

UMC Federal Campus-Based Program Student Loans and UMC Institutional Student Loans

All deferment periods are for only one year.

You may file a new deferment no earlier than 30 days out from the expiration of your current deferment if your student loan allows another deferment and you are meeting the student loan's requirements for deferment.

Every deferment requires your filing of the request form. Failure to file the appropriate form could result in repayment.

Loan Program	Fund Number	Institution Number	Interest Rate in Percentage	Grace Period	Advanced Training or Employment or Service Deferment Provisions	Advanced Training or Employment or Service Deferment Form	Economic Hardship or Forbearance Deferment	Economic Hardship or Forbearance Deferment	Billing Frequency	Cancellation Provision for Service
Garvin D. Shands Student Loan	71000	29358	2.5%	None	3 years for residency	Institutional Student Loan Deferment Form	No	Not Applicable	3 annual payments	No
R. J. Nichols Student Loan	71001	29358	2.5%	12 months	None	Not Applicable	No	Not Applicable	1 annual payment	No
Kellogg Foundation Student Loan	71002	29358	2.5%	12 months	None	Not Applicable	No	Not Applicable	1 annual payment	No
W.R. Wallace Student Loan	71004	29358	0.0%	12 months	None	Not Applicable	No	Not Applicable	4 annual payments	No
Cyril R. Hart Student Loan	71006	29358	2.5%	12 months	None	Not Applicable	No	Not Applicable	4 annual payments	No
School of Nursing Student Loan	71007	29358	3.0%	None	None	Not Applicable	No	Not Applicable	5 annual payments	No
Salisbury Community Student Loan	71008	29358	2.5%	12 months	None	Not Applicable	No	Not Applicable	4 annual payments	No
Caldwell Student Loan	71009	29358	0.0%	12 months	None	Not Applicable	No	Not Applicable	4 years of semiannual payments	No
Robert E. Shands Student Loan	71014	29348	3.0%	12 months	Up to 3 years for Military service or Peace Corps service and unlimited for internships or residency	Institutional Student Loan Deferment Form	No	Not Applicable	Quarterly with minimum payment of \$45 not to exceed 10 years	No
Ida Lou Bagley Memorial Student Loan	71015	29358	3.0%	12 months	Unlimited for internships or residency	Institutional Student Loan Deferment Form	No	Not Applicable	3 annual payments	No
J. K. Oates Student Loan	71017	29358	3.0%	None	None	Not Applicable	No	Not Applicable	5 annual payments	No

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George W. Googe Student Loan	71021	29358	3.0%	None	Unlimited for internships or residency	Institutional Student Loan Deferment Form	No	Not Applicable	3 annual payments	No
School of Medicine Tuition	71022	29359	3.0%	None	Up to 3 years of advanced training	Institutional Student Loan Deferment Form	No	Not Applicable	Quarterly with minimum payment of \$45 not to exceed 5 years	No
School of Dentistry Tuition Student Loan	71023	29358	3.0%	None	Up to 3 years of advanced training	Institutional Student Loan Deferment Form	No	Not Applicable	Quarterly with minimum payment of \$45 not to exceed 5 years	No
Ulva H. Bernard Student Loan	71024	29358	9.0%	6 months	5 years for Internships or residency	Institutional Student Loan Deferment Form	No	Not Applicable	Quarterly with minimum payment of \$50 not to exceed 5 years	No
Dental School Memorial Student Loan	71025	29358	6.0%	None	None	Not Applicable	No	Not Applicable	8 Quarterly	No
John K. Berdon Student Loan	71026	29358	6.0%	None	None	Not Applicable	No	Not Applicable	3 annual payments	No
Health Care Professions Student Loan-Nursing	71029	29358	10.0%	None	Only if completing UMC service requirement	Contact Office of Student Loans	No	Not Applicable	Monthly payments	Yes - added to taxable wages - only UMC employment
Luper (Dental) Student Loan	71030	29358	6.0%		Up to 3 years of advanced training	Institutional Student Loan Deferment Form	No	Not Applicable	Semi-Annual	No

