

Request for Economic Hardship

Name: _____	Student ID#: _____	
Address: _____		
City, State, Zip Code: _____		
Home Phone: _____	Cell Phone: _____	Work Phone: _____
Email Address: _____	Family Size(#): _____	

I meet the qualifications for the Economic Hardship Deferment checked below and request deferment of my loan(s) beginning _____. (Maximum time limit is 36 months. Borrowers must reapply every 12 months.)

- (1) ___ I have been granted Economic Hardship Deferment under either the Federal Direct Loan Program or the Federal Family Loan Program for the same time period for which I request this deferment. **I must provide documentation of the deferment; OR**
- (2) ___ I am receiving payment under Federal or State Public Assistance, such as: Temporary Assistance to Needy Families, Supplemental Security Income, Food Stamps, or state general public assistance. **I must provide documentation of these payments; OR**
- (3) ___ I am working full time and my **TMGI** does not exceed the federal minimum wage or 150 percent of the poverty line for my family size. **I must provide evidence of my most recent total monthly gross income from all sources; OR**
- (4) ___ My **TMGI** is less than or equal to 200% of the poverty line for my family size and my **TMGI** minus my monthly payments on federal post secondary education loans is less than or equal to 150% of the poverty line for my family size. **I must provide evidence of my most recent TMGI from all sources. I must also provide evidence of the most recent monthly amount due on each of my federal post secondary educational loans; OR**
- (5) ___ I am serving as a volunteer in the Peace Corps. **Documentation from the Peace Corps verifying the period of service is required.**

I understand that this form will not be processed if the required documentation is not provided.

I certify that the above information and supporting documentation is true and correct.

Borrower Signature _____ Date _____

Definitions:

- Total Monthly Gross Income (TMGI) is income from all sources *before* taxes and other deductions.
- **Full time Employment** is defined as working at least 30 hours per week in a position expected to last at least three consecutive months.

Federal Minimum Wage effective July 24, 2009:

\$7.25 per hour

2009 Monthly HHS Poverty Guidelines:

Persons in Family	48 Contiguous State & D.C.	Alaska	Hawaii
1	\$ 902.50	\$ 1,127.50	\$ 1,038.33
2	1,214.17	1,517.50	1,396.67
3	1,525.83	1,905.50	1,755.00
4	1,837.50	2,297.50	2,113.33
5	2,149.17	2,687.50	2,471.67
For each additional person, add	311.67	390.00	358.33

Federal Post Secondary Education Loans:

Subsidized Loans	Unsubsidized Loans
Federal Stafford Loans	Federal Stafford Loans (made on or after 10/01/1992)
Guarantee Student Loans (GSL)	Federal Supplemental Loans for Students (SLS)
Federal Insured Student Loans (FISL)	Federal Consolidation Loans
Federal Direct Stafford/Ford Loans	Federal Direct Unsubsidized Consolidation Loans
Federal Direct Subsidized Consolidation Loans	Federal Direct Unsubsidized Stafford/Ford Loans
Federal Perkins Loans	Auxiliary Loans to Assist Students (ALAS)
National Direct Student Loans (NDSL)	Health Professions Student Loans (HPSL)
National Defense Student Loans (NDSL)	Health Education Assistant Loans (HEAL)
	Federal PLUS Loans
	Parent Loans for Undergraduate Students (PLUS)
	Federal Direct PLUS Loans
	Federal Direct PLUS Consolidation Loans

Once complete return original form to:

University of the Pacific
 Attention Student Loan Department
 3601 Pacific Avenue
 Stockton, CA 95211

If you have any questions please contact us at:

209-946-2446, or
studentloans@pacific.edu