

**PRÓRROGA POR  
DESEMPLEO**

**PAQUETE DE  
AUTOAYUDA**

## PRÓRROGA POR DESEMPLEO

La prórroga es una forma de prorrogar el pago de sus préstamos para estudiantes durante un cierto período de tiempo. Este paquete contiene información sobre la prórroga por desempleo por préstamos de estudiantes del gobierno federal. Usted califica para participar en este programa únicamente si no está en mora con su préstamo federal para estudiantes y si lo obtuvo el 1° de julio de 1993 o antes.

Ciertos prestamistas privados tienen programas parecidos. Consulte con la entidad que le otorgó el préstamo privado y pregunte sobre sus opciones para aplazarlo.

### Factores de calificación para recibir una prórroga por desempleo

Hay dos formas para calificar para recibir una prórroga por desempleo que se enumeran en la Sección 2, artículo (2) del formulario de prórroga (ver formulario muestra al final de este paquete.).

**(A) Demostrar que busca activamente empleo pero no puede encontrar un puesto de tiempo completo en los Estados Unidos.**

“Empleo de tiempo completo” es aquel que se desempeña por lo menos 30 horas por semana y que se anticipa que dure por lo menos tres meses. Si está buscando empleo activamente pero no ha podido encontrar, marque el casillero (2) (A) en la sección 2. También deberá certificar que está registrado con una agencia de empleo si hubiera una dentro de un radio de 50 millas de su dirección actual. No podrá calificar si usted se rehúsa a buscar o aceptar empleo por considerar que tiene más calificación de la requerida o que el puesto no paga lo suficiente. Usted puede calificar aunque no haya tenido empleo anteriormente.

**O**

**(B) Demostrar que califica para recibir beneficios de desempleo.**

Si califica para recibir beneficios de desempleo, marque el casillero (2) (B) en la sección 2 y adjunte documentación que contiene su nombre, dirección, y número de Seguro Social y demuestra que califica para recibir beneficios de desempleo durante el plazo para el cual solicita la prórroga.

### Prestatarios con diferentes tipos de préstamos federales de estudiantes

Si se le otorgó una prórroga por desempleo por un tipo de préstamo, debe presentar la prueba de la prórroga ante los demás prestamistas, asegurándose que abarque el mismo período de tiempo. Por ejemplo, si tiene préstamos FFEL (garantizados) y Direct Loans y ya obtuvo una prórroga para el préstamo FFEL, comuníquese con *Direct Loan Servicing Center* y solicite la misma prórroga para su préstamo Direct Loans.

## Cómo presentar la solicitud

Debe completar las Secciones 1 y 2 de la solicitud de prórroga por desempleo y firmar y fechar la Sección 3. Si se requiere documentación adicional para demostrar que califica para la prórroga por desempleo, debe adjuntarla a su formulario de solicitud. Debe escribir en letra de imprenta o a máquina o completar el formulario en línea.

Para completar la Sección 2 del formulario, en el artículo (1) anote la fecha que se quedó sin empleo o la fecha en que comenzó a trabajar menos de tiempo completo. La prórroga comenzará en esa fecha a menos que solicite una fecha posterior. Si desea que la prórroga comience más tarde, deberá especificar en qué fecha en la Sección 2, artículo (1).

En el artículo (2) de la Sección 2, debe elegir la categoría que aplica para que usted califique y marcar ese casillero (ver sección de calificación arriba). Deberá adjuntar toda la documentación requerida, por ejemplo, la prueba de que califica para beneficios de desempleo. Finalmente debe firmar y fechar el formulario al pie de la Sección 3.

El formulario muestra en este paquete es para Direct Loans. Hay un formulario parecido para préstamos FFEL (Family Education Loans o garantizados) y Perkins. Usted puede obtener una copia del formulario apropiado en la entidad que le otorgó el préstamo. Si tiene un préstamo Perkins, dicha entidad podría ser su escuela.

Envíe el formulario completado por correo a la entidad que le otorgó el préstamo y guarde una copia en sus archivos. Envíelo por correo certificado con aviso de retorno si es posible.

