Thank you for serving your country. There are many student loan benefits for U.S. Armed Forces members. Learn about them here!

If you have questions or need help, contact our Military Benefits Team.

We’re here to answer your questions and help you get the benefits you deserve.

Contact us by:

- **Phone**: 855-284-4879
- **Email**: Militarybenefits@aidvantage.com
- **Online**: Log in to our Help Center
- **Fax**: 866-266-0178
- **Mail**: Aidvantage
  P.O. Box 9635
  Wilkes-Barre, PA 18773-9635

Submit your documentation (proof) by email, fax, or mail. Or securely upload it through your online account.

If you email your proof: Be sure to send personal information in a secure way, such as by encrypting or password protecting it.

Download the brochure
Servicemembers Civil Relief Act (SCRA)

SCRA interest-rate cap for federal and private loans
The SCRA interest-rate cap is for borrowers and cosigners of federal and private student loans you received before active-duty service. The earliest benefit-effective date for federal loans is August 14, 2008. Active-duty periods on or after that date may qualify.

Interest on student loans you received before your active-duty military service is limited to 6% while you are on active duty. Changes to your interest rate cannot go above 6%.
And you won’t have fees or any other charges with this benefit!

Getting the SCRA benefit: Aidvantage checks the Defense Manpower Data Center and applies the benefit to your eligible loans.

If the military active-duty periods are wrong or the benefit is not applied to your loans, send us valid military documentation (proof). Find how to submit your proof in the first section above.

Request SCRA online

Military service postponement

Active duty postponement for federal and private loans
You may qualify to postpone your student loan payments if you are:

- Serving on active duty during a war or other military operation or national emergency, or
- In the National Guard on qualifying duty in connection with a war, valid contingency operation, or national emergency and for 180 days immediately after demobilization

Post-active-duty postponement for federal loans
If you were enrolled at least half time at an eligible school at the time of or within six months before being called to active duty, you may qualify to postpone your federal student loan payments. You must be serving active duty with the National Guard or other Reserve Component in connection with a war, valid contingency operation, or national emergency for a 13-month period.

Health Education Assistance Loan (HEAL) postponement
If you have a HEAL and are on full-time active duty in the U.S. Armed Forces, you can postpone HEAL payments for up to three years. The HEAL program ended in 1998.

If you meet the Military Service Deferment requirements, send us:

- A completed Military Service and Post Active-Duty Student Deferment Request form, or
- A copy of your military orders, or
- A signed letter from your commanding or personnel officer

If you or your representative make a verbal request, you may be granted the first 12 months of a Military Service Deferment. After the 12-month period, you’ll need to send more proof.
Military No-Interest Accrual (MNIA) benefit for Direct Student Loans

You may qualify for the MNIA benefit while you are serving active duty during a war, valid contingency operation, or national emergency. You must be serving in a hostile area that qualifies you for special pay under MNIA Qualifying Duty.

During MNIA Qualifying Duty, you do not have to pay interest on your Direct Loans for up to 60 months.

This benefit is only available for Direct Loans you received on or after October 1, 2008.

For Direct Consolidation Loans, this benefit applies to the part of the consolidation loan that repaid loans first disbursed on or after October 1, 2008.

Learn more about Special pay: duty subject to hostile fire or imminent danger

Apply: Send a written request and a copy of your military orders or your Leave and Earnings Statement showing you’re on MNIA Qualifying Duty.

Higher Education Relief Opportunities for Students (HEROES) Act

The HEROES Act authorizes the U.S. Department of Education to waive (take away) or modify (change) certain rules when needed to make sure affected borrowers are protected if they are:

- Serving on active duty during a war or other military operation or national emergency
- Performing qualifying National Guard duty during a war or other military operation or national emergency
- Living in or employed in an area that is declared a disaster area by any federal, state, or local official in connection with a national emergency
- Suffering economic hardship as a direct result of a war or valid contingency operation or national emergency, as determined by the Department of Education

The HEROES Act allows a waiver of certain proof requirements for federal student loans. For example, if you are in an Income-Driven Repayment (IDR) plan and your military service prevents you from updating your family size and income, you or your representative can ask to have the IDR monthly payment amount stay the same without recertifying your plan information.

The HEROES Act also allows for extensions of your federal loan status. Your loan status stays the same if you’re called to qualifying active duty during your grace period or while you have an in-school or graduate fellowship deferment.
Public Service Loan Forgiveness (PSLF)

If you are employed by a government or not-for-profit organization, including religious organizations, you may be able to get loan forgiveness under the PSLF program.

The PSLF program forgives the remaining balance on your Direct Loans after you've made 120 (10 years) of qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

Limited PSLF waiver gets you closer to loan forgiveness

On October 6, 2021, the Department of Education announced a change to PSLF program rules for a limited time as a result of the COVID-19 emergency. This limited PSLF waiver ends on October 31, 2022.

If you have Federal Family Education Loan (FFEL) Program, Perkins, or other federal student loans, you’ll need to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF, both in general and under the waiver. Before consolidating, make sure to check to see if you work for a qualifying employer.

Previously, you could consolidate into the Direct Loan Program, but you could only get PSLF credit for payments made after you consolidated. The limited PSLF waiver now lets you get credit for periods of repayment before you consolidated those loans.

Past periods of repayment since October 2007 will count toward PSLF. This differs from the prior approach under the normal PSLF rules, where consolidating your Direct Loans in PSLF would have reset your payment count to zero.

Find out if you qualify for PSLF

If your PSLF application was denied, you may be able to get loan forgiveness under Temporary Expanded Public Service Loan Forgiveness (TEPSLF).

Learn more about a second chance at loan forgiveness

Department of Defense (DOD) Student Loan Repayment Program

DOD can find in certain cases that all or part of your student loans may be repaid for you.

If you qualify for the DOD Student Loan Repayment Program, you may also qualify to postpone your payments by asking for a military-related mandatory forbearance.

Aidvantage does not run the DOD Student Loan Repayment Program. To learn more about this program and how to apply, talk to your branch of service personnel, benefits, or education coordinator.

more on next page ➤
Total and Permanent Disability (TPD) discharge

If you are totally and permanently disabled, you may qualify for a TPD discharge of your federal student loans or TEACH Grant service obligation. If you get a TPD discharge, you will no longer have to repay your loans or complete your TEACH Grant service.

If you are a veteran, you will be considered totally and permanently disabled for the purpose of this discharge if you give proof from the Veteran’s Administration that shows it found:

- You have a service-connected disability or disabilities that are 100% disabling, or
- You are totally disabled based on an individual un-employability determination

Learn more about and apply for TPD discharge