

YOU CAN RETURN THIS FORM ONLINE BY UPLOADING THE COMPLETED FORM AND ANY SUPPORTING DOCUMENTATION.

How do I upload the form and supporting documents?

Step 1: To upload the completed form and any supporting documentation, you must sign in to your online account at heartland.ecsi.net.

Step 2: Select the account you want to apply the deferment to by Viewing the Account.

Step 3: Under the **Documents Section**, click on the **Download or Upload Entitlement Form** button located at the top of the Documents page.

Step 3: Set the response to "Have you downloaded the entitlement form yet?" to **Yes**.

Step 4: Select the form name that you are uploading from the **Select a Form** dropdown list.

Step 5: Click on the **Choose a File to Upload** link and select the file you would like to upload. You can upload up to 5 documents per entitlement form type.

IMPORTANT: The file format for the document(s) that you upload must be PDF. The file size for each file uploaded must be less than 4MB per file.

Step 6: Once you have added all of the documents you would like to upload, click on the **Submit** button. You will receive an on-page confirmation that your documents have been uploaded successfully.

You can view the documents you uploaded under the Entitlement Documents section on the Documents page.

Don't have an online account?

Go to heartland.ecsi.net, click on the **Help Center**, and select **Are You New to Heartland ECSI**. Follow the instructions to Create a Profile and Connect an Account.

You can also return this form via U.S. Mail at the address listed on the form.



INSTRUCTIONS FOR COMPLETING THE ECONOMIC HARDSHIP DEFERMENT REQUEST

Section 1: Borrower Information

Complete this section. If you don't have an SSN, please leave this field blank. It is recommended that you include your email address to expedite communication about the status of your form.

Section 2: Borrower Determination of Deferment Eligibility

You must complete this section based on the instructions provided on the form. Please provide the requested documentation along with your completed application.

Section 3: Borrower Requests, Understandings, Certifications, and Authorization

If you want a specific deferment start date, please enter that in the appropriate field.

Please check the checkbox if you want to make interest payments during the deferment period.

Signature: You must sign and date this form.

You must sign and date this form in the fields specified on the form.

Your signature must be a digital signature or an ink signature. Digital signatures include an uploaded image of your handwritten signature, drawing your signature with a cursor or stylus on a touch device, or an authenticated signature using a mathematical algorithm (such as Adobe Signature). **Typed signatures will not be accepted.** If the form is not properly signed, your request will be rejected.

IMPORTANT: You must sign and date this form no more than 45 days before you submit the form.





Economic Hardship Deferment Request

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

OMB No. 1845-0011
Form Approved
Exp. Date: 12/31/2027

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.

You never need to pay for help with your federal student loans. Your loan servicer will help you for FREE. [Contact your servicer](#) if you have questions about this form or need any information regarding your federal student loans.

Section 1: Borrower Information

Please enter or correct the following information.

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

Social Security Number (SSN): _____

Date of Birth (mm/dd/yyyy): _____

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Telephone - Primary: _____

Telephone - Alternate: _____

Email: _____

Section 2: Borrower Determination of Deferment Eligibility

Maximum cumulative eligibility is 36 months per loan program. Instead of deferment, consider a repayment plan that bases your monthly payment amount on your income. Visit [StudentAid.gov/IDR](https://studentaid.gov/IDR) for more information.

1. Have you received this type of deferment on a loan made under another federal student loan program for the same period of time that you want this deferment?

For example, check "yes" if you want this deferment on your Direct Loans and you are on this deferment on your FFEL Program loans.

Borrower's Name: _____ **Borrower's SSN:** _____

☐ Yes - Attach documentation of the deferment. Skip to Section 3.

☐ No - Continue to Item 2.

2. Have you received or are you receiving payments under a federal or state public assistance program for the same period of time that you want this deferment?

Qualifying programs include: Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Supplemental Nutrition Assistance Program (SNAP), state general public assistance, or other means-tested benefits.

☐ Yes - Attach documentation of the payments. Skip to Section 3.

☐ No - Continue to Item 3.

3. Are you serving as a Peace Corps volunteer?

☐ Yes - Attach documentation certifying your period of service. Skip to Section 3.

☐ No - Continue to Item 4.

4. Do you work full time?

Full-time employment means working 30 or more hours per week in a position expected to last at least 3 consecutive months.

☐ Yes - Continue to Item 5.

