

# **Prórroga por Penuria Económica**

## **Paquete de autoayuda**

## Prórroga por penuria económica

La prórroga es una forma de aplazar el pago del préstamo para estudiante por un plazo de tiempo fijo y está disponible únicamente si el préstamo fue otorgado por el gobierno federal. Califica solo si el préstamo no está en mora y si fue otorgado el 1º de julio de 1993 o antes.

### Requisitos de calificación para una prórroga por penurias económicas

Existen cuatro categorías para recibir una prórroga de este tipo y únicamente es necesario calificar en una de ellas. El listado de las categorías se encuentra en la sección 2 del formulario muestra.

#### Categoría nro. 1: **Ya se le ha otorgado una prórroga en otro programa distinto de préstamo de estudios.**

Si ya se le ha otorgado una prórroga por penuria económica bajo otro programa distinto de préstamo de estudios, incluso el programa Perkins, deberá marcar el casillero nro. 1. Se debe adjuntar prueba de la prórroga.

#### Categoría nro. 2: **Está recibiendo pagos por asistencia pública**

Deberá marcar el casillero nro. 2 si está recibiendo pagos a través de un programa de asistencia federal o estatal, como Programa de Asistencia Provisional para Familias Necesitadas (*Temporary Assistance for Needy Families*) TANF, Ingreso Suplementario de Seguridad (*Supplemental Security Income*) SSI, estampillas de comida, o asistencia pública general del estado. Se debe adjuntar documentación de estos pagos.

#### Categoría nro. 3: **Sirve como voluntario en Peace Corp**

Si sirve como voluntario en Peace Corp marcar el casillero número 3 y adjuntar prueba del período de servicio.

#### Categoría número 4: **Trabaja tiempo completo pero por sueldo bajo.**

Este el casillero número 4. Empleo de “tiempo completo” significa que trabaja por lo menos 30 horas semanales en un empleo con expectativa de durar por lo menos tres meses consecutivos. También debe comprobar que sus ingresos de dicho empleo no superan la tasa del sueldo mínimo federal o 150% del umbral federal de pobreza para su familia y estado. Ingreso mensual es el monto de ingresos brutos (antes de impuestos y demás deducciones) provenientes de su empleo y otras fuentes O una duodécima parte de la cantidad reportada como “ingreso bruto ajustado” en la declaración de impuestos más reciente. Al solicitar la prórroga puede optar por una de esas dos cantidades y debe adjuntar documentación de sus ingresos.

### **EJEMPLO**

*La Srta. J está trabajando de tiempo completo (30 horas semanales) y gana \$2000 brutos por mes. Vive con sus dos hijos. El sueldo mínimo federal en la actualidad es \$7.25 por hora, basado en una semana de 30 horas, resulta \$870 por mes. La Srta. J gana más de esta cantidad. Sin embargo, es posible que aún así califique si gana menos del 150% del umbral federal de pobreza que en 2010 es \$18,310 por año o \$1,526 por mes para una familia de 3 como la de la Srta. J. El 150% de esta cantidad mensual es \$2288. El ingreso mensual de \$2000 de la Srta. J es menor a esa cantidad y por lo tanto debe calificar para la prórroga.*

Además de marcar una de los casilleros, debe anotar la fecha en la que desea que comience la prórroga en la parte superior de la sección 2; que debe ser la fecha en calificó por primera vez para recibir la prórroga.

La prórroga se otorga por un año por vez hasta un total de tres años. A menos que califique como voluntario en Peace Corp, debe presentar una solicitud cada doce meses.

# Solicitud Modelo



# ECONOMIC HARDSHIP DEFERMENT REQUEST

## William D. Ford Federal Direct Loan Program

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 U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0011  
Form Approved  
Exp. Date 05/31/2012

HRD

### SECTION 1: BORROWER IDENTIFICATION

Last Name	First Name	Middle Initial	Social Security Number
Street Address			Area Code/Telephone Number (Home) ( )
City			Area Code/Telephone Number (Other) ( )
State	Zip Code	E-mail Address (optional)	

### SECTION 2: DEFERMENT REQUEST

Before completing this form, carefully read the entire form, including the instructions and other information in Sections 4, 5, and 6.

I request that the U.S. Department of Education (ED) defer repayment of my loan(s) during the period that I meet one of the conditions checked below, beginning on the following date: \_\_\_\_-\_\_\_\_-\_\_\_\_. Except for deferment based on Condition (3), I must reapply every 12 months if I continue to meet the requirements for a deferment. My maximum eligibility for an economic hardship deferment is 36 months.

To qualify, I must meet **ONE** of the conditions listed below and **MUST PROVIDE THE REQUIRED DOCUMENTATION**, as described in Section 6, for only that condition.

