



Texas Higher Education Coordinating Board GENERAL POSTPONEMENT REQUEST

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to penalties that may include fines, imprisonment, or both, under the Texas Penal Code and Titles 18 and 20 of the United States Code, including 20 U.S.C. Section 1097.

SECTION 1: ACCOUNT IDENTIFICATION

Please enter the following information:

Account Reference Number or Borrower Social Security Number: _____

Borrower Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Home Telephone Number: (____) _____ - _____ Cell Telephone Number: (____) _____ - _____

Work Telephone Number: (____) _____ - _____ Email Address _____

SECTION 2: BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION

- **I understand that:** I am not required to make payments during periods of postponement. However, **interest will accrue** on my loan(s), if applicable, and payments can be made if I so choose.
- **I certify that:** (1) the information I have provided on this form is true and correct. (2) I will provide additional documentation to my loan holder, as required, to support the postponement I am requesting.
- **I authorize** the entity to which I submit this request to contact me regarding my request or my loan(s), including repayment of my loan(s), at the number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower Signature _____ Date _____

<input type="checkbox"/>	In-School: Enrolled at least half-time at an eligible school. Section 3 must be completed and signed on or after the semester begin date by an authorized school official or you may submit documentation from an authorized official that includes all of the information requested below. Less than half-time status <u>does not</u> defer payments.	No Time Limit.
<input type="checkbox"/>	Forbearance: An arrangement to postpone monthly payments for a limited, specified time period. Available to a borrower who is willing but unable to make scheduled payments due to a temporary financial hardship. Forbearance is granted at the lender's discretion and granted in intervals up to a maximum based on your standard repayment term. Section 4 must be completed.	Intervals up to: 48 months maximum, 10 year term 48 months maximum, 15 year term 60 months maximum, 20 year term

SECTION 3: AUTHORIZED OFFICIAL'S CERTIFICATION

I certify, to the best of my knowledge and belief that the institution listed below is eligible as explained in Section 6 and that the borrower named above:

- A. Is/was enrolled at least half-time from |__|_|_|-|__|_|_|-|__|_|_|_|_|_| to |__|_|_|-|__|_|_|-|__|_|_|_|_|_| and
- B. Is reasonably expected to complete his/her program requirements on |__|_|_|-|__|_|_|-|__|_|_|_|_|_|

Name of School _____ OPE-ID _____

Address _____ City, State, Zip Code _____

Name/Title of Authorized Official _____ Telephone () _____

Authorized Official's Signature _____ Date _____

SECTION 4: FORBEARANCE

Please provide the information below. The poverty guideline published annually by the U.S. Department of Health and Human Services (HHS) will be used for consideration, along with other factors to help determine your eligibility for postponement of payments. Family size includes you, your spouse (if applicable), and your children.

Monthly Household Income \$ _____ **Family Size** _____

Please explain why your circumstances warrant a temporary period of forbearance. Attach additional sheet(s) if needed.

SECTION 5: INSTRUCTIONS FOR COMPLETING THIS FORM

Type or print using dark ink.

Enter dates as month-day-year (MM/DD/YYYY). Use only numbers. Example: January 31, 2012 = 01/31/2012.

An authorized official must either complete Section 3 or attach the organization's own signed certification listing the required information **and** include a certification date that is on or after the semester begin date.

Include your name and reference number on any documentation that you are required to submit with this form.

If you need help completing this form, contact our office at the telephone number shown in Section 7.

If you want to apply for a deferment on loans that are held by a different loan holder, you must submit a separate deferment request.

Return the completed form and any additional documentation to the address shown in Section 7.

SECTION 6: DEFINITIONS

- The holder of your loan(s) is Texas Higher Education Coordinating Board (THECB).
- An **authorized official** who may complete Section 3 is an official of the school where you are/were enrolled as a full-time or at least half-time student.
- A **deferment** is a period during which you are entitled to postpone repayment of your loan(s). Interest will accrue during a deferment.
- A **forbearance** is a temporary cessation of payments due to financial hardship, **granted at the discretion of the lender**. Interest will accrue during a forbearance.
- An **eligible school** is an institution or entity located in Texas and approved by the U.S. Department of Education that meets the guidelines as stated in the Texas Administrative Code Chapter 21, Subchapter C, Rule §21.54.

SECTION 7: WHERE TO SEND THE COMPLETED FORM

Return the completed form and any required documentation to:

THECB
PO Box 12788
Austin, Texas 78711-2788
Fax 512-427-6423

If you need help completing this form, call:

Tel. 800-242-3062

SECTION 8: PRIVACY ACT DISCLOSURE NOTICE

The authority for collecting this information is Chapter 52 of the Texas Education Code. The principal purpose for collecting this information is to determine whether you are eligible for deferment or forbearance on your loan(s) under the Hinson-Hazlewood College Student Loan Program.

The information in your file may be disclosed to third parties only as authorized under the Family Education Rights and Privacy Act of 1974 (FERPA) (20 U.S.C. §1232g). FERPA allows disclosure of personally identifiable record information, without consent of the individual, contained by an educational agency only insofar as allowed by 34 CFR §99.31. We may disclose personally identifiable information from an education record of a borrower without consent required if: (1) The disclosure is, subject to certain conditions, to officials of another school, school system, or institution of postsecondary education where the borrower seeks or intends to enroll; (2) the disclosure is, subject to certain conditions, to authorized representatives of (i) the Comptroller General of the United States; (ii) the Attorney General of the United States; (iii) the Secretary of Education; or (iv) State and local educational authorities; (3) the disclosure is in connection with financial aid for which the borrower has applied or received, if the information is necessary for such purposes as to: (A) determine eligibility for the aid; (B) determine the amount of the aid; (C) determine the conditions for the aid; or (D) enforce the terms and conditions of the aid; (4) the disclosure is to organizations conducting studies for, or on behalf of, educational agencies or institutions to: (A) develop, validate, or administer predictive tests; (B) administer borrower aid programs; or (C) improve instruction; (5) the disclosure is to comply with a judicial order or lawfully issued subpoena; (6) the disclosure is made in connection with a legal action, initiated by us, against the borrower, in which instance we may disclose to the court, without a court order or subpoena, the records of the borrower that are relevant for us to proceed with the legal action as plaintiff.

Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but in order to receive any grant, loan, or work assistance under the Hinson-Hazlewood College Student Loan Program, a borrower must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.