



**American Education Services**

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PLEASE READ THE FOLLOWING INFORMATION CAREFULLY TO DETERMINE  
WHETHER YOU NEED TO TAKE ACTION

**WHY WE ARE CONTACTING YOU**

To provide you with a deferment application for your Alternative Loan(s).

**WHAT ACTIONS YOU NEED TO TAKE**

If you feel you qualify and would like to apply for a deferment, complete the application in its entirety and include the required certification as detailed on the application.

**ADDITIONAL INFORMATION YOU MAY FIND HELPFUL**

- Returned deferment applications are typically processed within 20 days of receipt. You will receive a letter indicating whether your request has been approved or denied.
- If your deferment request is approved, you will be sent interest statements. If you choose not to pay the interest charges, it will be capitalized (added to the principal balance) at the end of the deferment period. Keep in mind that this may result in a higher monthly installment amount.
- It is important to continue to make payments until your deferment request has been approved. If your loan(s) is or becomes delinquent, collection activities will continue until the deferment has been approved.
- If you are currently using our Electronic Funds Transfer Service, Direct Debit, payments will continue to extract until your deferment request is approved. Please note that if at any time you wish to suspend a monthly extraction, you need to contact us at least 3 business days prior to your due date.
- PLEASE NOTE: Your loan program may be eligible for additional deferments not listed. Please refer to your original promissory note to determine your loan program deferment eligibility.



*Short on time? View your payment history, pay online, check your balance, and more, at [aesSuccess.org/accountaccess](http://aesSuccess.org/accountaccess). Account Access is the quickest and easiest way to manage your student loan account -- so you'll have more time to focus on the other priorities in your life.*

