



American Education Services

American Education Services  
P.O. Box 2461 • Harrisburg, PA 17105-2461  
Toll-free 1-800-233-0557 • TDD 717-720-2354  
Fax 717-720-3931 or 717-720-2774  
[www.aesSuccess.org](http://www.aesSuccess.org) • International 717-720-3500

DEAR CUSTOMER:

This letter is to advise you of the conditions under which we may grant a deferment to your XPRESS educational loan(s). Please review the qualifications below to ensure that you are eligible for the deferment in which you are applying.

School -must be enrolled full time/half time at a Department of Education approved, degree granting school.

Internship/Residency -must be enrolled in an Internship/Residency program at an institution of higher education, hospital, or health care facility.

Action Program -must be a full time paid volunteer in the Action Programs and must have agreed to serve for a period of at least one year.

Graduate Fellowship -must be engaged in a full time course of study in a Graduate Fellowship program.

Military/Public Health Service -must be on Active Duty in any branch of the military or serving full-time as an officer in the Commissioned Corps of the Public Health Service.

NOAA (National Oceanic and Atmospheric Administration) -must be on active duty in NOAA.

Peace Corp -must have agreed to serve in the Peace Corp for a period of at least one year.

If your deferment request is approved, we will send you monthly/quarterly accrued interest statements. If you do not pay the interest charges, they will be added to the principal balance at the end of the deferment period. Please keep in mind that this may result in a higher monthly installment amount.

If you have any questions, you may contact us at the address or telephone number shown above. Loan counselors are available to discuss your account, Monday through Friday, 7:30 a.m. to 9 p.m., ET. To quickly access current account information, send an email to our office, make a payment, or download forms, you may visit our website at [www.aesSuccess.org](http://www.aesSuccess.org).

Shelly K. Bowman  
Assistant Vice President  
American Education Services

Enclosure(s)

