

* If MOHELA still services your loans click [here](#).

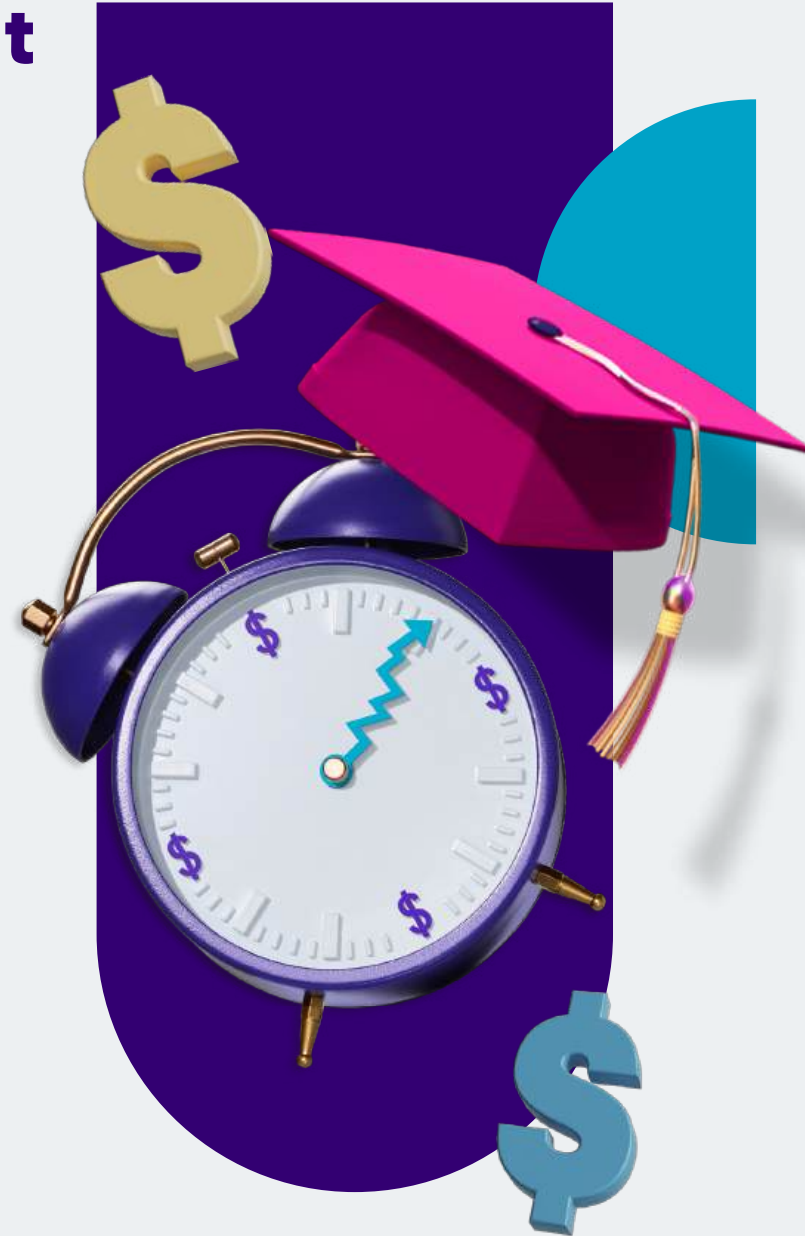
Options To Postpone Repayment

Deferments

Deferments may be available in the following circumstances. Additional eligibility criteria and requirements may apply. To determine if you qualify, please call us at (855) 456-SOFI (7634)

