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[Study Skills: Sleep Habits \(General Tips\)](#)

Category:

WHAT IS MEANT BY SLEEP HYGIENE? "Sleep hygiene" is a term used to describe healthy sleep habits that can improve the ability to fall asleep and stay asleep. Healthy sleep habits include, but are not limited to the following:

• QUANTITY: Adequate duration of sleep (For adults, 7-9 hours per night is recommended by leading sleep experts).

• QUALITY: Uninterrupted in a quiet, dark and cool/comfortable temperature environment with loose clothing without heavy food/beverages, caffeine, alcohol, nicotine or electronic devices (e.g., TVs, computers, smart phones, tablets, etc.).

• REGULARITY: Consistent sleep schedule (e.g., going to bed and waking up at the same times every day, including weekends and vacations, etc.).

WHAT IS THE IMPACT OF POOR SLEEP HYGIENE?

• Excessive sleepiness during awake/"daytime" hours

• Weight gain/loss

• Errors/accidents due to drowsiness

• Degrades memory

• Difficulty focusing (thereby impacting ability to perform on tests and other academic tasks)

• Moodiness and general negative affect on mental health (e.g., contributing to anxiety disorders, etc.)

• Decreased reaction time

• Weakens immune system

WHAT ARE SOME COMMON SLEEP DISORDERS? Some estimate that one third of people have or have had a sleeping disorder at some stage in their life. Common sleep disorders include, but are not limited to the following:

• INSOMNIA: Trouble falling asleep or staying asleep.

• SLEEP DEPRIVATION: Not obtaining adequate total sleep (e.g., less than recommended 7-9 hours of sleep per night, etc.).

• OBSTRUCTIVE SLEEP APNEA: Airway gets blocked repeatedly, causing individuals to stop breathing during sleep. Sleep disruptions can occur for 1-2 minutes, 100+ times per night.

• NARCOLEPSY: Uncontrollable excessive sleeping tendency.

• SNORING: Sound of turbulence in the back of the throat.

• RESTLESS LEG SYNDROME (RLS): A neurological sleep disorder that makes individuals have an overwhelming urge to move their legs, thus making it difficult to get quality sleep.

An objective evaluation of sleep can be diagnosed by a board certified sleep physician in an in-lab sleep study. Some sleep tests can be conducted at home. For further tips on disease management, visit sleepeducation.org/disease-detection.

CAN AN INDIVIDUAL QUALIFY FOR DISABILITY BENEFITS IF THEY HAVE A SLEEPING DISORDER? It depends on the severity of the sleep disorder and if it has caused other serious medical complications. Students should consult their doctors and a Social Security Benefits attorney for advice.

CAN PEOPLE "CATCH UP ON SLEEP"? No. According to the Harvard Medical study, [Uncovering Residual Effects of Chronic Sleep Loss on Human Performance](#), "people cannot get "extra sleep" to make up for sleep deprivation. For a summary of the Harvard sleep study, visit sleepfoundation.org.

HOW DOES TECHNOLOGY (E.G., COMPUTERS, ELECTRONIC DEVICES, ETC.) IMPACT SLEEP? According to [Sleep.org](https://sleep.org), the blue light emitted by the screens on computers, cellphones, televisions, restrain the production of melatonin, the hormone that controls sleep/wake cycles also known as circadian rhythms. Reduced melatonin makes it more difficult to fall asleep and to stay asleep. Electronic devices keep the brain alert by keeping individuals engaged and they can wake individuals up from sleep.

HOW CAN COLLEGE STUDENTS MAINTAIN A HEALTHY SLEEPING HYGIENE? Students can do the following:

• **AWARENESS:** Maintain a sleep diary to track sleeping habits, including quantity, quality and regularity.

• **BEHAVIORAL:** Exercise well before bedtime, manage stress, limit food/beverage/caffeine/alcohol/nicotine intake prior to bedtime, establish a relaxing bedtime routine (e.g., meditation, breathing exercises, etc.), limit bed/bedroom to sleep and sex (no working/studying in bed, only recreational reading).

• **ENVIRONMENTAL:** Dark, quiet, cool/comfortable temperature, with no electronic devices, loose clothing, clean hypoallergenic bedding.

