

Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

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## Request for Forbearance

Dear BORROWER,

If financial problems make repaying your education loans a financial hardship, we may be able to grant you temporary relief through a forbearance.

A forbearance allows you to temporarily postpone your loan payments. Interest that accrues during the forbearance remains your responsibility. Unpaid interest may be capitalized (added to your loan principal) no more frequently than quarterly and at the end of the forbearance. Unpaid interest on a Stafford loan disbursed on or after July 1, 2000, may be capitalized at the end of the forbearance. Capitalizing interest increases the amount you will pay back, and may result in a higher payment amount after the forbearance has ended, but allows you to postpone all payments now. We will notify you of your new payment amount and next due date prior to the expiration of this forbearance.

**IF YOU ARE PAST DUE ON YOUR PAYMENTS, IT IS ESPECIALLY IMPORTANT THAT YOU RETURN THIS FORM TO US IMMEDIATELY.** Collection activities will continue against you until we have received and approved this form--late notices will be sent and phone calls will be made. And, if your payments become seriously past due, the delinquency will be reported to a national credit bureau.

You can fax your completed form to us at **(800) 848-1949**.

Please allow time for us to receive and process your forbearance form. You can obtain information on the status of your account by calling our automated voice system or accessing our web site at [www.salliemae.com](http://www.salliemae.com)

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## Agreement

Although I intend to repay my loans, I am temporarily experiencing financial hardship and am unable to make the monthly payments due under my repayment schedule.

I request a forbearance of amounts due on my account for a 12 month period.\* Also, I request that this forbearance cover any amount past due when my forbearance request is processed. My forbearance period may not exceed 12 months or my remaining eligibility, whichever is less. Any outstanding interest will be capitalized as stated above; therefore, my repayment terms may be affected.

I agree to the terms of this forbearance and agree to repay my loans upon the expiration of this forbearance and in accordance with the terms of my promissory note. If I have a spousal consolidation loan or co-made PLUS loan, both borrowers must be experiencing financial hardship.



\_\_\_\_\_  
Borrower or Endorser (if applicable) Signature      Date

\_\_\_\_\_  
Joint-Borrower Signature (if any)      Date

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\*If you would like a forbearance for a period that is less than 12 months or if you have any questions, please call our office at 1-888-272-5543.

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## Office Use Only

Sallie Mae Servicing Corporation believes, based on the borrower's (or co-borrower's) statement above and/or other communications recorded in the account history, that the borrower (or co-borrower) does intend to repay the loans but is currently unable to make loan payments.