Check one:

(1)  I have been granted an economic hardship deferment under the Federal Family Education Loan (FFEL) Program or the Federal Perkins Loan Program for the same period of time for which I am requesting this deferment. **I HAVE ATTACHED DOCUMENTATION OF THE DEFERMENT (see Section 6).**

(2)  I am receiving or received payments under a federal or state public assistance program, such as Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Food Stamps, or state general public assistance. **I HAVE ATTACHED DOCUMENTATION OF THESE PAYMENTS (see Section 6).**

(3)  I am serving as a Peace Corps volunteer. **I HAVE ATTACHED DOCUMENTATION OF MY PERIOD OF SERVICE IN THE PEACE CORPS (see Section 6).**

(4)  I work full-time (as defined in Section 5) and my monthly income does not exceed the larger of (A) the Federal Minimum Wage Rate or (B) 150% of the Poverty Line income for my family size and state. **I HAVE ATTACHED DOCUMENTATION OF MY MONTHLY INCOME (see Section 6).**

My monthly income (as defined in Section 5) is \$ \_\_\_\_\_. My family size (as defined in Section 5) is \_\_\_\_\_.

(A) Federal Minimum Wage Rate (monthly amount, based on \$7.25 an hour): **\$1,256.67**

(B) 150% of the Poverty Line income for my family size and state: **This amount is listed in Section 6.**

### SECTION 3: BORROWER UNDERSTANDINGS, CERTIFICATIONS AND AUTHORIZATION

I understand that the following terms and conditions apply to this deferment:

(1) I am not required to make payments of loan principal during my deferment. No interest will be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s). For any unsubsidized loan(s), I will receive an interest statement, and I may pay the interest at any time. If I do not pay the interest that accrues on my unsubsidized loan(s), it will be capitalized at the end of my deferment period.

(2) My deferment will begin on the date the condition that qualifies me for the deferment began.

(3) My deferment will end on the earlier of (A) the date that the condition that qualified me for the deferment ends, or (B) the deferment end date provided to me by the Direct Loan Servicing Center.

(4) If my deferment does not cover all of my past due payments, ED may grant me a forbearance for all payments that were due before the begin date of your deferment. If the period for which you are eligible for a deferment has ended, ED may grant you a forbearance for all payments that are due at the time your deferment request is processed.

(5) ED may grant me a forbearance on my loan(s) for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. ED will not capitalize interest that accrues during this forbearance.

I certify that: (1) The information I have provided on this form is true and correct. (2) I will provide additional documentation to the Direct Loan Servicing Center, as required, to support my eligibility for this deferment. (3) I will notify the Direct Loan Servicing Center immediately if the condition that qualifies me for this deferment ends. (4) I have read, understand, and meet the eligibility requirements of the deferment for which I have applied, as explained in Section 6.

I authorize my schools, ED, and their respective agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

BORROWER'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**SECTION 4: INSTRUCTIONS FOR COMPLETING THE DEFERMENT REQUEST FORM**

Type or print using dark ink. Report dates as month-day-year. For example, show "January 31, 2009" as "01-31-2009". Include your name and social security number (SSN) on all attached documentation. **REMEMBER TO SIGN AND DATE THE FORM AND ATTACH THE REQUIRED DOCUMENTATION.**

Send the completed form and any required documentation to:

U.S. Department of Education  
 Direct Loan Servicing Center  
 P.O. Box 5609  
 Greenville, TX 75403-5609

If you need help completing this form, call:  
**1-800-848-0979.**

If you use a telecommunications device for the deaf (TDD), call:  
**1-800-848-0983**

Direct Loan Servicing Center web site:  
**www.dl.ed.gov**

**SECTION 5: DEFINITIONS**

- If unpaid interest is **capitalized**, this means that it is added to the principal balance of your loan(s). This will increase the principal amount and the total cost of your loan(s).
- A **deferment** allows you to temporarily postpone making payments on your loan(s). No interest is charged during a deferment on Direct Subsidized Loans and Direct Subsidized Consolidation Loans. Interest is charged during a deferment on all other Direct Loans.
- **Family size** is determined by counting (1) yourself, (2) your spouse, (3) your children, including unborn children who will be born during the period covered by the deferment, if they receive more than half of their support from you, and (4) other persons if, at the time you request an economic hardship deferment, they live with you, receive more than half their support from you, and will continue to receive this support from you for the year that you certify your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.
- The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, Federal Consolidation Loans, Guaranteed Student Loans (GSL), Federal Insured Student Loans (FISL), and Auxiliary Loans to Assist Students (ALAS).
- The **Federal Perkins Loan (Perkins Loan) Program** includes Federal Perkins Loans, National Direct Student Loans (NDSL), and National Defense Student Loans (NDSL).
- A **forbearance** allows you to temporarily postpone making payments on your loan(s), gives you an extension of time for making payments, or lets you temporarily make smaller payments than previously scheduled. Interest is charged during a forbearance on all types of Direct Loans.
- **Full-time** employment is defined as working at least 30 hours per week in a position expected to last at least three consecutive months.
- **Monthly income** is either: (1) the amount of your monthly income from employment and other sources before taxes and other deductions, **OR** (2) one-twelfth of the amount of your income reported as "adjusted gross income" on your most recently filed Federal Income Tax Return. You may choose either of these income amounts for the purpose of reporting your monthly income on this deferment request.
- The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans. These loans are known collectively as "Direct Loans".

