

MCG Drug Abuse Policy Statement

The following statement of policy is designated to emphasize, in fairness to all members of the university community, the possible repercussions of the illicit use of drugs or alcohol. In addition to the policies of MCG and the Board of Regents concerning abuse of drugs and alcohol, numerous and serious sanctions are imposed under state and federal laws regarding the unlawful possession, distribution or use of illicit drugs and alcohol.

The use of illegal drugs such as marijuana, cocaine and LSD carries serious penalties. Under Georgia law, mere possession of an illegal drug may constitute a felony and could result in serious monetary fines, as well as imprisonment for 20 years or more. Similarly, the unauthorized use of legal, prescription drugs may constitute a felony and also carries serious penalties.

Georgia law may impose serious sanctions for drug-related crimes, including loss of or ineligibility for a professional license, or employment with any state agency. In addition, MCG will suspend or expel any student convicted of a drug-related felony, effective the date of the conviction.

While not an illegal drug per se, alcohol may also be abused and may result in criminal penalties. Persons convicted of operating a motor vehicle while under the influence of alcohol may lose their drivers' license, receive substantial fines or go to prison.

It is the policy of the Medical College of Georgia that students committing criminal acts on or off campus will be treated as citizens of the community. Clearly, MCG cannot protect members of its community--including faculty, staff and students--who commit criminal offenses. This applies to drug-related crimes as well.

It should not be inferred from the statements above that MCG is indifferent about what happens to members of its community; rather we have a deep concern for those who violate the law, which is why we have included this statement.

The following represents criminal and civil sanctions for drug offenders:

State of Georgia:

"Controlled Substances" This broad category of illegal substance is defined in Drug schedules I-V, Official Code of Georgia Annotated (O.C.G.A.), Sections 16-13-25 to 16-13-29.1, including a long list of chemical compounds, opiates, hallucinogens, derivatives, isomers and other materials. The State Board of Pharmacy may add new materials to the list as required.

"Dangerous Drugs" This is an even broader category of illegal substance and is defined in O.C.G.A. 16-13-71, describing hundreds of chemicals and other compounds. The Georgia General Assembly may add drugs to the list as required.

Criminal Punishment

a. **"First offender"** treatment for mere possession of minor amounts of a controlled substance or dangerous drug. A person never before convicted of possession of a small amount of the above material may, at the judge's sole discretion, be afforded first-offender treatment, resulting in no entry of a plea of guilty and no record of any conviction, if the defendant successfully completes a court-monitored comprehensive rehabilitative program (O.C.G.A. 16-13-2(a)).

MCG Drug Abuse Policy Statement (Continued):

b. Possession of one ounce or less of marijuana. Imprisonment for 12 months or less and/or a fine not to exceed \$1,000, or "public works" (community services) not to exceed 12 months (O.C.G.A. 16-13-2(b)).

c. Possession, manufacture or distribution of controlled substances. This is punishable by confinement of up to life in prison and fines of up to \$1 million, depending on the schedule sequence of the controlled substance involved, as well as the amount (See O.C.G.A. Section 16-13-30 and Section 16-13-31). The manufacture, distribution or possession with intent to distribute any controlled substance or marijuana within 1,000 feet of an elementary or secondary school, park, playground, recreation center, housing project or drug-free commercial zone can result in up to 40 years in prison with a fine of up to \$40,000 (See O.C.G.A. Section 16-13-32.4). A detailed chart outlining the state penalties for crimes involving various controlled substances is available in the Student Affairs office.

Federal Criminal and Civil Sanctions:

Title 21, United States Code, Sections 841-860, describe prohibited acts, criminal penalties and civil and criminal forfeiture provisions established by Congress, covering 28 pages of text.

Title 21, U.S.C. 812, contains five schedules of "controlled substances." Schedule I describes certain opiates; Schedule II contains opium, cocaine and other addictive substances; Schedule III lists amphetamine, phencyclidine (PCP) and other like matter; Schedule IV involves barbiturates; Section V concerns codeine and atropine sulfate, among other preparations. The U. S. Attorney General is authorized to add items to the schedules.

Manufacturing or distributing various controlled substances, depending on their schedule sequence and the amount of substance involved, is punishable by confinement ranging from five to 40 years and fines from \$2 million to \$10 million (Section 841 of Title 21). The numerous permutations on these criminal punishment provisions cover 28 pages in the criminal code.

