P.O. Box 24328
Louisville, KY 40224-0328
Phone: (800) 693-8220
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kheslc.com

Military Forbearance Request Form

Please use this form to request a Military Forbearance on your Advantage Education Loans. **This form is NOT to be used for Stafford, PLUS or Consolidation loans made under the Federal Family Education Loan Program (FFELP).**

A forbearance is an agreement between you and Kentucky Higher Education Student Loan Corporation (KHESLC) to allow a temporary cessation in payments. During a period of forbearance, interest will continue to accrue. You may make interest payments during the forbearance time or allow it to accrue. Unpaid accrued interest will be capitalized (added to the principal balance) at the end of the forbearance period, which will increase the total cost of the loan. The months used while in a Military Forbearance do not count against (decrease) your loan term remaining.

To qualify:

- You must be serving in a national emergency and assigned to a military operation declared by the President or Congress. This does not include training or attendance at a service school. This also requires a reassignment of duty location from which the service member is normally assigned.
- You must provide a copy of your military orders or a written certification from your commanding or personnel officer. See Section 2 on the reverse side of this form.
- Your legally designated representative may complete and return this form on your behalf.

If your forbearance is approved, this form constitutes an agreement between you and KHESLC to allow a temporary cessation in payments. If your account is delinquent, the forbearance will be applied retroactively to cover the delinquency. If any negative reports were submitted to the consumer reporting agencies, they will not be removed. You will receive notification by mail of the approval or denial of this request. It is important that you continue making payments on your loans until you receive an approval letter from our office. You will receive information immediately prior to the expiration of the forbearance period regarding your next payment due date. If your service is extended, you must reapply for the extension of this forbearance with updated documentation.

Instructions: Please read the terms, complete, sign and date Section 1. Have Section 2 completed on the reverse side of this form, signed and dated by your commanding officer as an alternative to providing your military orders. Send the completed form and supporting documentation to us via fax or mail to the address shown above. If you have questions, please call us at (800) 693-8220, Monday through Thursday, 9 a.m. – 5:30 p.m. and Friday, 8 a.m. – 4:30 p.m. Eastern Time.

SECTION 1: Borrower Information

Name:_____ Account or SSN #:_____

Address:_____ Home Phone: (____)_____

City:_____ Work Phone: (____)_____

State:_____Zip:_____ E-Mail:_____

I am requesting this forbearance and certify that the above statements are correct and complete to the best of my knowledge. I understand this request and intend to repay my Advantage Education loan(s).

_____ _____
Borrower or Representative's Signature Date

_____
Representative's printed name

Section 2: Service Information Certification by Authorized Official

Borrower Name (Please print) _____

Service Begin Date (mm/dd/yyyy) _____ Service End Date (mm/yy/yyyy) _____

Name of Military Branch or National Guard Component _____

Name and Title of Authorized Official _____ Telephone (_____) _____ - _____

_____ _____

Authorized Official's Signature Date – mm/dd/yyyy