



UNEMPLOYMENT / UNDER-EMPLOYMENT DEFERMENT REQUEST

SECTION 1: ISA RECIPIENT INFORMATION

Please enter or correct the following information.

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

ID #: _____

Name _____

Address _____

City _____ State _____ Zip Code _____

Telephone - Primary _____

Telephone - Alternate _____

Email _____

SECTION 2: DETERMINATION OF DEFERMENT ELIGIBILITY

Complete all questions in this Section.

1. Are you receiving unemployment benefits?

If you answer yes, you must attach documentation of your eligibility for these benefits which:

- Includes your name and address; and
- Shows that you are eligible to receive the benefits for the period of time for which you are requesting a deferment.

☐ Yes - Skip to Section 3.

☐ No - Continue to Item 2.

2. Are you diligently seeking but unable to find full- time employment in the United States?

☐ Yes

☐ No

3. Have you rejected offers of full-time employment in the United States in any field or at any salary or responsibility level because you were overqualified?

☐ Yes

☐ No

4. Is this an extension of a previously granted Unemployment Deferment?

☐ Yes

☐ No - Skip to Item 6.

5. Have you made at least six diligent attempts to find full-time employment in the most recent 6 months?

☐ Yes

☐ No

6. Have you contacted your School or Program provider about career opportunities?

☐ Yes

☐ No

7. Have you registered with the public or private employment agency?

☐ Yes

☐ No

SECTION 3: UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION

About ISA Deferment:

- **How can you defer (pause) your Monthly Payments:**
- When your monthly Earned Income is less than your monthly Minimum Threshold, your Monthly Payment will be zero (\$0.00) so long that you timely update your Income Documentation through the Customer Portal. Once your Income Documentation has been verified, you will be placed into deferment status for the following month after which all requested Income Documentation has been reviewed and verified.
- To be eligible for payment deferment, your account must be current and in good standing at the commencement of any requested deferment period.
- **What are your obligations during extended deferment:**
- During deferment, you must provide us with updated Income Documentation as requested to maintain your eligibility for deferment. You must notify us within five Business Days if your monthly Earned Income increases to above the monthly Minimum Threshold.
- **How may deferment affect your Payment Window:**
- In limited circumstances, and subject to your Program specific terms, your Payment Window may be extended by one month for each month of deferment, up to an additional sixty months, if your deferment is related to: (i) enrollment in a program of study or vocational program that provides an advanced degree or certification; (ii) you are living or traveling outside of the United States and not making any Monthly Payments; or (iii) you have voluntarily abandoned the labor force and not actively seeking employment.
- **What happens if you fail to provide Income Documentation?**
- If you fail to update your employment and income every one month while in deferment, or fail to provide documentation to verify your employment and/or income upon our request, we may assume that your Earned Income is equivalent to the average full-time income for occupations related to your Program, and take you out of deferment. In such case, we will assess your Monthly Payment based on that estimated Earned Income amount and begin charging you for that amount.

I certify that:

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

I authorize the entity to which I submit this request and its agents to contact me regarding my request or my ISA 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.

Signature _____

Date _____

SECTION 4: INSTRUCTIONS FOR COMPLETING THE DEFERMENT REQUEST

Type or print using dark ink. Include your name and account number on any documentation that you submit with this form. **Return the completed form and any required documentation by upload (Scan or PDF) to your customer portal available at: <https://app.meratas.com/login>.**

If you have comments or concerns regarding the status of your individual submission of this form, please contact Help@meratas.com or call: 866-539-4580.