The penalties for "simple possession" of illegal drugs ranges from one to 20 years, depending on the substance schedule, amount possessed and number of convictions (Title 21, 844).

Section 860a, Distribution or manufacturing in or near schools and colleges. The distribution, manufacture or possession with intent to distribute a controlled substance is punishable by twice the sanction provided in 841(b) (10 to 80 years, depending on schedule and amount), where such offense was performed on or within 1,000 feet of a college or university.

MCG Financial Aid Return of Title IV Funds

Policies and Procedures:

The following governs the return of Title IV funds disbursed for students at the Medical College of Georgia. This policy applies to students receiving Title IV funds who completely withdraw officially or unofficially, stop attending, are expelled, take an unqualified leave of absence, or fail to return from an official leave of absence. The new Return of Title IV Funds regulations, effective for the fall 2000 term, assume that a student earns his/her aid based on the period of time he/she remains enrolled, attending class. Students who withdraw from all classes prior to completing more than 60% of an enrollment term will have their eligibility for aid recalculated based on the percent of the term completed. Students who withdraw after completing 60% of the term will be considered to have "earned" 100% of the aid and their eligibility will not be recalculated. For example, a student who withdraws completing only 30% of the term will have "earned" only 30% of any Title IV aid received. The remaining 70% must be returned by the school and/or the student. Title IV funds used for non-institutional costs are not considered in the calculation of earned funds. Students who withdraw and had non-institutional charges paid with their Title IV Aid must pay the non-institutional incurred costs separately.

1. The term "Title IV Funds" refers to the Federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and includes the following programs at the Medical College of Georgia:

- Unsubsidized FFEL Loans
- Subsidized FFEL Loans
- Perkins Loans
- Federal PLUS Loans
- Federal PELL Grants
- Federal SEOG

Funds earned under the Federal Work-Study program are exempt and are not included in Return of Title IV Funds calculations.

2. A student's withdrawal date is:

- a. The date the student began the institution's withdrawal process or officially notified the institution of intent to withdraw; (this is done by obtaining the withdrawal forms from the Office of the Registrar); or
- b. The midpoint of the period for a student who leaves without notifying the institution; or
- c. The student's last date of attendance at a documented academically-related activity; or
- d. If special circumstances exist that prevent a student from beginning the withdrawal process, the Director of Student Financial Aid and Registrar will consider these matters on a case by case basis.

3. Return of Title IV Funds Calculations

- a. Title IV aid and all other aid is earned in a prorated manner up to the 60% point in the semester. Title IV aid and all other aid is viewed as 100% earned after the 60% point in time. The percent earned is calculated by dividing the Number of days completed by the student divided by the total number of days in the term. The total number of calendar days in a term of enrollment shall exclude any scheduled breaks of five days or more.

Financial Aid Return of Title IV Funds Continued

- b. In accordance with federal regulations, when financial aid is involved, the Return of Title IV Funds are returned by the Medical College of Georgia to respective agencies in the following order:

1. Unsubsidized FFEL Loans
2. Subsidized FFEL Loan
3. Perkins Loans
4. Federal PLUS Loans
5. Federal PELL Grants
6. Federal SEOG
7. Other Title IV assistance

Refunds on all institutional charges will be calculated using the Federal Return of Title IV policies. Non-institutional charges are not refunded. Non-institutional charges include but are not limited to parking fees and fines, insurance fees, equipment rentals from businesses other than MCG, and library fines. Students will owe the institutional non-institutional charges paid for with Title IV funds.

4. When the total amount of unearned aid is greater than the amount returned by the Medical College of Georgia from the student's account, the student is responsible for returning unearned aid to the appropriate program(s) as follows:

1. Unsubsidized FFEL Loans
2. Subsidized FFEL Loans*
3. Perkins Loans*
4. Federal PLUS Loans*
5. Federal PELL Grant**
6. Federal SEOG**
7. Other Title IV Assistance

* Loan amounts are returned with the terms of the promissory note.

** Amounts to be returned by the student to federal grant programs will receive a 50% discount.

5. Institutional and student responsibilities in regard to the Return of Title IV funds.

- a. The Medical College of Georgia will:

1. provide each student with the information given in this policy;
2. identify students who are affected by this policy;
3. complete the Return of Title IV Funds calculation for those students;
4. return any Title IV funds that are due the Title IV program.

- b. The Student will:

1. become familiar with the Return of Title IV policy and how complete withdrawal affects eligibility for Title IV aid;
2. return to the Title IV programs any funds that were disbursed directly to the student and for which the student was determined ineligible to receive via the Return of Title IV Funds calculation.