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AMA-ERF Student Loan	71031	29349	5.0%	12 months	Unlimited for Internships or Residency	Institutional Deferment Form	No	Not Applicable	Monthly with minimum payment of \$15 not to exceed 10 years	No
Health Care Professions Student Loan-Respiratory	71033	29358	10.0%	None	Only if completing UMC service requirement	Contact Office of Student Loans	No	Not Applicable	Monthly payments	Yes - added to taxable wages - only UMC employment
George C. and Laura B. McKinstry Student Loan	71034	29358	5.0%	12 months	Up to two years for Internships or Residency	Institutional Student Loan Deferment Form	Yes	Economic Hardship or Forbearance Form	Monthly with minimum payment of \$30 not to exceed 10 years	No
Health Care Professions Student Loan-Radiology	71035	29358	10.0%	None	Only if completing UMC service requirement	Contact Office of Student Loans	No	Not Applicable	Monthly payments not to exceed 5 years	Yes - added to taxable wages - only UMC employment
J.R. Scribner, Jr.-Nursing Student Loan	71036	29358	1.0%	6 months	Only if completing service requirement	Scribner Student Loan Deferment Form	No	Not Applicable	Monthly payments not to exceed 5 years	Yes - only Mississippi residency and employment
J.R. Scribner, Jr. - School of Applied Health Professionals	71037	29358	1.0%	6 months	Only if completing service requirement	Scribner Student Loan Deferment Form	No	Not Applicable	Monthly payments not to exceed 5 years	Yes - only Mississippi residency and employment

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Federal Health Professions Student Loan -Medical	71112	29353	5.0%	12 months	Up to 3 years for Military service or Peace Corps service and unlimited for internships or residency	Health Professions Student Loan Deferment Form	Yes	Economic Hardship or Forbearance Form	Monthly payments not to exceed 5 years	No
Federal Health Professions Student Loan for Disadvantaged Students - Medical	71113	29355	5.0%	12 months	Up to 3 years for Military service or Peace Corps service and unlimited for internships or residency	Health Professions Student Loan for Disadvantaged Students Deferment Form	Yes	Economic Hardship or Forbearance Form	Monthly with minimum payment of \$40 not to exceed 10 years	No
Federal Nursing Student Loan	71214	29352	5.0%	9 months	Yes	Federal Nursing Student Loan Deferment Form	Yes	Economic Hardship or Forbearance Form	Monthly with minimum payment of \$40 not to exceed 10 years	No
Federal Perkins Student Loan	71304	29350	5.0%	9 months	Applies to borrowers completing cancellation service requirement or dentists completing internships - does not apply to medical students	Federal Perkins Student Loan Deferment Form	Yes	Economic Hardship or Forbearance Form	Quarterly with minimum payment of \$45 not to exceed 10 years	Yes for most health care professionals - excludes doctors and dentists
Federal Health Professions Student Loan- Dental	71400	29354	5.0%	12 months	Up to 3 years for Military service or Peace Corps service and unlimited for internships or residency	Institutional Student Loan Deferment Form	Yes	Economic Hardship or Forbearance Form	Monthly with minimum payment of \$40 not to exceed 10 years	No

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Federal Health Professions Student Loan For Disadvantage Students-Dental	71401	29356	5.0%	12 months	Up to 3 years for Military service or Peace Corps service and unlimited for internships or residency	Institutional Student Loan Deferment Form	Yes	Economic Hardship or Forbearance Form	Monthly with minimum payment of \$40 not to exceed 10 years	No

Service Scholarship Name	Fund Number	Institution Number	Interest Rate in Percentage	Grace Period	Advanced Training or Employment or Service Deferment Provisions	Advanced Training or Employment or Service Deferment Form	Economic Hardship or Forbearance Deferment	Economic Hardship or Forbearance Deferment	Billing Frequency	Cancellation Provision for Service
Hearin Hess/Robert Hearin/Barksdale and all other institutional service scholarships	various	29358	6.0%	None	Automatic if completing service requirement	Institutional Service Scholarship Deferment Form	No	Not Applicable	Monthly payments not to exceed 5 years	Yes - only Mississippi employment

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The Office of Student Loans strives to maintain the latest information and the most accurate information on this list. However, information may change without notice.