

<b><u>DEFERMENT OPTIONS:</u></b>	<b><u>Perkins</u></b>	<b><u>Harvard</u></b>	<b><u>HPSL/LDS</u></b>
<b>Full-Time Study</b>	YES-Unlimited	YES-Unlimited	YES*
<b>At least 1/2 time study</b>	YES-Unlimited	YES-Unlimited	NO
<b>Internship/Residency</b>	NO	YES-2yr maximum- Principal Only	YES**
<b>Advanced Professional Training</b>	NO	NO	YES**
<b>Fellowship</b>	YES-Unlimited	YES-Unlimited	YES-2 year maximum
<b>Rehabilitation training</b>	Contact Student Loan Office	YES-Unlimited	Contact Student Loan Office
<b>Full-time service in Peace Corp or Vista (min 1 year service)</b>	NO See cancellation options	YES-3 yr maximum	YES-3 yr maximum NO VISTA
<b>Full-time volunteer in a Tax Exempt Family Service organization (min 1 yr)</b>	NO	YES-3 yr maximum	NO
<b>Full-time National Oceanic &amp; Atmospheric Administration (minimum 1 year service)</b>	NO	YES-3 yr maximum	YES-3 yr maximum
<b>Full-time Armed Forces (minimum 1 year service)</b>	YES-3 yr maximum+ See cancellation options also	YES-3 yr maximum	YES-3 yr maximum
<b>Full-time Public Health Service (one year minimum)</b>	NO	YES-3 yr maximum	YES-3 yr maximum

\*Unlimited deferment for continuous enrollment in a school participating in a Health Professions Program following use of grace period.

\*\*Unlimited deferment for continuous enrollment in an internship/residency program or advanced training program following use of grace period.

+ *Effective July 1, 2006*, a new military deferment has been created, effective for loans for which the first disbursement is made on or after *July 1, 2001*. Please contact the Student Loan Office for further information.

**Harvard Medical School Wolfson Loans issued after 3/1/04 have a combined maximum of 54 months for internship, residency and postgraduate fellowship.**

**If you have a Federal Stafford, Unsubsidized Stafford or SLS loan issued by Harvard, please contact the Harvard University Student Loan Office for information regarding deferment eligibility.**