The procedures and policies listed above supersede those published previously and are subject to change at any time.

Any notification of a withdrawal or cancellation and request for a refund should be in writing and addressed to the appropriate institutional officials as stated in the college catalog. For questions regarding withdrawal contact the Office of the Registrar.

A copy of the Return of Title IV Funds policy is available at the Office of Student Financial Aid.

MEDICAL COLLEGE OF GEORGIA
SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID ELIGIBILITY
FOR UNDERGRADUATE STUDENTS

This policy has been developed to ensure that the Student Financial Aid Program meets or exceeds requirements set forth by federal regulations governing academic standards of progress for financial aid eligibility.

This policy applies to students receiving financial aid administered through the Office of Student Financial Aid. The policy is not intended to affect other types of federal entitlement programs, e.g., educational benefits administered by the Veteran's Administration or Social Security benefits. It is also not intended to affect any MCG school or departmental academic progress policy in effect and is only concerned with eligibility standards for financial aid.

TIME FRAME

A student will be permitted a time limit of two semesters of enrollment beyond the standard required length of study as a full-time student to complete degree requirements. A student in a three (3) semester certificate program will have a time limit of four (4) semesters. A student registering for less than full-time enrollment will be allowed additional time of eligibility based upon a proportion of the actual credit hours for which he/she registered as compared to a normal full-time enrollment schedule. A student failing to meet this time frame will be suspended from financial aid eligibility.

For the programs accepting transfer students, the total years for completion of degree includes time spent as a degree-seeking student while enrolled at other institutions to the extent that hours credit are transferred and applied toward the degree objective at MCG. Summers are included in the academic year if the program normally expects or requires attendance all three semesters; otherwise, the academic year is two semesters.

	<u>Standard</u>	
Bachelor of Science		4 years
Bachelor of Science in Nursing		4 years

QUANTITATIVE MEASURE

A student must complete with passing grades at least 75 percent of the credit hours for which the student registered and paid fees each academic year (Fall through Summer). Any student failing to meet this 75 percent standard due to unsatisfactory or failing grades, withdrawals or incompletes will be placed on financial aid probation. A student on probation must achieve this 75 percent standard for all courses in which enrolled for the period beginning the next Fall semester and ending the following Summer semester, or be suspended from financial aid eligibility.

As soon as incomplete grades are changed to earned grades, the student's probationary or suspended status may be lifted if the completion of course standards are then met.

MEDICAL COLLEGE OF GEORGIA

Satisfactory Academic Progress Policy for Undergraduate Students (Continued)

QUALITATIVE MEASURE

To maintain satisfactory academic progress for financial aid eligibility an undergraduate student must maintain a cumulative GPA of 2.0.

Any student failing to meet the above grade requirement will be placed on financial aid probation.

A student on probation for failure to meet grade requirements must attain a GPA of at least 2.0 in the first semester immediately following his/her placement on probation. In addition, by the end of the second semester the student must attain the standing for satisfactory academic progress; failure to do so will result in suspension of financial aid eligibility.

REINSTATEMENT

A student shall be reinstated for financial eligibility when he or she has successfully completed sufficient hours and has a sufficient GPA to meet the minimum requirements for eligibility as set forth in this policy. It is the student's responsibility to present evidence to the Office of Student Financial Aid at the time he/she has met minimum requirements for reinstatement.

APPEALS OF FINANCIAL AID PROBATION OR SUSPENSION

A student on probation or suspension may appeal by indicating in writing to the Director of Student Financial Aid reasons why he/she did not achieve minimum academic standards and reasons why his/her aid eligibility should not be terminated or should be reinstated. Each appeal will be considered on its merit. Individual cases will not be considered as precedent.

The Director of Student Financial Aid will review the appeal within three weeks of its receipt and determine whether the financial aid probation or suspension action is justified. The student will be advised in writing of the decision within one week of the appeal's consideration.

A student wishing to appeal the Director's decision to the President of the institution may do so in accordance with these procedures:

1. A written appeal must be sent to the Vice President for Student Affairs within two weeks of the Director's decision.
2. The Student Affairs Committee shall serve as a Review Committee for the President, and shall consider the appeal and recommend an appropriate decision to the President within three weeks of the appeal receipt.
3. The President shall then consider the appeal and recommendation and will notify the student in writing of a final decision within one week.

