



## Loan Deferment at VCFA

If you have a prior student loan and are currently enrolled at Vermont College of Fine Arts on at least a half-time basis, you are eligible for a loan deferment. VCFA verifies student enrollment through the National Student Clearinghouse (NSC) in accordance with federal regulations. The Clearinghouse then reports student enrollment status and deferment information for financial aid purposes, on behalf of VCFA, to the Department of Education and the education finance community.

The Clearinghouse services comply with the Family Educational Rights and Privacy Act (FERPA), which protects students' privacy rights in their education records.

Most enrolled students will receive automatic deferments because their most student loan lenders also participate with the Clearinghouse. However, if you are currently enrolled and receive a deferment form from your lender or loan servicer, send your form to the VCFA registrar who will forward it to the Clearinghouse for processing.

If you are a currently enrolled student and you receive a collection letter, **contact your lender or loan servicer** to verify that your deferment has been processed. If it has not, you should obtain an In-School Deferment Form, fill out the student portion, and send it to the VCFA registrar for processing.

For more information about loan deferment at VCFA, please contact:

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