

You may be able to postpone your private student loan payments through deferment. During a deferment period, interest will continue to accrue on your loan. You can choose to pay the interest as it accrues, or we will add any unpaid interest to your principal balance at the end of your deferment. This may increase the principal balance of your loan, the amount of your monthly payment and the total cost of your loan.

If you previously selected a loan with an in-school repayment option and are requesting an in-school deferment, you will once again be required to make fixed or interest-only in-school payments. If your in-school deferment request is approved and you no longer wish to make in-school payments during this time, please call us at 1-800-STUDENT.

If you or your cosigner are enrolled in the Auto Debit payment program, your enrollment and Auto Debit Reward will be canceled during your deferment period unless you are resuming your in-school payments or you elected to make a Minimum Payment Due + fixed amount payment as part of your Auto Debit payment amount. To enroll in automatic payments for a Minimum Payment Due + fixed amount, to retain the Auto Debit Reward, please call us at 1-800-STUDENT. The Minimum Payment Due, during deferment, will be zero (no payment is due), but the fixed amount will be debited. The Auto Debit amount on your statement will include any minimum payment due plus any fixed amount you have designated.

To request a deferment, complete this form and return it to us along with any required documents (see Section 2). We will review your request and notify you of our decision within 30 days of the date we receive your complete Deferment Request and the required supporting documentation. If we approve your request and you have more than one loan, we will apply the deferment, up to the maximum number of months allowed, to all of your eligible private student loans unless you request otherwise.

After you have requested a deferment, please continue making your payments until we notify you that your deferment request has been approved.

## Section 1. Borrower Information *(Please use black or blue ink, and do not use correction fluid.)*

1. Borrower Last Name	Borrower First Name	MI	2. Date of Birth	3. Social Security Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> MM DD YYYY	<input type="text"/> - <input type="text"/> - <input type="text"/>
4. Permanent Home Street Address (No PO Box)			City	State
<input type="text"/>			<input type="text"/>	<input type="text"/>
5. Primary Phone Number (including area code)	6. E-mail Address			
<input type="text"/> - <input type="text"/>	<input type="text"/>			
<input type="checkbox"/> Land Line	<input type="checkbox"/> Mobile			

By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number, you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan.

## Section 2. Reason for Deferment *(Please check the reason for your Deferment Request and provide the required supporting documentation.)*

**In School:** You must be enrolled, at least half time, at an educational institution approved by Discover and meet any other conditions required in your promissory note. If your loan application was received before 3/31/2012 and you have a CitiAssist Loan(s) that was purchased by Discover, you may qualify for deferment if you are enrolled less than half-time.



If your school reports to the National Student Clearinghouse (NSC), we will obtain your enrollment from them. If your school does not report to the NSC or we are unable to verify your enrollment status, please send us a completed School Enrollment Verification form available on our website at [DiscoverStudentLoans.com/Forms](http://DiscoverStudentLoans.com/Forms) or send us a letter that includes: enrollment start date, enrollment end date or anticipated graduation date, a signature from a school official or a school seal (letter does not need to be on official school letterhead).

**Military Duty:** You must be on active military duty or qualifying National Guard duty during a war, other military operation or a national emergency. Deferment ends at the conclusion of active duty, up to a maximum of 36 months.



Provide documentation on military letterhead or active duty orders. We will also use the information you submit to determine eligibility for benefits under the Servicemembers Civil Relief Act (SCRA). Please note that eligibility requirements for SCRA benefits are separate and different from the eligibility requirements for deferment. If you have any questions about SCRA or other benefits while on active military duty, please call us at 1-844-DFS-4MIL (844-337-4645). If you are overseas, you may call us at 1-801-451-3730.

**Public Service:** You must agree to serve at least six months in a public service organization approved by Discover. Deferment ends at the conclusion of service, up to a maximum of 36 months.



Provide a letter from an official of the public service organization evidencing your commitment to serve for at least six months, including the start date and estimated end date for public service.

**Residency:** You must be enrolled in a residency program for a health care profession in a hospital or health care facility. Deferment ends at the conclusion of the residency program, up to a maximum of 60 months.



Provide a letter from an official of the hospital or health care facility, including the start date and estimated end date for your residency.

*Continued on next page*

### Section 3. Borrower Signature

You understand that: (1) Discover will not consider this Deferment Request unless all applicable sections are completed and you provide the required supporting documentation; (2) if the deferment is approved, it will begin and end on the dates provided on supporting documentation, or on the date your maximum eligibility is reached; (3) if the deferment does not cover all of your past due payments, we will grant an Administrative Forbearance before the start date of the deferment and the accrued unpaid interest for that period will be added to your principal balance; (4) during deferment, interest continues to accrue and any unpaid interest will be added to your principal balance at the end of the deferment period; and (5) you have the right to cancel this deferment at any time.

You certify that: (1) the information you provided is true and correct; (2) you agree, upon termination of the deferment, to repay your loan(s) including principal and accrued interest according to the terms of your promissory note and repayment schedule. We will notify you of your next payment due date and monthly payment amount when this deferment ends.

Signature of Borrower

Date

MM

DD

YYYY

**Please mail completed form to:** Discover Student Loans • PO Box 30948 • Salt Lake City • UT 84130-0948

**Fax to:** 1-224-813-5210 or **securely upload** your document from anywhere at [DiscoverStudentLoans.com/upload](https://DiscoverStudentLoans.com/upload)