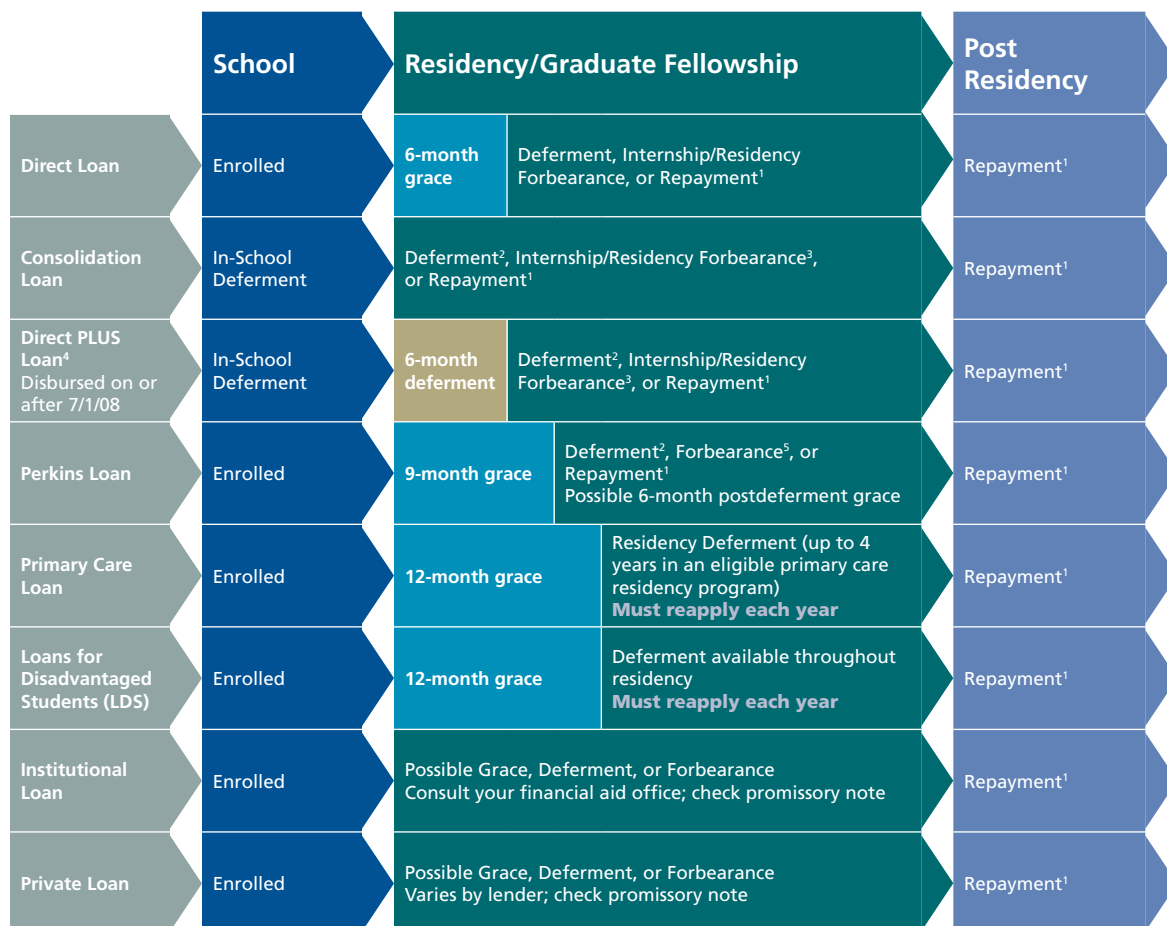


## Loan Repayment Timeline



<sup>1</sup> Repayment: Consult with your servicer regarding repayment plans and postponement options that may be available.

<sup>2</sup> The Federal Student Aid website provides a chart of possible deferments and forbearances. View the chart at <https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance>.

<sup>3</sup> Internship/Residency Forbearance: Available on Direct Subsidized and Unsubsidized Loans, Direct PLUS Loans, and Consolidation Loans; this forbearance allows you to postpone or reduce the amount of your monthly payment for a limited and specific period of time if you have been accepted into an Internship/Residency Program.

<sup>4</sup> Direct PLUS Loans disbursed prior to 7/1/08 are not eligible for post-enrollment deferment. Direct PLUS Loans disbursed on or after 7/1/08 receive an automatic six-month post-enrollment deferment. Contact the loan's servicer for payment or postponement options.

<sup>5</sup> Perkins Loans only: Upon receipt of written request and documentation, institution must grant a temporary postponement of payments for up to one year at a time, not to exceed a total of three years.

This timeline is intended to provide general information and is subject to change based on federal regulations. Always consult your servicer for detailed information regarding grace, deferment, forbearance, and repayment options.