- **Return-To-School¹** - You are enrolled at least half time at an eligible school for the purpose of obtaining a graduate degree.
- **In School Loan Program Undergrad In School Deferment¹** - You are enrolled at least half time at an eligible school for the purpose of obtaining an undergraduate degree.
- **Disability Rehabilitation Training** - You are enrolled in an approved full-time disability rehabilitation program.
- **For loans disbursed in 2012 only - Unemployment¹** - You have lost your job through no fault of your own.
- **For loans disbursed in 2012 only - Economic Hardship¹** - You are experiencing financial hardship such as (but not limited to): medical expenses, medical leave from work, relocation for employment purposes, damage expenses to your home or automobile (not regular wear and tear), and legal fees.
- **Military** - You are serving on active duty during a war or other military operation or national emergency, or performing qualifying National Guard duty during a war or other military operation or national emergency.
- **Residency or Internship Deferment** - For students with In-School loans disbursed 5/1/2019 or after, and enrolled in an eligible internship or residency program you may request deferment for up to 54 months. Supporting documentation is required. Payment during your deferment period may be required:
 - For In-School loans disbursed May 1, 2019 and after, borrowers who elected fully deferred repayment option, monthly interest notices will be provided and are optional to pay.
 - For In-School loans disbursed May 1, 2019 and after, borrowers who elected interest only or partial interest payments will be required to make those payments during the deferment period. Reduced installment bills will be provided monthly during the deferment period. Failure to pay will result in a delinquency.
 - For In-School loans disbursed May 1, 2019 and after, borrowers who elected immediate repayment are not eligible for Medical Residency Deferment.

¹Based on the date of your loan agreement.





Forbearance

Forbearance may be available in the following circumstances. Additional eligibility criteria and requirements may apply. To determine if you qualify, please call us at (855) 456-SOFI (7634).

- **Military Mobilization** - If you are involved in a Military Mobilization which is not covered under the Military Deferment option.
- **Natural Disaster** - If your ZIP code of residence is declared as an Individual Assistance zone by FEMA due to a natural disaster.
- **Skip-a-Pay** - If you are experiencing a short-term hardship situation (e.g., unexpected one-time expense) expected to be resolved within 1 month.

Reduced Repayment Options

Reduced repayment options may be available in the following circumstances. Additional eligibility criteria and requirements may apply. To determine if you qualify, please call us at (855) 456-SOFI (7634).

- **Unemployment¹** - You have lost your job.
- **Economic Hardship¹** - You are experiencing financial hardship such as (but not limited to): medical expenses, medical leave from work, relocation for employment purposes, damage expenses to your home or automobile (not regular wear and tear), and legal fees.

¹Based on the date of your loan agreement.

Loan Modification

A Maturity Extension Loan Modification may be available if you are experiencing financial hardship. Loan modifications are a one-time permanent restructuring of the debt to lower future payments. Additional eligibility criteria and requirements may apply. To determine if you qualify, please call us at (855) 456-SOFI (7634).

Important Information - Repayment Options and Loan Modification may be approved at the discretion of SoFi. An approval or denial notification will be provided by SoFi. For approved Repayment Options or Loan Modification, unpaid accrued interest may be capitalized at the end of any Repayment Option or prior to the Loan Modification start date.

Customers who were residing in the states of Michigan, Minnesota, Missouri and Washington at the time the loan was originated will not have interest capitalized on the Anticipated Cap Date.

SoFi members utilizing the following repayment options will not have interest capitalize at the end of the deferred period:

- Military Deferment
- National Disaster Forbearance
- Return-to-School Deferment for the following products:
 - Refinance loans disbursed on or after 1/1/2013
 - In-School loans disbursed between 1/1/2013-6/30/2018
 - In-School loans disbursed after 5/1/2019 that elected Interest Only or Fixed Payment repayment options

Hardship Options (This is a new addition)

What if I'm having trouble making payments on my SoFi loan? If you're facing financial troubles, a natural disaster, or other hardships, you may qualify to lower your monthly payments on your SoFi loan.

Call us today if you're facing a hardship:

- We'll ask about your financial situation, how long you'll likely need help, and your ability to make monthly payments.
- We'll talk through any program eligibility and enrollment options available to help: (855) 456-SOFI (7634)

Important Information - Hardship options may be approved at the discretion of SoFi. An approval or denial notification will be provided by SoFi. For approved hardship programs, unpaid accrued interest may be capitalized.

Customers who were residing in the states of Michigan, Minnesota, Missouri and Washington at the time the loan was originated will not have interest capitalized.

SoFi members utilizing the following repayment options will not have interest capitalized at the end of the deferred period:

- Military Deferment
- National Disaster Forbearance
- Return-to-School Deferment for the following products:
 - Refinance loans disbursed on or after 1/1/2013
 - In-School loans disbursed between 1/1/2013-6/30/2018
 - In-School loans disbursed after 5/1/2019 that elected Interest Only or Fixed Payment repayment options