ENFORCEMENT

The Office of Student Financial Aid shall have primary responsibility for enforcing this policy. The Office of the Registrar and other offices which maintain student information relevant to this enforcement responsibility shall provide such information as is necessary for the efficient enforcement of this policy.

MEDICAL COLLEGE OF GEORGIA

SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID ELIGIBILITY FOR GRADUATE STUDENTS

This policy has been developed to ensure that the Student Financial Aid Program meets or exceeds requirements set forth by federal regulations governing academic standards of progress for financial aid eligibility.

This policy applies to students receiving financial aid administered through the Office of Student Financial Aid. The policy is not intended to affect other types of federal entitlement programs, e.g., educational benefits administered by the Veteran's Administration or Social Security benefits. It is also not intended to affect any MCG school or departmental academic progress policy in effect and is only concerned with eligibility standards for financial aid.

TIME FRAME

A student will be permitted a time limit of two semesters of enrollment beyond the standard required length of study as a full-time student to complete degree requirements. A student registering for less than full-time enrollment will be allowed additional time of eligibility based upon a proportion of the actual credit hours for which he/she registered as compared to a normal full-time enrollment schedule. A student failing to meet this time frame will be suspended from financial aid eligibility.

For the programs accepting transfer students, the total years for completion of degree includes time spent as a degree-seeking student while enrolled at other institutions to the extent that hours credit are transferred and applied toward the degree objective at MCG. Summers are included in the academic year if the program normally expects or requires attendance all three semesters; otherwise, the academic year is two semesters.

	<u>Standard</u>
Doctor of Philosophy	6 years
Doctor of Medicine/ Doctor of Philosophy	7 years
Master of Health Education	3 years
Master of Science	3 years
Master of Science in Medical Illustration	2 years
Master of Science in Nursing	3 years
Master of Nursing	3 years
Master (Nurse Anesthesia)	2 years
Master of Science in Allied Health	3 years
Master of Physical Therapy	7 semesters

QUANTITATIVE MEASURE

A student must complete with passing grades at least 75 percent of the credit hours for which the student registered and paid fees each academic year (Fall through Summer). Any student failing to meet this 75 percent standard due to unsatisfactory or failing grades, withdrawals or incompletes will be placed on financial aid probation. A student on probation must achieve this 75 percent standard for all courses in which enrolled for the period beginning the next Fall semester and ending the following Summer semester, or be suspended from financial aid eligibility. As soon as incomplete grades are changed to earned grades, the student's probationary or suspended status may be lifted if the completion of course standards are then met.

MEDICAL COLLEGE OF GEORGIA

Satisfactory Academic Progress Policy for Graduate Students (Continued):

QUALITATIVE MEASURE

To maintain satisfactory academic progress for financial aid eligibility a student in the School of Graduate Studies must maintain a cumulative GPA of 2.8. (Exception: Graduate Nursing requires a cumulative GPA of 3.0.)

Any student failing to meet the above grade requirement will be placed on financial aid probation.

A student on probation for failure to meet grade requirements must attain a minimum of 3.0 GPA for each semester of enrollment until the cumulative GPA is raised to a 2.8 or higher (3.0 GPA for Graduate Nursing). Failure to do so will result in suspension of financial aid eligibility.

REINSTATEMENT

A student shall be reinstated for financial eligibility when he or she has successfully completed sufficient hours and has a sufficient GPA to meet the minimum requirements for eligibility as set forth in this policy. It is the student's responsibility to present evidence to the Office of Student Financial Aid at the time he/she has met minimum requirements for reinstatement.

APPEALS OF FINANCIAL AID PROBATION OR SUSPENSION

A student on probation or suspension may appeal by indicating in writing to the Director of Student Financial Aid reasons why he/she did not achieve minimum academic standards and reasons why his/her aid eligibility should not be terminated or should be reinstated. Each appeal will be considered on its merit. Individual cases will not be considered as precedent.

The Director of Student Financial Aid will review the appeal within three weeks of its receipt and determine whether the financial aid probation or suspension action is justified. The student will be advised in writing of the decision within one week of the appeal's consideration.

A student wishing to appeal the Director's decision to the President of the institution may do so in accordance with these procedures:

1. A written appeal must be sent to the Vice President for Student Affairs within two weeks of the Director's decision.
2. The Student Affairs Committee shall serve as a Review Committee for the President, and shall consider the appeal and recommend an appropriate decision to the President within three weeks of the appeal receipt.
3. The President shall then consider the appeal and recommendation and will notify the student in writing of a final decision within one week.

