Paying for College: Deferral

What is deferral?
The option to postpone or delay college enrollment and scholarships for a period of time.

Getting Started

What reasons do students have to defer college?
• Military service
• Religious service
• Humanitarian service
• Personal circumstances such as illness, family responsibilities, or financial constraints
• Research, internships, or other educational experiences

Some reasons for deferral may not be eligible depending on the college. Contact the college for eligible reasons to defer attendance.

Make sure to inform the college or university about plans to defer admission and scholarships.

What can be deferred?
• Enrollment
• Scholarships
• Housing

What CANNOT be deferred?
• Admissions
• Federal aid
• Deadlines for aid or scholarships

Each college has different policies and procedures.

Most colleges require that students apply, be admitted, and be accepted before they can defer. In short, students usually have to decide on a college before being able to defer attendance.

Federal financial aid such as grants, work-study, and student loans CANNOT be deferred. However, it’s recommended that students still complete the FAFSA and apply for scholarships. Why?
• Backup plan
• Some deferrable scholarships require FAFSA completion, such as the Opportunity Scholarship
• The form auto-fills information the next time, making it easier to complete upon return
• More resources and assistance are available while students are still in high school. So, learning and understanding how to apply to college and file the FAFSA are skills students can rely on later when they return to college after deferment.

Resources

• For information about deferring state aid and scholarships, visit ushe.edu/state-scholarships-aid