



American Education Services

American Education Services
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Toll-free 1-800-233-0557 • TDD 717-720-2354
Fax 717-720-3931 or 717-720-2774
www.aesSuccess.org • International 717-720-3500

Dear Customer:

Enclosed is a Deferment Application for your GATE loan(s) serviced by our office. Please read through the information thoroughly, complete the form and return it to us as soon as possible. We will notify you whether your request has been approved or denied. It is important to note that you **MUST CONTINUE TO MAKE ALL SCHEDULED PAYMENTS** until a decision is made on your deferment request.

If you are applying for a School Deferment and you have a GATE loan, deferments are available only during your original enrollment period and/or while in the first five years of the repayment period that follows your original expected graduation date. If you have a UNGATE loan, School Deferments are available at any time during your enrollment and repayment period. Please remember that you must be enrolled at least half-time. AmeriCorps, Peace Corps, or Jesuit Volunteer Corps Deferments are only available during the repayment period of your loan.

While a deferment will give you relief from making payments during the approved period, interest will continue to accrue and will be added to the principal balance at deferment end at which time you may receive a new repayment obligation.

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.

Shelly K. Bowman
Assistant Vice President
American Education Services

Enclosure(s)

