

## Federal Education Loan Forbearance Request for National and Community

Service (CNCS)

Borrowers serving in a national service position for which they receive a national service educational award under the National and Community Service Trust Act of 1993 qualify for a mandatory forbearance during their term of service. This mandatory forbearance allows borrowers to temporarily delay payments and is granted in increments of up to one year, for periods that collectively do not exceed three years.

Mandatory forbearance for approved national service positions is available for the following education loans: Federal Family Education Loans (Subsidized and Unsubsidized Stafford Loans, Supplemental Loans to Students [SLS], Parent PLUS Loans, Graduate PLUS Loans and Consolidation Loans), Federal Direct Student Loans (Subsidized and Unsubsidized Stafford Loans, Parent PLUS loans, Graduate PLUS loans and Consolidation Loans), Federal Perkins Loans, Federally Insured Student Loans (FISL), Health Education Assistance Loans (HEAL), Health professions Student Loans (HPSL), Loans for Disadvantaged Student (LDS), Nursing Student Loans (NSL), and Primary Care Loans (PCL).

During the time you are in the national service position, the interest will continue to accrue on your loans. Upon completion of your national service, the Corporation (CNCS) will pay the interest that accrued while you were in the program.

In the event that you prematurely leave or cease to be in the national service position, you will be responsible for accrued interest. Your lending institution/holder will capitalize (add to the principal balance of your loan) the accrued interest. When added, this interest will increase your outstanding principal balance as well as your interest charges over the life of your loan.

## **Borrower's Section**

Name:	· · · · · · · · · · · · · · · · · · ·	Account Number:
Address:		Phone No:
Signature:		Date:

## Corporation on National And Community Service (CNCS) Section

I certify that the borrower named above is serving in a qualifying national service position for the period indicated below and that the borrower and the borrower's program meet all eligibility requirements specified on this request.

\_\_\_\_\_/ \_\_\_\_to \_\_\_\_/ \_\_\_\_/

Authorized CNCS Signature

Date

Telephone No:

Note: Submit a copy of the completed form to each of your Lending Institutions for review and final approval.

Return to: Mail: ACS Education Services P.O. Box 7051 Utica NY 13504-7051 Fax: 315-738-2232