☐ No - You are not eligible for this deferment.

5. What is your monthly income? _____

You must attach documentation of your monthly income. Monthly income is either (you choose):

- Your gross taxable income from all sources or
- One-twelfth of the Adjusted Gross Income from your most recent federal income tax return.

6. What is your family size? _____

Family size includes:

- You;
- Your spouse;
- Your children if they receive more than half of their support from you, including unborn children who will be born during the deferment period; and
- Other people if, at the time you request this deferment, they live with you, receive more than half their support from you, and will continue to receive this support from you during the deferment period. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.

Borrower's Name: _____ Borrower's SSN: _____

7. Is the amount you reported in Item 5 less than 150% of the poverty guideline for your family size (determined in Item 6) and state of residence (see Table 2 in Section 5)?

☐ Yes - Continue to Section 3.

☐ No - You are not eligible for this deferment.

Section 3: Borrower Requests, Understandings, Certifications, and Authorization

I request:

- To defer repayment of my loans for the period during which I have an economic hardship, as described in Section 2.
- That my deferment begin on: (mm/dd/yyyy) _____
- ☐ If checked, to make interest payments on my loans during my deferment.

I understand that:

- I am not required to make payments of loan principal or interest during my deferment.
- My deferment will begin on the later of the date I became eligible or the date that I requested.
- My deferment will end on the earlier of the date that I exhaust my maximum eligibility, the certified deferment end date, or when I am no longer eligible for the deferment for another reason.
- If I am a Perkins Loan borrower, I will receive a 6-month post-deferment grace period beginning on the date I no longer qualify for the deferment.
- Unless I am a Peace Corps volunteer, my deferment will be granted in increments of 1 year. If I continue to be eligible for an Economic Hardship Deferment after 1 year, I may reapply, subject to the cumulative maximum.
- My loan holder may grant me a forbearance while processing my form or to cover any period of delinquency that exists when I submit my form.
- Unpaid interest may capitalize on my loans during or at the expiration of my deferment or forbearance, but interest never capitalizes on Perkins Loans.

Borrower's Name: _____ **Borrower's SSN:** _____

I certify that:

- The information I have provided on this form is true and correct.
- I will provide additional documentation to my loan holder, as required, to support my deferment eligibility.
- I will notify my loan holder immediately when my eligibility for the deferment ends.
- I have read, understand, and meet the eligibility requirements in Section 2.

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 Signature: _____

Date (mm/dd/yyyy): _____

Section 4: Instructions For Completing the Deferment Request

Type or print using dark ink. Enter dates as month/day/year (mm/dd/yyyy). Example: March 14, 2024 = 03/14/2024. Include your name and account number on any documentation that you are required to submit with this form. If you want to apply for a deferment on loans that are held by different loan holders, you must submit a separate deferment request to each loan holder. If you have loans that were made jointly to you and your spouse (as co-makers), both of you must individually meet the requirements for a deferment and each of you must submit a separate deferment request. **Return the completed form and any required documentation to the address shown in Section 6.**

Section 5: Definitions

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.

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).

Capitalization is the addition of unpaid interest to the principal balance of a Direct Loan Program or FFEL Program loan (interest never capitalizes on Perkins Loans). Capitalization causes more interest to accrue over the life of your loan and may cause your monthly payment amount to increase. The Capitalization Chart 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 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 capitalize.

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 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 charged to you during a deferment on your subsidized loans. Interest is always charged to you during a deferment on your unsubsidized loans. Unpaid interest that accrues during a deferment on an unsubsidized Direct Loan or on an unsubsidized FFEL Program loan that is held by the Department is capitalized at the end of the deferment period. Unpaid interest that accrues during a

deferment on a FFEL Program loan that is not held by the Department is capitalized at the end of the deferment but may be capitalized as frequently as quarterly on loans disbursed prior to 7/1/2000.

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.

A **forbearance** is a period during which you are permitted to postpone making payments temporarily, allowed an extension of time for making payments, or temporarily allowed to make smaller payments than scheduled. Interest is charged during a forbearance on both subsidized and unsubsidized loans. Unpaid interest that accrues during a forbearance on a Direct Loan or on a FFEL Program loan that is held by the Department is not capitalized. Unpaid interest that accrues during a forbearance on a FFEL Program loan that is not held by the Department may be capitalized at the end of the forbearance but may be capitalized as frequently as quarterly on loans disbursed prior to 7/1/2000.

