



Student Loan Deferment Process

If you have previously attended another school and received financial aid in the form of student loans, and wish to defer repayment of your student loans while attending Ross University on a full or half time basis, use this instruction sheet to assist you. Please keep this memo for your records. You may want to give a copy of this information sheet to anyone handling your affairs while you are in school.

The Deferment Process: Student's Responsibilities

1. You are responsible for obtaining "In-School Deferment Request" forms from your lenders. We can not request them for you. SallieMae, EduServe and the Student Loan Servicing Center are common financial lenders however, these are not the only lenders. When requesting deferment forms from your lenders, please request "**In-School Deferment Request**" forms.

2. **Please make sure that you:**
 - a) **Do not** complete any section of the deferment form that is to be certified by a school official, usually Section II of the form.

 - b) **Do not** fill in any dates of attendance or the anticipated graduation date on your deferment form.

 - c) **Do not** fill in the school address.

 - d) **Fill in** all other areas that are to be filled in by the borrower such as name, social security number and address.

 - e) Sign and date all areas that require the borrower's signature.

 - f) Make sure that the **names and mailing addresses** of your lenders are **on** your In-School Deferment Request forms.

 - g) Attach a note stating which semester your deferment form is to cover. If you do not, we will assume that it is to cover the current semester.

NOTE: If you fail to comply, your In-School Deferment Request form may be returned to you unprocessed.

3. The Office of the Registrar is responsible for certifying all In-School Deferment Request form. **Do not send your In-School Deferment Request form to any other department. We will not be held responsible for misdirected mail.**

4. Please send all deferment form(s) to the Office of the Registrar, addressed as such:

**Ross University School of Medicine
Office of the Registrar
499 Thornall Street
Edison, NJ 08837**

If you are currently on campus, you may submit your In-School Deferment Request to the Campus Registrar and it will be forwarded to the above address.

5. If you would like to be informed of when your deferment form was sent to your lender you may receive notification in the following three ways:
 - a) Send a self addressed stamped envelope and index card with the names and addresses of your lenders on it. **This card will be returned to your US or Canadian address only.**
 - b) By sending a written request via email for notification of when your In-School Deferment Request form was certified and mailed.

In accordance with Family Education Rights and Privacy Act and due to the high volume of deferment forms and enrollment verifications being processed, the Office of the Registrar will not provide this information by telephone to any student, relative or spouse.

6. All deferment forms are initially certified for your entire Basic Science segment. During your last semester of Basic Sciences, you should request another In-School Deferment form from your lender. Your deferment form for the clinical segment is certified only for weeks scheduled by the clinical department. Each lender is different as to the length of time your deferment is valid. **It is your responsibility to contact your lender to find out when your deferment expires.** If there is an interruption in your studies, (Leave of Absence, Emergency Leave, Withdrawal, etc...), you must request a form from your lender(s) to have your enrollment status re-certified.
7. Please create a list of all your lenders with their names, addresses, telephone and fax numbers. This list will come in handy if problems occur with your deferments.

The Deferment Process: School's Responsibilities

1. All deferment forms will be processed **after** the close of registration. If you fail to register and we do not have an official leave of absence form, your deferment will be sent to the lender indicating you are no longer a student.
2. We will certify enrollment for past semesters upon written request. If you do not attach a note stating which semester your deferment form is to cover, it will be assumed that it is for the current semester.
3. After the Office of the Registrar has certified your deferment form, the original copy will be sent to your lender(s) by mail. Copies of your processed deferment form will be sent via courier to Dominica and placed in your mailbox. These are for your records. Please pick them up. If you are a clinical student, a copy of your deferment form will be sent to you by written request only.

The Office of the Registrar hopes that this information sheet answers any questions you may have in reference to the In-School student loan deferment process. If you have any questions or concerns, feel free to contact our office.