

# Financial Education, Loan and Support Service

## FELSS: Getting to Know Us

Knowing who to contact when a question/problem arises is important. To provide you with a better starting point, the *About Us* page on our website will help to explain what areas of concern and/or processes each of the various units that make up our department handle. The *Financial Education, Loan and Support Services (FELSS)*, formerly *Student Loan Services & Collections (SLS&C)*, is comprised of four units:

- *Financial Wellness (FW)*
- *Loan Services (LS)*
- *Economic Crisis Response Team (ECRT)*
- *Debt Management Services (DMS)*



## The 'Basics' for New Transfers

Dealing with financial aid in its many forms can be confusing. Managing current finances with an eye on your future can feel intimidating. It is important to understand some essentials concerning these two topics. To enhance your understanding and assist you in pursuing your goals, take a few moments to visit the *Bruin Basics* pages on our website. They contain concise explanations relating to the:

- Student loan process at *UCLA*
- *Bruin Budget Plan* for handling today's finances with a future vision
- *Short-Term Loan Program* for enrolled *UCLA* students



## Making Contact

We are here for you... and our website's *Contact Us* page provides a number of options regarding how to connect with us, be it via the:

- *UCLA Message Center*
- *Zoom* virtual lobby
- In-office visit
- Phone

Our schedules of availability are posted there for ease of reference when planning to contact any of the units of our department.



# Understanding Loan Deferment as a Transfer Student

<https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment>

As a transfer student, you may already have student loans. If so, you may be eligible for student loan deferment while you continue your education.

Though there are many kinds of deferments, typically the type of deferment for which you may qualify as a transfer student who took out student loans while previously attending another school, college, or university would be the *In-School Deferment*.



## In-School Deferment

You are eligible for this deferment if you are enrolled at least half-time at an eligible college or career school. If you are a transfer student who received a *Direct PLUS Loan*, you qualify for an additional six months of deferment after you cease to be enrolled at least half-time.

**Important!** If you are enrolled in an eligible college or career school at least half-time, in most cases your loan will be placed into a deferment automatically based on enrollment information reported by your school, and your loan servicer will notify you that the deferment has been granted. If you enroll at least half-time but do not automatically receive a deferment, you should contact the school where you are currently enrolled. Your school will then report information about your enrollment status so that your loan can be placed into deferment.

**Note:** In-school deferment is generally automatic, so in most cases it isn't necessary to complete an *In-School Deferment Request Form*. However, if you're enrolled at least half-time but have not automatically receive a deferment, you can either ask your school to report your enrollment information, as explained above, or complete the *In-School Deferment Request Form*.

Link and QR code to the *In-School Deferment Request Form*:

<https://studentaid.gov/sites/default/files/GEN1602Attach18450011SCHFINAL.pdf>

