

## Economic Hardship Deferment Request Information Sheet

Location on the form currently in use	Content of HRD (current form) OMB No. 1845-0005; Exp. Date 01/31/2009	Update based on current regulatory guidance, 2009 poverty guidelines (HHS), and minimum wage rate effective July 24, 2008.
<b>Economic Hardship Deferment Request (HRD)</b>		
Section 2 Item (4) first (B)	(B) the Poverty Line income for a family of two for my state (regardless of my actual family size).	(B) 150% of the poverty guideline applicable to my family size and state.
Section 2 Item (4) second (A) and (B)	(A) Federal Minimum Wage Rate (monthly amount, based on \$5.85 an hour): <b>\$1,014.00</b>  (B) Poverty Lines for a Family of Two (monthly amounts): <b>\$1,140.83</b> (48 contiguous states and the District of Columbia) <b>\$1,426.67</b> (Alaska) <b>\$1,312.50</b> (Hawaii)	(A) Federal Minimum Wage Rate (monthly amount, based on \$6.55 an hour): <b>\$1,135.33</b>  (B) Amount for 150% of the poverty guideline for my family size and state as listed in the poverty guideline chart.
Section 2 Item (5) first (B)	(B) <b>two times</b> the Poverty Line income for a family of two for my state (regardless of my actual family size), as listed above under condition (4).	(B) <b>two times</b> 150% of the poverty guideline applicable to my family size and state, as listed in the poverty guideline chart.
Section 2 Item (5) second (B)	(B) the Poverty Line income for a family of two for my state, as listed above under condition (4).	(B) 150% of the poverty guideline applicable to my family size and state, as listed in the poverty guideline chart.
Section 2 Item (6) (B)	(B) the Poverty Line income for a family of two for my state (regardless of my actual family size), as listed above under condition (4).	(B) 150% of the poverty guideline applicable to my family size and state, as listed in the poverty guideline chart.
Section 6 7 <sup>th</sup> bullet	■ If my economic hardship deferment eligibility is based on conditions (4), (5), or (6), as described in Section 2, and I am not currently residing in the United States, I will use the Poverty Line amounts for my last state of residence in the United States.	■ If my economic hardship deferment eligibility is based on conditions (4), (5), or (6), as described in Section 2, I must use the applicable amount, based on my family size and state, provided in the poverty guideline chart. If I am not currently residing in the United States, I will use the poverty guideline amounts for the 48 contiguous states and District of Columbia.
<b>WORKSHEET A</b>		
STEP 2 (1)	(1) Line 1. Enter the amount listed below for your state: \$ _____	(1) Line 1. Enter the applicable amount from the poverty guideline chart: \$ _____ Multiply the amount in Line 1 by two (2): \$ _____
STEP 2 (2)	(2) Line 2. <u>\$ 2,028.00</u>	(2) Line 2. <u>\$ 2,270.66</u>
STEP 2 at the end after (5)	<i>Amounts for Line 1, above:</i> \$2,281.66 (if you live in any of the 48 contiguous states or the District of Columbia) \$2,853.34 (if you live in Alaska) \$2,625.00 (if you live in Hawaii).  <i>NOTE: If you are not currently living in the United States, use the amount for your last state of residence in the United States.</i>	<i>No longer applicable; ignore this information.</i>
STEP 6 (4)	(4) Line 4. Enter the amount listed below for your state: \$ _____	(4) Line 4. Enter the applicable amount from the poverty guideline chart: \$ _____
STEP 6 (5)	(5) Line 5. <u>\$ 1,014.00</u>	(5) Line 5. <u>\$ 1135.33</u>
STEP 6 at the end after (8)	<i>Amounts for Line 4, above:</i> \$1,140.83 (if you live in any of the 48 contiguous states or the District of Columbia) \$1,426.67 (if you live in Alaska) \$1,312.50 (if you live in Hawaii)  <i>NOTE: If you are not currently living in the United States, use the amount for your last state of residence in the United States.</i>	<i>No longer applicable; ignore this information.</i>

WORKSHEET B		
STEP 6 (4)	(4) Line 4. Enter the amount listed below for your state: \$ _____	(4) Line 4. Enter the applicable amount from the poverty guideline chart: \$ _____ Multiply the amount in Line 4 by 2.2 (=220%): \$ _____
STEP 6 (5)	(5) Line 5. <u>\$2,230.80</u>	(5) Line 5. <u>\$ 2,497.73</u>
STEP 6 at the end after (8)	<p><i>Amounts for Line 4, above:</i>            \$2,509.83 (if you live in any of the 48 contiguous states or the District of Columbia)            \$3,138.67 (if you live in Alaska)            \$2,887.50 (if you live in Hawaii)</p> <p><i>NOTE: If you are not currently living in the United States, use the amount for your last state of residence in the United States.</i></p>	<i>No longer applicable; ignore this information.</i>

### Economic Hardship Deferment Request Poverty Guideline Chart

These monthly amounts represent 150% of the poverty guideline for the applicable family size.

**(Based on 2009 poverty guidelines)**

Borrower's Family Size	These monthly amounts represent 150% of the poverty guideline		
	48 Contiguous States and District of Columbia	Alaska	Hawaii
1	\$1,353.75	\$1,691.25	\$1,557.50
2	\$1,821.25	\$2,276.25	\$2,095.00
3	\$2,288.75	\$2,861.25	\$2,632.50
4	\$2,756.25	\$3,446.25	\$3,170.00
For each additional person, add:	\$467.50	\$585.00	\$537.50

**Family size** means the number that is determined by counting the borrower, the borrower's spouse, and the borrower's children, including unborn children who will be born during the period covered by the deferment, if the children receive more than half their support from the borrower. A borrower's family size includes other individuals if, at the time the borrower requests the economic hardship deferment, the other individuals—(A) live with the borrower; and (B) receive more than half their support from the borrower and will continue to receive this support from the borrower for the year the borrower certifies family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.