ENFORCEMENT

The Office of Student Financial Aid shall have primary responsibility for enforcing this policy. The Office of the Registrar and other offices which maintain student information relevant to this enforcement responsibility shall provide such information as is necessary for the efficient enforcement of this policy.

MEDICAL COLLEGE OF GEORGIA
SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID ELIGIBILITY
FOR MEDICAL AND DENTAL STUDENTS

This policy has been developed to ensure that the Student Financial Aid Program meets or exceeds requirements set forth by federal regulations governing academic standards of progress for financial aid eligibility.

This policy applies to students receiving financial aid administered through the Office of Student Financial Aid. The policy is not intended to affect other types of federal entitlement programs, e.g., educational benefits administered by the Veteran's Administration or Social Security benefits. It is also not intended to affect any MCG school or departmental academic progress policy in effect and is only concerned with eligibility standards for financial aid.

TIME FRAME

A student will be permitted a time limit of two semesters of enrollment beyond the standard required length of study as a full-time student to complete degree requirements. A student registering for less than full-time enrollment will be allowed additional time of eligibility based upon a proportion of the actual credit hours for which he/she registered as compared to a normal full-time enrollment schedule. A student failing to meet this time frame will be suspended from financial aid eligibility.

For the programs accepting transfer students, the total years for completion of degree includes time spent as a degree-seeking student while enrolled at other institutions to the extent that hours credit are transferred and applied toward the degree objective at MCG. Summers are included in the academic year if the program normally expects or requires attendance all three semesters; otherwise, the academic year is two semesters.

QUANTITATIVE MEASURE

A student in the School of Dentistry or Medicine must complete with passing grades at least 75 percent of the credit hours for which the student registered and paid fees each academic year (Fall through Summer). Any student failing to meet this 75 percent standard due to unsatisfactory or failing grades, withdrawals or incompletes will be placed on financial aid probation. A student on probation must achieve this 75 percent standard for all courses in which enrolled for the period beginning the next Fall semester and ending the following Summer semester, or be suspended from financial aid eligibility.

As soon as incomplete grades are changed to earned grades, the student's probationary or suspended status may be lifted if the completion of course standards are then met.

QUALITATIVE MEASURE

1. To maintain satisfactory academic progress for financial aid eligibility a student in the **School of Dentistry** must maintain a cumulative GPA of 2.0, reviewed at the end of each academic year (Fall through Summer semester).
2. The **School of Medicine** does not measure academic progress by means of a cumulative grade-point average. The student is required to complete with a "C" grade or better each required course in the curriculum to graduate. Therefore, grade performance as a measure of satisfactory academic progress for financial aid eligibility must be reviewed in the context of each course for which the student registers.

MEDICAL COLLEGE OF GEORGIA
Satisfactory Academic Progress Policy for Medical and Dental Students (Continued)

QUALITATIVE MEASURE, (cont'd.)

The following standard for financial aid eligibility for medical students has been established.

- ! Completion of second year of enrollment: Earned grade of "C" or higher in each required course in Phase I.
- ! Completion of third year of enrollment: Earned grade of "C" or higher in each required course in Phase II.
- ! Completion of fourth year of enrollment: Earned grade of "C" or higher in fifty (50%) percent of Phase III courses.
- ! Completion of fifth year of enrollment: Satisfaction of requirements for graduation.

3. Any student failing to meet the above grade requirements will be placed on financial aid probation.

If, at the end of the probationary year (Fall through Summer semester), the above grade requirements have not been met, the student will be suspended from financial aid eligibility.

REINSTATEMENT

A student shall be reinstated for financial eligibility when he or she has successfully completed sufficient hours and has a sufficient GPA to meet the minimum requirements for eligibility as set forth in this policy. It is the student's responsibility to present evidence to the Office of Student Financial Aid at the time he/she has met minimum requirements for reinstatement.

APPEALS OF FINANCIAL AID PROBATION OR SUSPENSION

A student on probation or suspension may appeal by indicating in writing to the Director of Student Financial Aid reasons why he/she did not achieve minimum academic standards and reasons why his/her aid eligibility should not be terminated or should be reinstated. Each appeal will be considered on its merit. Individual cases will not be considered as precedent.