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, a Federal Perkins Loan, an NDSL, and a Defense Loan.

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.

Table 1. Capitalization Chart

Treatment of Interest with Deferment	Loan Amount	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

Table 2. 150% of the Poverty Guidelines for 2024 (Monthly)

Family Size	Alaska	Hawaii	All Others
1	\$2,351.25	\$2,164.75	\$1,883.50
2	\$3,193.50	\$2,938.50	\$2,555.00
3	\$4,034.75	\$3,711.25	\$3,228.50
4	\$4,875.00	\$4,485.00	\$3,900.00
5	\$5,716.25	\$5,259.75	\$4,573.50
6	\$6,558.50	\$6,033.50	\$5,245.00
7	\$7,399.75	\$6,806.25	\$5,918.50
8	\$8,240.00	\$7,580.00	\$6,590.00
Each additional person, add	\$841.25	\$774.75	\$673.50

Section 6: Where to Send the Completed Application

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

Section 7: Help With Completing the Application

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

Section 8: Important Notices

Privacy Act Statement

Authority: The authorities for collecting the requested information from and about you are §421 et seq. and §451 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq. and 20 U.S.C. 1087a 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 or Federal Family Education Loan (FFEL) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

Purpose: The principal purposes for collecting the information on the Economic Hardship Deferment Request 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 FFEL and/or Direct Loan Programs, to permit the servicing of your loans, to enforce the conditions or terms of a title IV, HEA obligation, to originate, disburse, service, collect, assign, adjust, transfer, refer, furnish credit information for, and discharge a title IV, HEA obligation, to verify whether a title IV, HEA obligation qualifies for discharge, to determine credit balances to be refunded by the U.S. Department of the Treasury (Treasury) to the individual or loan holder, 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.

Disclosures: The information provided on the Economic Hardship Deferment Request form will only be disclosed outside of the U.S. Department of Education (Department) with prior written consent or as otherwise allowed by the Privacy Act of 1974, as amended (Privacy Act) (5 U.S.C. 552a). One of the exceptions to the Privacy Act's prior written consent requirement that allows for disclosure, without consent, is for "routine uses" that the Department publishes in our System of Records Notices (SORNs). The Department may disclose, without consent, the information provided on an Economic Hardship Deferment Request form, on a case-by-case basis or under a computer matching program, to third parties pursuant to the routine uses identified in the "Common Services for Borrowers (CSB) System" (18-11-16) SORN. This notice is available on the Department's "Privacy Act System of Record Notice Issuances (SORN)" webpage located at <https://www2.ed.gov/notices/ed-pia.html>.

These routine uses include, but are not limited to, the following:

- To verify the identity of the individual who records indicate has applied for or received title IV, HEA program funds, disclosures may be made to guaranty agencies, educational and financial institutions, and their authorized representatives; to Federal, State, Tribal, or local agencies, and their authorized representatives; to private parties, such as relatives, business and personal associates, and present and former employers; to creditors; to consumer reporting

agencies; to adjudicative bodies; and to the individual whom the records identify as the party obligated to repay the title IV, HEA obligation;

- To determine program eligibility and benefits, disclosures may be made to guaranty agencies, educational and financial institutions, and their authorized representatives; to Federal, State, or local agencies, and their authorized representatives; to private parties, such as relatives, business and personal associates, and present and former employers; to creditors; to consumer reporting agencies; and to adjudicative bodies;
- To provide customers with information to help them make informed decisions on repayment options, including deferment, forbearance, and recurring auto debit, based on their unique situations, disclosures may be made to guaranty agencies, educational and financial institutions, and their authorized representatives; and to Federal, State, or local agencies, and their authorized representatives.

For additional routine uses, view the “Common Services for Borrowers (CSB) System” (18-11-16) SORN. This notice is available on the Department’s “Privacy Act System of Record Notice Issuances (SORN)” webpage located at <https://www2.ed.gov/notices/ed-pia.html>.

Consequences of Failure to Provide Information: Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and providing the Department your SSN and requested information is mandatory to participate.

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 1845-0011. Public reporting burden for this collection of information is estimated to average 10 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 674.34, 674.35, 674.36, 674.37, 682.210, or 685.204.

If you have comments or concerns regarding the status of your individual submission of this form, contact your loan holder directly.