

# Zero Percent Student Loan Interest for Eligible Service Members

## A Benefit for Eligible Service Members

### Overview

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

### Determine Eligibility

The 0% provision applies to federal 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 Earnings Statements to determine if this is applicable to you.

### Take Advantage

Eligible active-duty and Reserve and National Guard members can take advantage of this benefit to stop interest during eligible periods of service. All members, as well as veterans, can receive a refund for prior eligible periods.

- 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 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.uslearning.gov>
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