



Student Loan Armed Forces & Military Benefits & Options

Option	Armed Forces (Air Force, Army, Marine Corps and Coast Guard) and Commissioned NOAA & Public Health Service Officers	National Guard and Reservists	Documentation Needed
Servicemembers Civil Relief Act (SCRA)	Interest on federal and private student loans obtained prior to your military service is limited to 6% during periods of active duty.	Interest on federal and private student loans obtained prior to your military service is limited to 6% during periods of active duty.	<ul style="list-style-type: none"> • NMSL will check the Military database and apply this benefit automatically to your eligible loan(s) if you are listed as being active duty status. • You may also submit a copy of your orders or complete the Servicemembers Civil Relief Act (SCRA): Interest Rate Limitation Request form.
Option	Armed Forces (Air Force, Army, Marine Corps and Coast Guard)	National Guard and Reservists	Documentation Needed
Military Service Deferment	May suspend payments if on active duty in connection with war, military operation or national emergency.	May suspend payments if on active duty in connection with war, military operation or national emergency. Full-time National Guard must be called to active duty service for more than 30 consecutive days.	Complete Military Service and Post- Active Duty Student Deferment Request form. This deferment form must be certified by an authorized official or submit a copy of orders.
Post-Active Duty Student Deferment	If enrolled at least half-time when ordered to active duty, or if enrolled at least half-time no more than 6 months prior to the date of the order, you may postpone repayment while you prepare to return to school following your active duty.	If enrolled at least half-time when ordered to active duty, or if enrolled at least half-time no more than 6 months prior to the date of the order, you may postpone repayment while you prepare to return to school following your active duty.	Complete Military Service and Post- Active Duty Student Deferment Request form. This deferment form must be certified by an authorized official or submit a copy of orders.
Military Mobilization Forbearance	For a military member who is temporarily assigned to a new duty station in conjunction with a Reserve or National Guard mobilization.	For a Reservist or National Guard member who is activated under 10 U.S.C. 688, 12301(a) & (g), 12302, 12304 or 12306.	Send a copy of your Military orders.

National Guard Duty Forbearance	Not Eligible	Temporarily suspends payments during qualifying active state duty or full-time National Guard (NG) duty when the governor activates NG personnel and member is activated for a period of more than 30 consecutive days.	Complete Mandatory Forbearance Request for National Guard Duty. This form must be certified by an authorized official or submit a copy of orders.
Department of Defense (DoD) Student Loan Repayment Program Forbearance	Temporarily suspends payments. The Department of Defense determines whether all or a portion of your loans can be repaid by the DoD.	Temporarily suspends payments. The Department of Defense determines whether all or a portion of your loans can be repaid by the DoD.	Complete Mandatory Forbearance Request for Department of Defense Student Loan Repayment Program. This form must be certified by an authorized official.
HEROES Act Waivers	Provides the Department of Education specific waiver authority to assist borrowers affected by a war, military operation, or national emergency. Some signature requirements may be waived such as some signatures needed for the financial aid process or signatures needed for annual certification of the Income-Based Repayment (IBR) plan.	Provides the Department of Education specific waiver authority to assist borrowers affected by a war, military operation, or national emergency. Some signature requirements may be waived such as some signatures needed for the financial aid process or signatures needed for annual certification of the Income-Based Repayment (IBR) plan.	Send a copy of your Military orders.
Total and Permanent Disability Discharge	If you have a service-connected disability, you may qualify for discharge of your federal student loans.	If you have a service-connected disability, you may qualify for discharge of your federal student loans.	Contact Nelnet Servicer by calling 888-803-7818 or emailing at disabilityinformation@nelnet.net to complete a Total and Permanent Disability Application.

Our contact info:

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