• **EQUIPMENT/TECHNOLOGY:** Medical equipment (e.g., Continuous Positive Airway Pressure (CPAP) machine, anti-snoring mouthpiece, nasal strips, etc.), apps to track and regulate sleep habits, [use of blue light filter/adjust settings to limit blue light](#) on electronic devices at night.

• **MEDICATION:** Over-the-counter (OTC) and prescription medications can be taken to help individuals fall asleep and stay asleep. However, long-term use should be avoided. Students should consult with their doctors for the best remedies (medication and others) to help with their sleep hygiene.

Additional resources used in this overview: [American Academy of Sleep Medicine \(AASM\)](#), [American Sleep Association](#), [Centers for Disease Control and Prevention \(CDC\)](#), [Sleep Education](#),

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SUNY Advanced Technology Training and Information Networking (ATTAIN) System

Category: **Academic Preparedness and Success Tools | - Assessments/Preparedness Tools | - Organization and Study Tools | Tutoring and Outside Education Services**

The State University of New York University Center for Academic and Workforce Development (UCAWD), through funding support from the New York State Legislature, created the Advanced Technology Training and Information Networking (ATTAIN) project to promote digital parity in New York's economically challenged communities. Through this initiative, technology labs are placed in communities where residents can have access to the Internet, current hardware and interactive, multimedia software. The resident users are able to enhance their employability and academic skills in an ATTAIN lab, as well as gain invaluable insight into how technology profoundly effects the lives of the entire family. ATTAIN's mission is to:

• Provide access to state-of-the-art technology for individuals with limited experience and knowledge of technology in order to function responsibly in an increasingly demanding technological world;

• Provide opportunities for training in academic and employability skills, utilizing educationally sound, responsive software;

• Provide opportunities for participants to gain knowledge of the world through the use of the Internet;

• Transform attitudes of individuals about the use of technology and its effect on their daily living;

• Provide information technology training and industry certification, leading to career upgrades.

For contact information of ATTAIN offices at each SUNY campus, please visit www.sunyattain.org.

WHO DOES THIS PROGRAM AIM TO SERVE? Academically and economically under-served residents of the State of New York.

ABOUT SUNY: The State University of New York (SUNY) is the largest comprehensive university system in the United States. SUNY's impact in New York State and across the globe begins with 60+ institutions, including research universities, academic medical centers, liberal arts colleges, community colleges, colleges of technology and an online learning network. SUNY serves nearly 1.3 million students, including nearly 600,000 in credit bearing courses and programs and more than 700,000 through continuing education and community outreach programs. Nearly 3 million SUNY alumni are located around the globe, each making their own unique impact.

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SUNY Bronx Educational Opportunity Center (EOC)

Category: **Academic Preparedness and Success Tools | Career Support | Vocational Training/Trade Schools | - Assessments/Preparedness Tools | - Organization and Study Tools | Entry Exams | - Test Preparation | Tutoring and Outside Education Services**

The SUNY Bronx Educational Opportunity Center (EOC) provides tuition-free academic and vocational programs in areas including, but not limited to the following:

ACADEMIC:

• High School Equivalency (HSE)

• College Prep (CP)

• English as a Second Language (ESL)

• Vocational Academic Preparation Lab (VAPL)

VOCATIONAL:

• Certified Nursing Assistant (CNA)

• Home Health Aide (HHA)

• Master Barber (MB)

• Medical Assistant (MA)

• Security Guard Registration (SRT)

• Direct Support Professional (DSP)

• Emergency Medical Technician (EMT)

• Microsoft Office Specialist (MOS)

• Advanced Technology Training and Information Networking (ATTAIN) Lab [Online](#)

HAS THIS PROGRAM BEEN SUSPENDED DUE TO COVID-19? Many services have moved online. Bronx EOC continues to serve Bronx residents by training Medical Assistants and donating and distributing personal protective equipment (PPE) to healthcare centers and the community during the COVID-19 pandemic.

ABOUT SUNY: The State University of New York (SUNY) is the largest comprehensive university system in the United States. SUNY's impact in New York State and across the globe begins with 60+ institutions, including research universities, academic medical centers, liberal arts colleges, community colleges, colleges of technology and an online learning network. SUNY serves nearly 1.3 million students, including nearly 600,000 in credit bearing courses and programs and more than 700,000 through continuing education and community outreach programs. Nearly 3 million SUNY alumni are located around the globe, each making their own unique impact.

