



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. 1845-0018
Form Approved
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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: _____

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

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. As an alternative to this forbearance, you may qualify for a deferment (which has an interest benefit for some loan types) or for a repayment plan that determines your monthly payment amount based on your income. Visit StudentAid.gov/IDR for more information on repayment plans based on income.

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:

(mm/yyyy) _____

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:

(mm/yyyy) _____

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

Section 3: Borrower/Endorser Understandings, Certifications, and Authorization

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.
- Interest may capitalize on my FFEL Program loans that are not held by the Department during or at the expiration of my forbearance, but interest never capitalizes on Perkins Loans.
- My loan holder may grant me an additional forbearance while processing my form or to cover any period of delinquency that exists when I submit my form.
- 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.
- Any payment I make during forbearance will not count towards forgiveness under income-driven repayment plans or Public Service Loan Forgiveness.

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 prerecorded voice or text messages.

Borrower's or Endorser's Signature: _____

Date (mm/dd/yyyy): _____