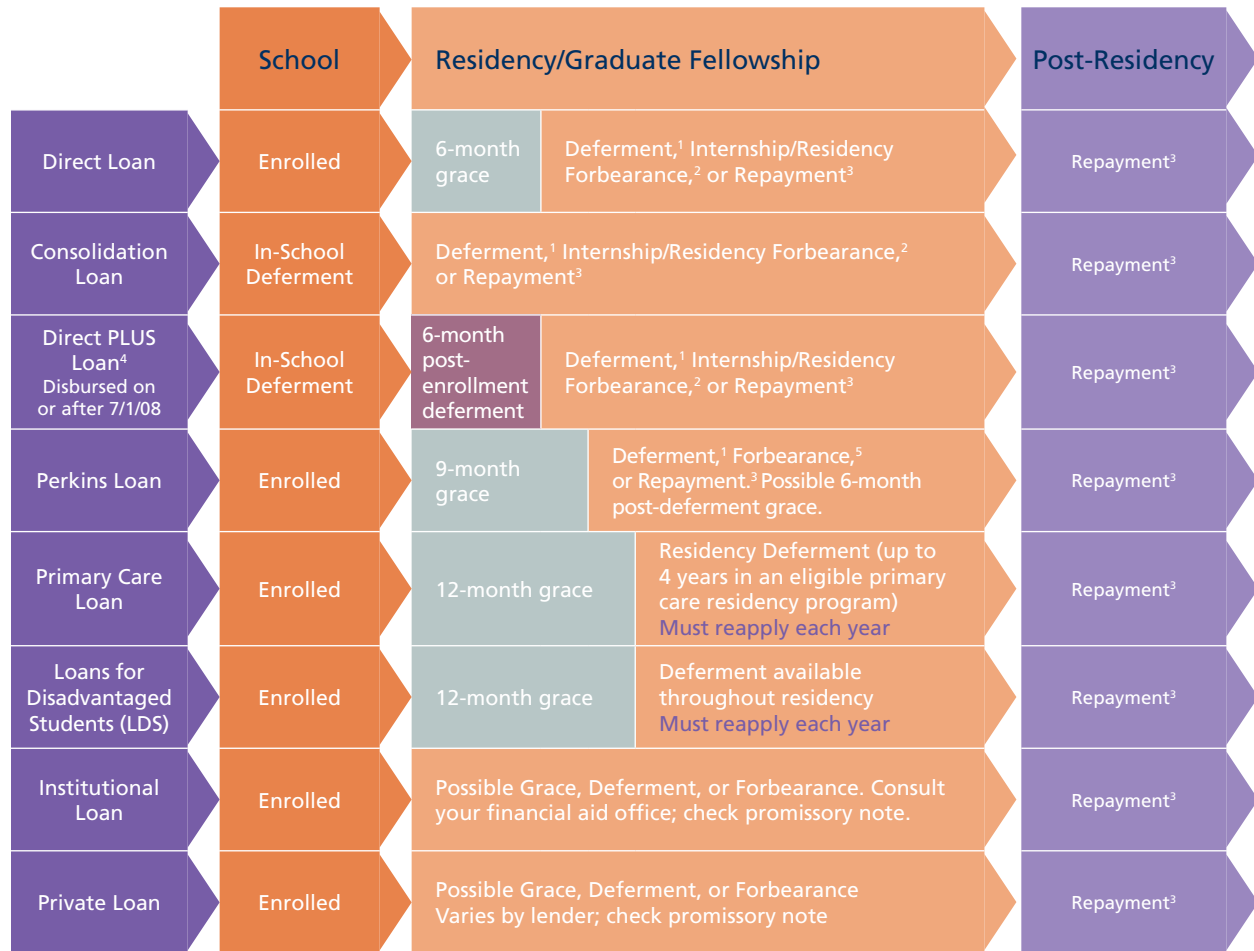


## Loan Repayment Timeline



1. The FSA website provides a chart of possible deferments and forbearances at [StudentAid.gov/manage-loans/lower-payments/get-temporary-relief](https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief).
2. Internship/Residency Forbearance: Available on Direct Subsidized and Unsubsidized Loans, Direct PLUS Loans, and Consolidation Loans. This forbearance allows you to postpone or reduce the amount of your monthly payment for a limited and specific period of time if you have been accepted into an internship/residency program.
3. Repayment: Consult with your servicer about repayment plans and postponement options that may be available.
4. Direct PLUS Loans disbursed before 7/1/08 are not eligible for post-enrollment deferment. Direct PLUS Loans disbursed on or after 7/1/08 receive an automatic six-month post-enrollment deferment. Contact the servicer for payment or postponement options.
5. Perkins Loans only: Upon receipt of written request and documentation, an institution must grant a temporary postponement of payments for up to one year at a time, not to exceed a total of three years.

This timeline is intended to provide general information and is subject to change based on federal regulations. Always consult your servicer for detailed information about grace, deferment, forbearance, and repayment options.