### Plazos

A menos que solicite una fecha de comienzo posterior, la prórroga comienza en la fecha que usted se quedó sin empleo o comenzó a trabajar menos de tiempo completo. Si está presentando su solicitud marcando el casillero (A) en base a que está buscando empleo de tiempo completo, la prórroga inicial por desempleo podrá otorgarse por un plazo que comienza hasta seis meses antes de la fecha que la entidad que otorgó el préstamo recibe su solicitud y la documentación de apoyo. No obstante que la prórroga comienza hasta seis meses antes de la fecha en que la entidad que otorgó el préstamo recibe su solicitud, se puede otorgar por hasta seis meses después de dicha fecha.

### Ejemplo

*Juana perdió su empleo de tiempo completo el 1° de enero, 2011 y presenta una solicitud de prórroga por desempleo que es recibida por la entidad del préstamo el 1° de agosto, 2011. Juana marca el casillero (2) (A). La prórroga de Juana no podrá comenzar antes del 1° de febrero, 2011, o sea, seis meses antes de la fecha en que se recibió la solicitud de prórroga, aunque el empleo de tiempo completo lo había perdido antes de eso. (Ella podría recibir una indulgencia, ver a continuación.) Juana también podrá solicitar que la prórroga comience después del 1° de febrero, 2011. La prórroga podrá durar hasta seis meses a partir de la fecha que la entidad del préstamo recibió su solicitud de prórroga (1° de agosto, 2011 + 6 meses = 1° de febrero, 2012).*

Cada prórroga por desempleo puede durar hasta seis meses. Será necesario que vuelva a presentar la solicitud para extender su prórroga. Consulte con la entidad del préstamo para confirmar el período de tiempo de la prórroga.

Si usted obtiene una prórroga marcando el casillero (A) en base a que está buscando empleo de tiempo completo y desea extender su período de prórroga otros seis meses, debe certificar que ha hecho por lo menos seis intentos activos para obtener empleo de tiempo completo en los últimos seis meses. Para eso tiene que marcar el casillero (A) en el artículo (2) del formulario de solicitud.

Usted puede recibir prórrogas por desempleo por un total de tiempo que no exceda tres años. Debe notificar a la entidad del préstamo si ya no califica para la prórroga. Esto puede ocurrir, por ejemplo, si encuentra un empleo de tiempo completo.

## Devengo de intereses e indulgencia

El gobierno pagará los intereses devengados durante el período de prórroga únicamente en los préstamos subvencionados. Los préstamos no subvencionados devengarán intereses. Todos los intereses devengados serán sumados al saldo del capital adeudado una vez que haya terminado el período de prórroga. Para evitar este problema puede efectuar el pago de los intereses durante el período de prórroga.

Los intereses devengados pueden aumentar rápidamente. A continuación presentamos un ejemplo del Departamento de Educación. Este ejemplo usa una tasa de interés de 7.9% para los préstamos Direct PLUS

**Capitalization of Interest Example**

|   | If you pay the interest as it is charged..... | If you do not pay the interest as it is charged..... |
|---|---|--|
| <b>Loan Amount</b>  | \$15,000                                      | \$15,000   |
| <b>Capitalized Interest for 12 months (at the maximum rate of 7.9%)</b> | \$0   | \$1,185  |
| <b>Principal to be Repaid</b>   | \$15,000                                      | \$16,185   |
| <b>Monthly Payment (Standard Repayment Plan)</b>                        | \$181   | \$196  |
| <b>Number of Payments</b>   | 120   | 120  |
| <b>Total Amount Repaid</b>  | \$21,744                                      | \$23,462   |

Fuente: U.S. Department of Education, National Student Loan Data System.

Si el período de prórroga no cubre todos los pagos atrasados, la entidad del préstamo puede otorgar una indulgencia por todos los pagos que vencieron antes de comenzar la prórroga. Todos los préstamos devengarán intereses, incluso los subvencionados, durante el período de indulgencia. También puede solicitar una indulgencia por hasta sesenta días para poder reunir los documentos necesarios para completar la solicitud de prórroga. Los intereses devengados durante este período de sesenta días no serán sumados al saldo del préstamo.

