Question	Answer
11. I finished college several years ago and am repaying my Direct Loans. My National Guard unit has been called to active duty and will soon deploy abroad. Are there any deferments available for borrowers called to active duty?	There are a couple of deferments available for borrowers who are or have served on active duty during a war, military operation, or national emergency. The first is the military service deferment, which is available to borrowers who are on active during the situations described above. If the borrower is on active duty on or after October 1, 2007, the deferment also includes an additional 180 days after the demobilization date for the qualifying service. The post-active duty deferment is available to borrowers called to active duty as a member of the National Guard and Armed Forces Reserves (including those who are retired) while enrolled at least half time or within six months of having been enrolled at least half time. This deferment is available for up to 13 months following the conclusion of active duty service or until the borrower re-enrolls at least half time. If a borrower qualifies for both the military service and post-active duty deferments, the deferments periods run concurrently.