

## MISSIONARY DEFERMENT INSTRUCTIONS

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While on your mission, you may apply for an Economic Hardship Deferment on your Stafford Loan(s). This means that you will not be required to make payments on your loans(s) until you return home from your mission. A deferment is good for 12 months at a time. So, if you are still on a mission after the initial 12-month period, you will need to apply again for your deferment. **To apply for a deferment, you must contact your lender or servicer no more than 60 days before your repayment period begins.**

If you meet your lender's requirements, a borrower with a subsidized loan will have his interest paid by the government during the deferment. A borrower with an unsubsidized loan will be responsible for all the interest that accrues on the loan. The interest can either be paid monthly or allowed to accrue to pay at a later time.

For students who are requesting an Economic Hardship Deferment, we recommend that you **complete the following** information for each lender or servicer of your loans(s):

- **Complete the Statement of Income form** (attached)
  1. On item # 1, where the dates of the service period are requested, please indicate the date your mission began/begins and the date it ends.
  2. On item #2, if you receive(d) income other than expenses for living, please indicate the source and the monthly amount in item #2c.
- **Complete the Economic Hardship Deferment Request form**
  1. Section 1: Complete Borrower Identification
  2. Section 2: Check box #5. It states, "I do not work full time and ..."
  3. Section 2: In box #5, it asks, "My monthly income is \$\_\_\_\_\_." If you indicated on the Statement of Income form you completed above that you receive no other income from any other source, you should fill in the blank on the form with \$0. If you have income from another source, fill in that amount.
  4. Section 3: Complete and sign.
- Mail your completed Statement of Income form and the completed Economic Hardship Deferment Request form to your lender or servicer. Most student loans received while attending BYU-Idaho are with Utah Higher Education Assistance Authority (UHEAA). For assistance completing your Economic Hardship Deferment form, contact UHEAA's Customer Support at:

Utah Higher Education Assistance Authority  
PO Box 45202  
Salt Lake City, UT 54145-0202  
1 (877) 336-7378

## Statement of Income

1. I hereby certify that I am serving full time as a volunteer missionary for the Church of Jesus Christ of Latter-day Saints during the service period beginning (mm/yy)\_\_\_\_\_ ending (mm/yy)\_\_\_\_\_.
2. Check any of the following that apply:
  - a.  I certify I receive(d) no income, except living costs, from the organization named above during the period of my service.
  - b.  I certify that I received(d) no income from any other source during the period of my service.
  - c.  I receive(d) income from (source) \_\_\_\_\_ of \$ \_\_\_\_\_ per month during the period of my service, and I have attached document of this income.

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (please print)

\_\_\_\_\_  
Social Security Number

Return form to: Utah Higher Education Assistance Authority, 60 South 400 West, The Board of Regents Building, The Gateway, Salt Lake City, Utah, 84101