The Director of Student Financial Aid will review the appeal within three weeks of its receipt and determine whether the financial aid probation or suspension action is justified. The student will be advised in writing of the decision within one week of the appeal's consideration.

A student wishing to appeal the Director's decision to the President of the institution may do so in accordance with these procedures:

1. A written appeal must be sent to the Vice President for Student Affairs within two weeks of the Director's decision.
2. The Student Affairs Committee shall serve as a Review Committee for the President, and shall consider the appeal and recommend an appropriate decision to the President within three weeks of the appeal receipt.
3. The President shall then consider the appeal and recommendation and will notify the student in writing of a final decision within one week.

ENFORCEMENT

The Office of Student Financial Aid shall have primary responsibility for enforcing this policy. The Office of the Registrar and other offices which maintain student information relevant to this enforcement responsibility shall provide such information as is necessary for the efficient enforcement of this policy.

Public Service Loan Deferment

Military Deferment:

A Military Deferment may be obtained while you are serving on active duty as a member of the U.S. Armed Forces.

Members of the National Guard or Reserves are eligible when serving in a full-time active duty status for a minimum of one year or in cases of a national emergency.

To qualify for a Military Deferment you need to:

Have an outstanding Federal Stafford or Supplemental Loan obtained before 7/1/93, OR a Federal PLUS Loan obtained before 8/15/83.

Provide documentation that you are serving a period of full-time active duty status in the U.S. Armed Forces. Examples: a written statement from your commanding officer or personnel officer or copy of your official military orders and your active duty military identification card.

This deferment may be obtained for a maximum time limit of three years. The three years include any combination of service in the U.S. Armed Forces, U.S. Commissioned Corps of Public Health, and National Oceanic and Atmospheric Administration Corps.

Public Health Service Deferment:

You may obtain a Public Health Service Deferment for a period of time while serving as a full-time officer in the Commissioned Corps of Public Health of the United States Public Health Service.

To qualify for a Public Health Service Deferment you need to:

Have an outstanding Federal Stafford or Supplemental Loan, which you obtained before 7/1/93, OR a Federal PLUS Loan which you obtained before 8/15/83. Provide a statement from an authorized official of the Public Health Service, which certifies that you are serving as a full-time officer in the Commissioned Corps of Public Health Service including the date your service will begin and end.

This deferment may be obtained for a maximum time limit of three years, but the three years include any combination of service in the U.S. Armed Forces, U.S. Commissioned Corps of Public Health, and National Oceanic and Atmospheric Administration Corps.

NOAA Deferment:

You may be able to obtain an National Oceanic & Atmospheric Administration (NOAA) Deferment while serving on active duty in the NOAA.

To be eligible for an NOAA Deferment you need to:

Have an outstanding Federal Stafford or Supplemental Loan, which you obtained between 7/1/87 and 6/30/93.

Public Service Loan Deferment (Continued):

Provide certification from an authorized official of the NOAA Corps that you are on active duty.

This deferment may be obtained for a maximum time limit of three years. The three years includes any combination of service in the U.S. Armed Forces, U.S. Commissioned Corps of Public Health, and National Oceanic and Atmospheric Administration Corps.

Peace Corps Deferment:

You may obtain a Peace Corps Deferment while you are serving as a volunteer under the Peace Corps Act or in an ACTION program.

To qualify for a Peace Corps/ACTION Deferment:

You must have an outstanding Federal Stafford or Supplemental Loan, which was obtained before 7/1/93, OR a Federal PLUS Loan obtained before 8/15/93.

AND

You must be serving full-time in the Peace Corps for at least a one-year term.

This deferment can be obtained for a maximum time limit of three years.

Volunteer Deferment:

A Tax Exempt Organization Volunteer Deferment may be obtained for a period of time during which you are serving as a volunteer for a tax-exempt organization that the U.S. Department of Education has determined to be comparable to the service as a Peace Corps or ACTION program volunteer.

To qualify for a Tax Exempt Organization Volunteer Deferment you need to:

Have an outstanding Federal Stafford or Supplemental loan obtained before 7/1/93, OR a Federal PLUS loan obtained before 8/15/83.

Be serving full-time in the program for at least one year.

Serve in an organization which is exempt from taxation under Section 501 (c) (3) of the Internal Revenue Code of 1986.

Be providing services to low income persons and their communities in order to assist them in eliminating poverty and poverty-related human, social and environmental conditions.

Receive compensation which does not exceed the federal minimum wage.

This deferment may be obtained for a maximum of three years.