# **SOLICITUD MODELO**



# UNEMPLOYMENT DEFERMENT REQUEST

## William D. Ford Federal Direct Loan Program

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

**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.

UNEM

### SECTION 1: BORROWER IDENTIFICATION

|                |            |                |   |
|----------------|------------|----------------|---|
| Last Name      | First Name | Middle Initial | Social Security Number                            |
| Street Address |            |                | Area Code/Telephone Number (Home)<br>(____)_____  |
| City           | State      | Zip Code       | Area Code/Telephone Number (Other)<br>(____)_____ |
|                |            |                | Email Address (optional)<br>_____                 |

### 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 meet the qualifications stated in Section 6 for an Unemployment Deferment and request that the U.S. Department of Education (ED) defer repayment of my loan(s) while I am unemployed. I must reapply every 6 months. My maximum eligibility for an unemployment deferment is 36 months.

To document your eligibility for this deferment, complete the appropriate items below. **NOTE: If you are not qualifying for this deferment by providing documentation of your eligibility for unemployment benefits, you may submit your deferment request electronically at the Direct Loan Servicing Center web site: [www.dl.ed.gov](http://www.dl.ed.gov)**

(1) ALL borrowers must complete this item:

I became unemployed or began working less than 30 hours per week on \_\_\_\_-\_\_\_\_-\_\_\_\_. Except as explained in Section 3, my deferment will begin on this date, unless I request my deferment to begin on the following later date: \_\_\_\_-\_\_\_\_-\_\_\_\_.

(2) Check ONE of the boxes below:

(A)  I am diligently seeking but unable to find full-time employment in the United States in any field or at any salary or responsibility level. I am registered with a public or private employment agency if there is one within 50 miles of my current address. Further, if I am requesting an extension of an existing unemployment deferment, I have made at least six diligent attempts to find full-time employment in the most recent six months.

**NOTE:** School placement offices and "temporary" agencies do not qualify as public or private employment agencies.

OR

(B)  I am eligible for unemployment benefits, and I have attached documentation of my eligibility for these benefits. The documentation includes my name, address, and social security number, and shows that I am eligible to receive unemployment benefits during the period for which I am requesting deferment.

### 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 I became unemployed or began working less than 30 hours per week, as shown in Section 2, Item (1), unless I request my deferment to begin on a later date. However, if this is my first unemployment deferment request for my current period of unemployment and I am not providing documentation of my eligibility for unemployment benefits, my deferment will begin no more than 6 months before the date the Direct Loan Servicing Center receives this request, even if I became unemployed or began working less than 30 hours per week more than 6 months ago.
- (3) My deferment will end on the earlier of (A) the date I obtain full-time employment, or (B) the deferment end date provided to me by the Direct Loan Servicing Center. An unemployment deferment may last for no more than 6 months after the date the Direct Loan Servicing Center receives my deferment request. I must reapply every 6 months.
- (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 my deferment. If the period for which I am eligible for a deferment has ended, ED may grant me a forbearance for all payments that are due at the time my deferment request is processed.
- (5) ED may grant me a forbearance on my loans 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 I obtain full-time employment. (4) I have read, understand, and meet the eligibility requirements of the deferment for which I have applied.

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". If you are qualifying for this deferment by documenting your eligibility for unemployment benefits, attach the documentation to this form. **REMEMBER TO SIGN AND DATE THE FORM.**

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](http://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 Consolidation Loans. Interest is charged during a deferment on all other Direct Loans.
- 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 means working at least 30 hours per week in a position expected to last at least 3 months.
- The **United States**, for the purpose of this deferment, includes any state of the Union, the District of Columbia, the Commonwealth of Puerto Rico, American Samoa, Guam, the Virgin Islands, the Commonwealth of the Northern Mariana Islands, the Freely Associated States (the Republic of the Marshall Islands, the Federated States of Micronesia, and the Republic of Palau), and U.S. military bases and embassy compounds in foreign countries.
- 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 loans while you are unemployed. **You may receive this deferment for a maximum of 36 months.**
- To qualify:
  - (1) You must be diligently seeking but unable to find full-time employment in the United States in any field or at any salary or responsibility level. You must be registered with a public or private employment agency if there is one within 50 miles of your current address. School placement offices and "temporary" agencies do not qualify as public or private employment agencies. Further, if you are requesting an extension of an existing unemployment deferment, you have made at least six diligent attempts to find full-time employment in the most recent six months. (Complete Item A in Section 2.)
  - OR
  - (2) You must be eligible for unemployment benefits, and you must attach documentation of your eligibility for these benefits. The documentation must include your name, address, and social security number, and must show that you are eligible to receive unemployment benefits during the period for which you are requesting deferment. (Complete Item B in Section 2.)

#### 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).