

Deferment Options

For questions about Direct Loan repayment, deferment or forbearance options, please contact the [Direct Loan Servicer](#) at 1-800-699-2908. If your loans were received from a lender other than Direct Loans you will need to contact that lender to request this information.

Deferment

If you are having temporary problems repaying your federal student loans, contact your loan servicer to see if you are eligible for deferment. A deferment allows you to temporarily stop making payments on your federal student loans. If you have Direct Subsidized Loans, you are not charged interest on those loans during deferment. You are never charged a fee for applying for a deferment on your federal student loans. Note: interest will continue to be charged during deferment on your Direct Unsubsidized and PLUS Loans. If you do not pay this interest during the deferment, it will be capitalized at the end of the deferment.

You may qualify for a deferment if you are:

- Enrolled at least half time at an eligible postsecondary school;
- In a full-time course of study in a graduate fellowship program;
- In an approved full-time rehabilitation program for individuals with disabilities;
- Unemployed or unable to find full-time employment (for a maximum of three years);
- Experiencing an economic hardship (including Peace Corps service) as defined by federal regulations (for a maximum of three years);
- Serving on active duty during a war or other military operation or national emergency and, if you were serving on or after Oct. 1, 2007, for an additional 180-day period following the demobilization date for your qualifying service;
- Performing qualifying National Guard duty during a war or other military operation or national emergency and, if you were serving on or after Oct. 1, 2007, for an additional 180-day period following the demobilization date for your qualifying service;
- A member of the National Guard or other reserve component of the U.S. armed forces (current or retired) and you are called or ordered to active duty while you are enrolled (or within six months of having been enrolled) at least half time at an eligible school.

Forbearance

If you are having temporary problems repaying your federal student loans and are not eligible for a deferment, contact your loan servicer to see if you are eligible for forbearance. A forbearance is another method of temporarily postponing or reducing loan payments. You are never charged a fee for applying for a forbearance on your federal student loans.

You may be granted a forbearance if you meet one of the following requirements:

California State University, Bakersfield
Office of Financial Aid & Scholarships

- You are unable to make your scheduled loan payments for reasons including, but not limited to, financial hardship and illness.
- You are serving in a medical or dental internship or residency program and you meet specific requirements
- The total amount you owe each month for all the Title IV student loans you received is 20% or more of your total monthly gross income (for a maximum of three years)
- You are serving in an approved AmeriCorps position.
- You are performing a teaching service that would qualify for loan forgiveness under the requirements of the Teacher Loan Forgiveness Program
- You qualify for partial repayment of your loans under the Student Loan Repayment Program, as administered by the Department of Defense
- You are called to active duty in the U.S. armed forces.

Note: Interest will continue to be charged during a forbearance on all types of loans. If you do not pay this interest, it will be capitalized at the end of the forbearance.