



# Zero Percent Student Loan Interest Relief

## A Benefit for Military Service

### Overview

Service members are exempt from paying interest for up to 60 months on certain student loans while serving in an area that qualifies them for special pay. Service members and veterans may receive a refund if they overpaid interest during previous periods of qualifying service.

Check out the facts and learn how to apply for zero percent student loan interest relief or receive a refund.

### Determine Eligibility

The zero percent provision applies to Direct Loans or a portion of a Direct Consolidation Loan made on or after Oct. 1, 2008. Service members are eligible during any time they received hostile fire or imminent danger pay.

Review past leave and earning statements to determine if this is applicable to you.

### Take Advantage

Eligible active duty, Reserve, and National Guard members and veterans can take advantage of this benefit to stop interest from accruing or receive a refund for prior overpayments of interest:

- Check your loan type and loan servicer by logging in to [My Federal Student Aid](#).
- Provide loan servicers with any of the following forms of proof:
  - A leave and earnings statement showing receipt of hostile fire or imminent danger pay
  - A certifying official's statement and signature
  - Military orders showing service in a hostile area

Many loan servicer websites have a dedicated information page for service members that provides details and assistance.

### Additional Student Loan Benefits

There are many additional student loan benefit programs in place to assist service members. Review this [brochure](#) and get to know all of the benefits available to you.

## Learn More

- Visit the [Federal Student Aid website](#).
- Review the brochure, [“For Members of the U.S. Armed Forces: What you need to know about your federal student loan benefits.”](#)
- Find your loan servicer's military page.
- Visit the DoD Office of Financial Readiness website, <https://finred.usalearning.gov>
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