**SECTION 6: ELIGIBILITY REQUIREMENTS**

- You may defer repayment of your loan(s) during the period that you meet one of the economic hardship conditions described in Section 2.
- Except for a deferment based on **CONDITION (3)**, you must reapply every 12 months if you continue to meet the requirements for an economic hardship deferment. **You may receive an economic hardship deferment for a maximum of 36 months.**
- For **CONDITION (1)**, you must provide the Direct Loan Servicing Center with documentation of the deferment that has been granted under the FFEL Program or the Federal Perkins Loan Program (for example, correspondence from your loan holder showing that you have been granted a deferment).
- For **CONDITION (2)**, you must provide the Direct Loan Servicing Center with documentation confirming that you are receiving or received payments under a federal or state public assistance program.
- For **CONDITION (3)**, you must provide the Direct Loan Servicing Center with documentation that certifies the beginning and expected ending dates of your service in the Peace Corps and which is signed and dated by an authorized Peace Corps official.
- For **CONDITION (4)**, you must:
  - Provide the Direct Loan Servicing Center with documentation of your monthly income (as defined in Section 5). If you are reporting monthly income from employment and other sources, you must provide documentation such as pay stubs. If you are reporting one-twelfth of your adjusted gross income, you must provide a copy of your most recently filed Federal Income Tax Return.
  - Use the Poverty Line income amount for your family size and state as shown in the chart below. If you are not currently residing in the United States, use the Poverty Line amount for the 48 contiguous states.

Borrower's Family Size (see definition in Section 5)	These are monthly figures that represent 150% of the Poverty Line		
	48 Contiguous States and District of Columbia	Alaska	Hawaii
1	\$1,353.75	\$1,691.25	\$1,557.50
2	1,821.25	2,276.25	2,095.00
3	2,288.75	2,861.25	2,632.50
4	2,756.25	3,446.25	3,170.00
For each additional person, add:	467.50	585.00	537.50

## SECTION 7: IMPORTANT NOTICES

### PRIVACY ACT NOTICE

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §451 *et seq.* of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087a *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

### Paperwork Reduction Notice.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0011. The time required to complete this information collection is estimated to average 0.16 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4537. **Do not send the completed form to this address.**

**If you have questions about the status of your individual submission of this form, contact the Direct Loan Servicing Center (see Section 4).**

## **Proceso de solicitud**

Debe completar la sección 2 del formulario de solicitud de prórroga por penuria económica e indicar la fecha en que debe comenzar. En la parte superior de la sección 2 están los casilleros donde debe anotar la fecha. Luego tendrá que indicar la categoría por la cual califica y marcar el casillero apropiado. Es necesario que adjunte toda la documentación requerida, como prueba de ingresos o de pagos de asistencia pública. Finalmente, debe firmar y fechar el formulario al pie de la sección 3.

El formulario muestra en este paquete es para préstamos Direct. Los préstamos FFEL (con garantía federal) y Perkins tienen formularios similares. Puede obtener una copia del formulario en la institución que le otorgó el crédito o en línea en el sitio web del Departamento de Educación en [www.ed.gov](http://www.ed.gov). También encontrará una conexión a los formularios en el sitio web de asistencia sobre préstamos de estudios ([www.studentloanborrowerassistance.org](http://www.studentloanborrowerassistance.org)).

Cuando haya completado y firmado el formulario, debe sacarle copia y enviar el original a la institución que le otorgó el préstamo. Es buena idea enviarlo por correo certificado para que tenga prueba de que fue recibido.

### **Plazos**

Esta prórroga se limita a un máximo de 3 años. A menos que califique como voluntario en Peace Corps, debe volver a presentar la solicitud cada 12 meses únicamente si continúa reuniendo los requisitos de una de las categorías.

### **Devengo de intereses**

El gobierno pagará los intereses devengados durante el plazo de prórroga únicamente en préstamos subvencionados. Los préstamos no subvencionados siguen acumulando intereses. Cuando haya finalizado el período de prórroga, los intereses devengados serán sumados a la cantidad adeudada. Para evitar este problema puede pagar los intereses durante el período de prórroga.