



National Student Clearinghouse Student Loan Deferment Process (for Enrollment Verification on or after Fall 2007)

Muskegon Community College participates in the National Student Clearinghouse. Once a week, MCC submits a report of students' enrollment status to the Clearinghouse which, in turn, supplies verification of enrollment to lending agencies.

GO PAPERLESS!

Most lenders and loan servicing organizations that are members of the Clearinghouse participate in a paperless deferment process. With this process, no paper forms need to be completed by either students or schools – the student simply calls his or her servicer to request a deferment. The servicer then posts a deferment to the student's account after the student's verbal order is matched against the Clearinghouse electronic data verifying in-school status. A list of participating student lenders is available at www.studentclearinghouse.org/gls/lenders_servicers.htm.

LENDER NOT LISTED YET?

If your lender needs a deferment form processed, bring it to our registrar's office. (See proper steps below.) We forward all deferment forms to the Clearinghouse once per week. They will confirm your enrollment has been sent to your lender. Muskegon Community College does not provide this information directly to lending agencies. If you registered late or had an exception processed to your term registration, this information may not be reported until our next Clearinghouse submission.

STUDENT STEP 1: Obtain loan deferment form from your lender. You should be able to get this form from your lenders website or request one over the phone from your lender.

STUDENT STEP 2: Submit your COMPLETED deferment form to the Student Services Center at Muskegon Community College. The form MUST include the following:

- Lender's Name and where the form should be sent
- Student's Name and Social Security Number
- Term the request is for (written IN PENCIL on top of form)
- Any other pertinent information listed on the form
- **Your signature**

MCC submits deferment form to the Clearinghouse once per week. Once the Clearinghouse receives the deferment requests, it can take up to 10 days for processing

If you receive a collection letter from a servicer, you should:

- Call your lending agency to see if they received a deferment form from the Clearinghouse **after** they sent you the collection letter.
- If after calling your servicer it still appears that your deferment was not processed, call the Clearinghouse at 703-742-4200. A Clearinghouse representative can verify the date they received the deferment form, when the deferment was certified, when your enrollment status was certified, and to which lenders and guarantors your deferrable status was reported.
- If an emergency exists (e.g., you are being threatened with default), the Clearinghouse can intervene on your behalf by faxing another enrollment certification to your servicer. Further, it will work with your servicer to ensure that the form is processed on a high-priority basis.

If you need assistance, email service@studentclearinghouse.org