prior to July 1993</i>
_	8) I am pregnant or caring for a newborn or newly adopted child. I am unemployed and not attending school and I am applying for deferment within six months of dropping below half-time status. <i>* Deferment available up to six months only for Perkins made prior to July 1993</i>
_	9) I do not qualify for any of the above, but would like to apply for forbearance on my loan.

**Please return to:
Vanderbilt University Office of Student Loans
VU Station B #356217
Nashville, TN 37235**