

# Deferment Information

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In general, to qualify for loan deferment, a student must be enrolled at least half time (see the Study Load policy (<http://catalog.apu.edu/policies-procedures/graduate/general-enrollment-information/study-load/>) for enrollment definitions). Students should contact their lender with questions regarding the terms of loan deferment eligibility.

Students who depend on loan deferments while they are enrolled in school should enroll for all sessions within the term at the same time, so the deferment will become effective with timeliness and accuracy. Students are considered enrolled as of the first day of class in a session. Updated enrollment statuses for all enrolled and recently withdrawn students are submitted to the National Student Clearinghouse once per month but may take several weeks to be relayed to lenders. If a student needs verification in the interim, they can request that a deferment letter be sent to their lender.

Future enrollment periods may not be considered for deferment. Enrollment verification is applicable only for the current term.