

## **Forbearance Form Checklist 08-09**

### **Members Submitting Paper Forbearance Forms**

In order to ensure that your student loan forbearance process is as smooth as possible, please follow the steps below:

- **Call your Lender.** You will want to find out if your loans are federal or private. (NOTE: Only federal loans are guaranteed to honor National Service forbearance) Also find out if your loan is in grace period and when that grace period will end. Be sure to inform your lender that you will be requesting National Service forbearance.
- **Complete one form for each lender or servicing agency.**
- **Call your Lender AGAIN.** After submitting the forbearance form, call your lenders within a week to confirm that the request has been received. CNVS AEAP is not responsible for requests that are not received by the lender.
- **Grace Period.** If your loan is in its grace period, send this form 1-2 months before the end of your grace period. CNVS AEAP will send request right away and will not hold any forms. If you send your request in too early, your request may not be processed by the lender.

**YOU ARE RESPONSIBLE FOR ANY PAYMENTS DUE UNTIL YOUR FORBEARANCE IS APPROVED.**

