

Perkins Loan Deferment Options

Student Deferment

[Student Deferment Form](#)

Deferments can be granted one semester at a time while you are enrolled as a regular student for at least a half-time course load. Acceptance requires a written request by the borrower and certification of your enrollment status by the registrar's office at your school. Complete the student deferment form and present it to the Treasurer's Office.

Unemployment Deferment

[Unemployment Deferment Form](#)

To apply for this deferment, the individual MUST BE/HAVE BEEN searching for, but unable to find full-time employment (at least three consecutive months at 30 hours a week). You must complete a request for unemployment deferment form and attach a copy of registration with an employment office or a list of at least three places of employment you have approached within the past three months. The list must include the name of the firm, address, phone number, and contact person.

Economic Hardship Deferment

[Economic Hardship Form](#)

Contact the Treasurer's Office for more information about the economic hardship deferment.

Forbearance

[Mandatory Forbearance Form](#) or [General Forbearance Form](#)

Interest continues to accrue during the forbearance deferment.

There are several other deferment options available to those who borrowed prior to 7/1/93.

Please contact the Treasurer's Office for more information regarding your Perkins Loan at (870) 972-2285 or perkins@astate.edu.

