

# Military benefits

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.**

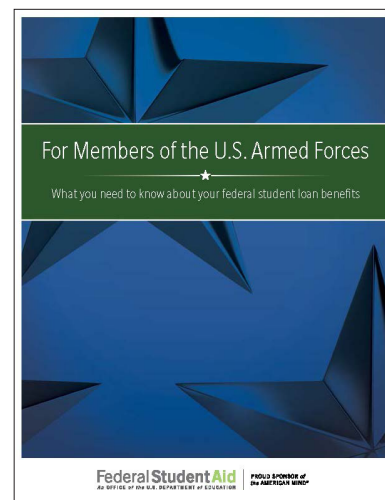
We're here to answer your questions and help you get the benefits you deserve.

Contact us by:

- **Phone:** Call 833-793-2135. TDD/TTY users call 711.
- **Email:** [MilitaryBenefits@Advs.Aidvantage.com](mailto:MilitaryBenefits@Advs.Aidvantage.com)
- **Online:** Log in to our [Help Center](#)
- **Fax:** 866-266-0178
- **Mail:** Aidvantage – Federal Student Aid Loan Servicing  
P.O. Box 300001  
Greenville, TX 75403-3001

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](#)

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For questions, call **833-793-2135**. TDD/TTY users call 711.

Call Eastern Time, Monday 8 a.m. – 11 p.m., Tuesday through Friday 8 a.m. – 8 p.m., and Saturday 10 a.m. – 2 p.m.

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# 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](#)

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# 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.

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## 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.

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## 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.

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## Public Service Loan Forgiveness (PSLF)

To qualify for PSLF, you must:

- Have Direct Loans or consolidate other federal student loans into a Direct Loan;
- Be employed by a U.S. federal, state, local, or tribal government or a not-for-profit organization (federal service includes military service);
- Work full-time for that agency or organization;
- Repay your loans under an income-driven repayment plan; **and**
- Make 120 qualifying monthly payments

You may be eligible to receive forgiveness of your remaining outstanding Direct Loan balance. Qualifying payments must be made under a qualifying repayment plan.

You may consolidate Federal Family Education Loan Program (FFELP) loans into the Direct Loan Program to gain eligibility, but past payments made toward your FFELP loans will not be considered qualifying payments toward PSLF. This means that any payments you've made toward your FFELP loans will not be counted toward PSLF. For eligible loans, consolidation actions affect previous payment counts.

For more information about PSLF, visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice).

### What happens after the end of the limited PSLF waiver on October 31, 2022

The “limited PSLF waiver” refers to the time-limited changes to the PSLF Program rules that allow borrowers to receive credit for past periods of repayment that would otherwise not qualify for PSLF. This opportunity ended on October 31, 2022. Starting November 1, 2022, we went back to the normal program requirements for both [PSLF](#) and [TEPSLF](#). If you submitted your PSLF form to MOHELA on time, be assured your PSLF form will be evaluated under the limited PSLF waiver rules.

You may be eligible to submit a PSLF form to MOHELA after October 31, 2022 and continue to qualify for the benefits of the waiver if you met certain criteria. For more information, visit [StudentAid.gov/pslfwaiver](https://studentaid.gov/pslfwaiver).

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## 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.

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## 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](#)

