

Loan Deferment Eligibility Table

Your Status	Direct Loans	FFEL Loan	Perkins Loan
Half-time Enrollment in college or career school	Yes	Yes	Yes
During a period of study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled	Yes	Yes	Yes
During a period of unemployment or inability to find full-time employment	Yes (up to 3 years)	Yes (up to 3 years)	Yes (up to 3 years)
During a period of economic hardship (includes Peace Corps service)	Yes (up to 3 years)	Yes (up to 3 years)	Yes (up to 3 years)
During a period of service for qualifying for Perkins Loan Discharge/Cancellation	No	No	No
During a period of active duty military service during a war, military operation, or national emergency	Yes	Yes	Yes
During the 13 months following the conclusion of qualifying active duty military service, or until you return to enrollment on at least a half-time basis, whichever is earlier, if: (1) You are a member of the National Guard or other reserve component of the U.S. armed forces –AND– (2) You were called or ordered to active duty while enrolled at least half-time at an eligible school or within six months of having been enrolled at least half-time	Yes	Yes	Yes