



STUDENT LOAN DEFERMENT PROCESSING

Berkshire Community College participates in the National Student Clearinghouse, located in Herndon, Virginia. Several times each academic term, the College submits a report of students' enrollment status to the Clearinghouse which, in turn, supplies verification of enrollment to lending agencies.

Most lenders and loan servicing organizations participating in the Clearinghouse also participate in our 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:

http://www.studentclearinghouse.org/qls/lenders_servicers.htm

If your lender needs a deferment form processed, bring it to our Registrar's office. We forward all deferment forms to the Clearinghouse. They will confirm your enrollment has been sent to your lender. Berkshire 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.

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.