



# SERVICEMEMBERS CIVIL RELIEF ACT (SCRA): INTEREST RATE LIMITATION REQUEST

OMB No. 1845-0135  
Form Approved  
Exp. Date 12/31/2021

## William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Program

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

### SECTION 1: SERVICEMEMBER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone - Primary \_\_\_\_\_

Telephone - Alternate \_\_\_\_\_

Email (Optional) \_\_\_\_\_

### SECTION 2: INFORMATION ABOUT THE SERVICEMEMBERS CIVIL RELIEF ACT

Under the Servicemembers Civil Relief Act (SCRA), the maximum interest rate that may be charged on an eligible Direct Loan or FFEL Program loan is 6% during the period of the servicemember's qualifying military service.

Generally, you do not need to request that your loan holder limit the interest rate on your Direct Loans or FFEL Program loans that are eligible for the SCRA interest rate limitation. Your loan holder will check the U.S. Department of Defense's Defense Manpower Data Center (DMDC) on a regular basis and automatically apply the SCRA interest rate limitation if the information in the DMDC shows that you qualify.

You can use this form if you have evidence of your military service that is more accurate than the information in the DMDC, or if you are performing military service not reflected in the DMDC. There are other methods of requesting that your loan holder apply the SCRA interest rate limitation to your Direct Loans and FFEL Program loans, including submitting:

- A written request and a copy of your military orders;
- An application for a military service deferment on your loan; or
- Another appropriate indicator of military service, including a certified letter from a commanding officer.

If you want to use this form to request application of the SCRA interest rate limit, **carefully read the entire form, including the instructions and definitions in Sections 5 and 6.** Complete Section 3 and then have an authorized official complete Section 4.

### SECTION 3: SERVICEMEMBER REQUEST, UNDERSTANDING, AUTHORIZATION, AND CERTIFICATION

**I request** that for any of my eligible Direct Loans and FFEL Program loans, my loan holder limit the interest rate charged on those loans to 6% during my qualifying military service.

**I understand** that my interest rate limitation will begin no earlier than August 14, 2008.

**I authorize** the entity to which I submit this request and its agents to contact me regarding my request or my loans at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

**I certify** that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief.

Servicemember's Signature \_\_\_\_\_

Date \_\_\_\_\_

Name \_\_\_\_\_

SSN \_\_\_\_\_

**SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION**

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1. Select the branch of military service that the servicemember is a member of:
- Army, Navy, Air Force, Marine Corps, or Coast Guard (including Reserves and National Guard) - Continue to Item 2.
  - Public Health Service - Continue to Item 2.
  - National Oceanic and Atmospheric Administration - Continue to Item 2.
  - None of the above - The servicemember is not eligible for the SCRA interest rate limitation.

2. Select the level of service that the servicemember is engaged in:
- Active duty under 10 USC 101(d)(1) - Continue to Item 3.
  - National Guard service under 32 USC 502(f) authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days to respond to a national emergency declared by the President - Skip to Item 4.
  - Active service in the Public Health Service or in the National Oceanic and Atmospheric Administration - Skip to Item 5.
  - Absent from duty due to sickness, wounds, leave, or other lawful cause - Skip to Item 5.
  - None of the above - The servicemember is not eligible for the SCRA interest rate limitation.

3. Is the servicemember activated from a reserve component (Reserves or National Guard)?
- Yes - Continue to Item 4.
  - No - Skip to Item 5.
4. Provide the date the servicemember was notified of his or her call to active duty and then continue to Item 5.

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5. Provide the start date of the servicemember's active duty military service or active service and then continue to Item 6.

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6. Is the end date of the servicemember's military service known?
- Yes - Continue to Item 7.
  - No - Complete the certification below.

7. Provide the end date of the servicemember's military service and then complete the certification below.

\_\_\_\_\_

**I certify**, to the best of my knowledge and belief, that the servicemember named above is performing military service as indicated in this section.

Name of Military Branch or National Guard Component \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Telephone \_\_\_\_\_

Name and Title of Authorized Official \_\_\_\_\_

**Authorized Official's Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

## SECTION 5: INSTRUCTIONS FOR COMPLETING THE FORM

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Type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2015 = 03-14-2015. If you need help completing this form, contact your loan holder. If you want the SCRA interest rate limitation to apply to loans that are held by different loan holders, you must submit a separate request to each loan holder. **Return the completed form to the address shown in Section 7.**

## SECTION 6: DEFINITIONS

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The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans.

The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal PLUS Loans, Federal Consolidation Loans, and Federal Supplemental Loans for Students (SLS).

An **authorized official** who may complete Section 4 is your commanding officer, personnel officer, or unit-readiness non-commissioned officer.

The **holder** of your Direct Loans is the U.S. Department of Education (the Department). The holder of your FFEL Program loans may be a lender, secondary market, guaranty agency, or the Department. Your loan holder may use a servicer to handle billing, payment, repayment options, and other communications on your loans. References to "your loan holder" on this form mean either your loan holder or your servicer.

**Period of qualifying military service** means the period of time when:

- A member of the U.S. Army, Navy, Air Force, Marine Corps, or Coast Guard (or respective Reserve component) is on active duty, including full-time duty in the active military service of the United States and full-time training duty, annual training duty, and attendance, while in the active military service, at a school designated as a service school by law or by the Secretary of the military department concerned, but not including full-time National Guard duty;
- A member of the National Guard is performing service on active duty or full-time National Guard duty authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC 502(f), for the purposes of responding to a national emergency declared by the President and supported by Federal funds;
- A commissioned officer of the Public Health Service or the National Oceanic and Atmospheric Administration is on active service; or
- A servicemember is absent from duty due to sickness, wounds, leave, or other lawful cause.

An **eligible servicemember** is a borrower with eligible Direct Loans or FFEL Program loans who received those loans or an endorser who signed as such on an eligible Direct Loan or a FFEL Program loan prior to the date that the period of qualifying military service began.

The **interest rate** includes interest and other charges or fees applied to the loan. During periods of qualifying active duty military service, the interest rate on the eligible loan will not exceed 6%. If the interest rate is already below 6%, the loan will retain the lower interest rate.

**Eligible Direct Loans and FFEL Program loans** are Direct Loan and FFEL Program loans made before the date the period of qualifying military service began. A Direct or Federal Consolidation Loan is eligible only if you signed the promissory note for the loan before the period of qualifying military service began

## SECTION 7: WHERE TO SEND THE COMPLETED REQUEST

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Return the completed form and any documentation to:  
(If no address is shown, return to your loan holder.)

ARC Servicing  
PO Box 24328  
Louisville, KY 40224-0328  
Fax: (502) 329-7077

If you need help completing this form, call:  
(If no telephone number is shown, call your loan holder.)

(800) 693-8220

## SECTION 8: IMPORTANT NOTICES

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**Privacy Act Notice.** The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., or §461 of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., or 20 U.S.C. 1087aa et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, or Federal Perkins Loan (Perkins Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan, FFEL, or Federal Perkins Loan Programs, to permit the servicing of your loans, and, if it becomes necessary, to locate you and to collect and report on your loans if your loans become delinquent or default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loans, to enforce the terms of the loans, to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions.

To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

**Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0135. Public reporting burden for this collection of information is estimated to average 20 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. If you have comments or concerns regarding the status of your individual submission of this form, please contact your loan holder directly (see Section 7).