

NIAGARA COUNTY COMMUNITY COLLEGE  
STUDENT DEVELOPMENT/VETERAN SERVICES

The Higher Education Act of 2009 protects service members from undue financial or academic penalties that might otherwise be imposed for early departure from college due to a call to active duty. Specifically, you are entitled to the same academic status in effect prior to your departure upon return. This includes the same rate of tuition and fees in place at the time of departure, if these costs are not covered by veteran's benefits or other service member education benefits. In the unlikely event that degree requirements have changed since your last enrollment period, you may opt to use the old requirements upon readmission. Refund policies set forth by SUNY Campus Advisory committee state, "Students called to full time duty or who enlist during a particular semester should not incur any tuition or fee liability for that semester."

To ensure you receive these allowances, you must bring a copy of your orders to the Office of Veteran Services. We will work with you and other offices on campus to help you avoid academic and financial penalties.

Students called to active service *during the course of a semester* must ser4andW19Td000034Tf0.0001Tc0.20T4and

## Student Loan Information for Students Called to Active Military Duty:

Excerpted from: [www.suny.edu/student/military.cfm](http://www.suny.edu/student/military.cfm)

Withdrawal from school: Contact your school to ask if a full refund can be provided to you for courses you are unable to complete. You will need to provide the school with a copy of your active duty orders. When you return, the school will work with you to get you re-enrolled in your program.

For students who are called to active military duty, need to withdraw from school, or return to school after military duty, the following scenarios detail how to handle your Federal Family Education Loan (FFEL). It is important to contact your school, lender, or guarantor when appropriate.

1. For those students who take out student loans, contact your lender. They will maintain your loans in an "in school" status for up to three years while you are on active duty. This means your loan will not go into repayment.
2. Loans that are in the "grace period": Contact your lender. The grace period for your student loan begins the day after you are no longer enrolled in school at least half time. You typically receive a 6 month grace period. Your grace period can be extended for up to three years during the time you are on active duty up until the time you re-enroll in classes.
3. Loans in repayment:
  - o *Forbearance:* You or a member of your family, need to contact your lender. You are eligible for an initial 15 month forbearance due to a military mobilization. During a forbearance period, no payments need to be made on your student loan. Interest that accrues on your loan during this period will be capitalized (added to the principal of the loan) unless you make arrangements with your lender to make interest only payments.
  - o *Deferment:* For those of you who took out your loans prior to July 1, 1993 or all of your loans were disbursed after July 1, 2001, you may be eligible to receive up to three years of a military deferment (cessation of payments). If you qualify for the military deferments, the government will pay the interest accrued on your subsidized loans. To apply for a deferment, contact your lender.
4. Loans in Default: You, or a member of your family, need to contact your guaranty agency. Collection activities will cease during your active duty service.