



In-School Deferment Request

Section 1 - Deferment Request - Must be completed in full and signed in ink by the borrower.

SSN: _____ Name: _____

Address: _____

Home Phone#: _____ Cell Phone#: _____ Email Address: _____

I meet the qualifications stated below and request that Rhode Island Student Loan Authority (RISLA) defer repayment of my loans.

- (1) I am enrolled at a Title IV School or a Degree Granting Institution
- (2) I am enrolled as (please check one):

Undergraduate Student:

I understand that: (1) My deferment will begin on the date my class began; (2) RISLA will not grant this deferment unless all applicable sections of this form are completed and additional required documentation is provided; (3) Any deferment of my loan(s) will continue until I am no longer enrolled or meet the maximum deferment time allowed under my promissory note (4) Principal payments will be deferred and I am responsible for paying the interest that accrues; and (5) If I choose not to pay all the interest that accrues during my deferment period, RISLA will capitalize such interest to the extent permitted by law. When interest is capitalized it will increase the principal balance of my loan(s) and my payments may increase.

Graduate Student:

I understand that: (1) I must be enrolled **At Least Half-Time** in a Graduate Degree Program and will notify RISLA immediately when my enrollment status changes. (2) I understand that by being enrolled **At Least Half-Time** in a Graduate Degree Program, I may be eligible for an in-school deferment on my RISLA alternative loan(s) (3) I understand if for any reason I drop below **Half-Time** or meet the maximum deferment time allowed under my promissory note, I will go into repayment immediately. (4) Principal payments will be deferred and I am responsible for paying the interest that accrues; and (5) If I choose not to pay all the interest that accrues during my deferment period, RISLA will capitalize such interest to the extent permitted by law. When interest is capitalized it will increase the principal balance of my loan(s) and my payments may increase.

I certify that: (1) The information provided above is true and correct; (2) I will provide additional documentation, as required, to RISLA to support my continued deferment status; (3) I will notify RISLA immediately when the condition(s) that qualified me for the deferment end(s); and (4) I have read, understand, and meet the terms and conditions of the deferment for which I have applied.

Borrower Signature _____

Date _____

Section 2 – Authorized School Official’s Certification – Please print or type using dark ink

Instructions for School Official: Item (1) (2) and (3) of this section must be completed. The school official, in lieu of completing this section, may attach a separate enrollment certification report listing the required information.

I certify, to the best of my knowledge and belief, that the borrower named above:

- (1) Is/was enrolled as (check appropriate box) a full time student at least half time student below half time taking ___ credits
During the academic period from (MM-DD-YYYY) _____ to _____
- (2) Is/was enrolled as an (check appropriate box): Undergraduate Student Graduate Student Other _____
- (3) Is reasonably expected to complete his/her program requirements on: (MM-DD-YYYY) _____.

Name of School: _____

School Code: _____

Address: _____

Telephone#: _____

City, State, Zip: _____

Email Address: _____

Is School Title IV: Yes No Degree’s Offered: Certificate Associate’s Bachelor’s Master’s Other _____

Signature of Authorized Official: _____

Date: _____

Name/Title of Authorized Official: _____

Section 3 – Definitions / Eligibility Criteria for In-School Deferment Request

Definitions

- A **deferment** is a period during which I am postponing repayment of the principal balance of my loan. I am responsible for the interest that accrues during this period.
- **Capitalization** is a process whereby unpaid interest is added to the principal balance of the loan. If my interest is capitalized, it will increase the total amount of principal and interest that I will owe on my loan.

Eligibility Criteria

To defer (postpone) repayment of my loans while:

- I am enrolled at a Title IV school or Degree Granting Program.

Qualifications

- Proof of eligible enrollment.

Authorized Certifying Officials

- An authorized official of the school where I am/was enrolled as a student.

Section 4 – Servicer Information

Telephone #: 888.897.4752

Email: customerservice@risla.com

Return Completed Form by:

Mail: Rhode Island Student Loan Authority
PO Box 81071
Warwick, RI 02888-0089

Fax: 401.468.2195

Securely Online: www.risla.com/send-docs