



Access Group Loan Servicing
 P.O. Box 7450
 Wilmington, Delaware 19803-0450
 U.S.A.

877-472-3227 (toll-free, U.S. only)
 302-477-6430 (from outside the U.S.)
 Fax 302-476-3555
 E-mail: servicing@AccessGroup.Org
www.AccessGroup.Org/Account

ECONOMIC HARDSHIP FORBEARANCE REQUEST FORM FOR ACCESS GROUP AFFILIATED STUDENT LOANS

To request an Economic Hardship Forbearance on your Affiliated Student Loans (ASL), you may either use this form or call us at one of the numbers above, Monday through Friday, 9 a.m. – 8 p.m. U.S. Eastern Time.

This form cannot be used for loans made under the Federal Family Education Loan Program (Federal Stafford, Federal PLUS, or Federal Consolidation Loans) or for other Access Group private loans. Please call us with any questions.

This forbearance is available at the discretion of the lender for borrowers who are having difficulty making their loan payments. It is granted in increments of no more than 6 months at a time, for a maximum of 12 months over the life of the loan.

- **If this is your first request for forbearance** and if you later need forbearance beyond the time period requested in Section 2 below, you must submit a new forbearance request form or call us at one of the numbers above prior to the end of this forbearance period to request an additional forbearance.
- **If you have previously been granted 6 months of forbearance**, you must submit a new forbearance request form or call us at one of the numbers above to request an additional forbearance.

If your forbearance is approved, this form constitutes an agreement between you and Access Group to allow a temporary cessation in payments, and the forbearance will be extended and/or backdated (not to exceed 6 months) to ensure any amount currently due on your loan(s) will be covered.

- If your account is delinquent, the forbearance can be used retroactively to cover the period of delinquency; however, any negative reports that were submitted previously to the consumer reporting agencies will not be removed.
- You will receive notification by mail of the approval or denial of this forbearance request. It is important that you continue making payments on your loans until you receive an approval letter from our office.
- During a period of forbearance, interest continues to accrue. You may pay it or allow it to accrue. Accrued unpaid interest is capitalized (added to the principal balance) monthly during the forbearance period, and any remaining accrued unpaid interest is capitalized at the end of the forbearance period, which increases the total cost of the loan.
- Each month spent in forbearance will correspondingly reduce the remaining months of your repayment period.
- **You will receive information prior to the expiration of the forbearance period regarding your next payment due date.**

Instructions: Read the terms, complete Section 1, fill in the number of forbearance months needed in Section 2, sign Section 3, and return the form to us by fax to 302-476-3555 or by mail to the address printed above. If you have questions, please call us at one of the numbers above between 9 a.m. and 8 p.m. ET Monday through Friday.

SECTION 1: Borrower Information

Name: _____	Account Number: _____
Address: _____	
Apt #: _____	E-mail: _____
City: _____	Home phone: (____) _____
State: _____ Zip or Postal Code _____	Work phone: (____) _____
Country: _____	Cell phone: (____) _____

SECTION 2: Period of Forbearance Requested – not to exceed 6 months
 Number of months requested: _____

SECTION 3: Borrower's Signature
 I am requesting this forbearance and certify that the above statements are correct and complete to the best of my knowledge. I understand this request and intend to repay my ASL private loan(s).

Borrower's Signature	Date
----------------------	------