

Mandatory forbearance for the following situations: medical or dental internship or residency, Department of Defense Student Loan Repayment Program, national service, active military duty, debt-to-income ratio, and teacher loan forgiveness. <i>Note: The borrower may receive forbearance under many other situations. Since the other situations are at the lender's discretion and therefore not an entitlement, those forbearance types are not listed.</i>	✓	✓	✓	✓	✓	✓	✓	✓
Loan Discharge and Forgiveness								
Loan discharge – death, total and permanent disability, closed school, false certification by the school, unpaid refund by the school, and identity theft. <i>Note: In the case of a spousal Consolidation loan, a portion of the loan may be discharged if one of the two borrowers meets the discharge criteria. If a Consolidation loan includes an underlying Parent PLUS loan and the dependent student for whom that Parent PLUS loan was obtained dies, the portion of the Consolidation loan attributable to the Parent PLUS loan is discharged.</i>	✓	✓	✓		✓	✓	✓	
Loan forgiveness programs – IBR, teacher, civil legal assistance attorneys, and areas of national need (if this program is ever funded by Congress, which it hasn't been since its inception). <i>Note: Only the portion of a Consolidation loan which repaid eligible FFELP and/or Direct Stafford loans may be forgiven under the teacher loan forgiveness program. A Consolidation loan that includes an underlying FFELP or Direct Parent PLUS loan is not eligible for forgiveness under the areas of national need program. A Consolidation loan which includes an underlying FFELP or Direct Parent PLUS loan is not eligible for IBR forgiveness. A Consolidation loan which includes a FISL, HPSSL, LDS, NSL, HEAL, FFELP Parent PLUS, or Direct Parent PLUS loan is not eligible for civil legal assistance attorneys loan forgiveness.</i>	✓				✓			
Repayment Options								
Repayment plans based on the borrower's income (IBR and Income-Sensitive), borrower's indebtedness (Extended), or borrower's choice (Standard and Graduated). <i>Note: A Parent PLUS Loan or a Consolidation loan which includes an underlying Parent PLUS loan is not eligible for IBR.</i>	✓		✓	✓		✓	✓	✓
Loan repayment programs offered by federal agencies other than the Department of Education, such as the Corporation for National and Community Service (AmeriCorps) and Department of Defense.	✓	✓	✓		✓	✓	✓	
Eligibility for consolidation into the Federal Direct Loan Program to receive such benefits as the Pay As You Earn repayment plan and associated loan forgiveness, ICR plan and associated loan forgiveness, public service loan forgiveness, and no interest accrual during active duty military service for a period of up to five years.	✓	✓	✓		✓	✓	✓	
Repayment period of up to 30 years depending on the borrower's total student loan indebtedness at the time of consolidation.				✓				✓

*This may not be a complete list of the federal education loan benefits. We recommend that you visit <https://studentaid.ed.gov/types/loans/federal-vs-private> for additional information about the benefits available to federal student loan borrowers.