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SUNY Brooklyn Educational Opportunity Center (BEOC)

Category: **- Employment | - Internship/Volunteering | Academic Preparedness and Success Tools | Career Support | Vocational Training/Trade Schools | - Assessments/Preparedness Tools | Tutoring and Outside Education Services**

The SUNY Brooklyn Educational Opportunity Center (BEOC) provides tuition-free academic and vocational programs in areas including, but not limited to the following:

ACADEMIC:

• College Prep

• English as a Second Language (ESL)

• High School Equivalency (HSE)

CAREER AND TECHNICAL PROGRAMS:

• Direct Support Professional

• Medical Assisting

• Medical Electronic Records

• Medical Billing and Coding

• Office Administrative Professional

• OSHA Certification

• Security Guard Training

• Tourism and Hospitality Operations

HAS THIS PROGRAM BEEN SUSPENDED DUE TO COVID-19? BEOC has cancelled all on-site classes and has been offering classes through distance learning, including online instruction (e.g., [Schoolology](#), etc.). All in-person activities have been canceled. For updates on how BEOC is responding to COVID-19, please visit www.sunybeoc.org/coronavirus-update.

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SUNY Campus Child Care Centers

Category:

SUNY Campus Child Care Centers provide quality care for over 5,000 children at 48 centers across the state. These centers are located on both state-operated campuses and at the community colleges. SUNY also has one child care referral program. All SUNY Campus Child Care Centers are licensed by the NYS Office of Children & Family Services (with the exception of one center licensed by the NYC Department of Health and Mental Hygiene). 62% of SUNY childcare centers are accredited by the National Association for the Education of Young Children, the nation's highest standard of quality for early care and education programs.

Maureen Maillard is the Coordinator of Child Care and Related Services. For contact information for Child Care Centers at each SUNY campus, please visit system.suny.edu/university-life/child-care/suny-campus-child-care-centers.

ABOUT SUNY: The State University of New York (SUNY) is the largest comprehensive university system in the United States. SUNY's impact in New York State and across the globe begins with 60+ institutions, including research universities, academic medical centers, liberal arts colleges, community colleges, colleges of technology and an online learning network. SUNY serves nearly 1.3 million students, including nearly 600,000 in credit bearing courses and programs and more than 700,000 through continuing education and community outreach programs. Nearly 3 million SUNY alumni are located around the globe, each making their own unique impact.

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SUNY Disability Services Offices

Category:

The State University of New York (SUNY) is committed to ensuring welcoming and inclusive living and learning environments for all students, including students with disabilities. SUNY understands that disability services and campus accessibility is a critical factor in informing campus choice. Each SUNY campus offers an array of services for students with various disabilities.

Nazely Kurkjian is the Coordinator of Diversity & Nontraditional Student Services, Nazely.Kurkjian@suny.edu. Every campus has a designated coordinator ready to assist in your journey through higher education. For contact information for each Disability Services Office, please visit [here](#).

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SUNY Queens Educational Opportunity Center (EOC)

Category: - **Employment** | **Academic Preparedness and Success Tools** | **Career Support** | **High School Equivalency** | **Assessments/Preparedness Tools** | - **Organization and Study Tools** | - **Test Preparation** | **International Students and Immigration**

The SUNY Queens Educational Opportunity Center (EOC) provides tuition-free academic and vocational programs in areas including, but not limited to the following:

• High School Equivalency (HSE) Preparation Classes for the TASC Exam

• English as a Second Language (ESL)

• Certified Professional Coder/Biller

• Home Health Aide

• Microsoft Excel or Word Certification

• Occupational Safety & Health Administration (OSHA) Certification

• Pathways to College

HAS THIS PROGRAM BEEN SUSPENDED DUE TO COVID-19? Queens EOC's building is closed until further notice with only essential personnel working on stand-by and all other faculty working remotely. All courses have been transitioned into distance learning. Programs involving clinical classes or specific state certification requirements that must be delivered in person have been postpone until further notice. For updates to Queens EOC response to COVID-19, please visit www.queenseoc.net/coronavirus-update.

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Test Assessing Secondary Completion (TASC) (formerly GED)

Category: **High School Equivalency** | **Entry Exams** | - **Test Preparation**

TASC Test Assessing Secondary Completion is a state-of-the-art and affordable national high school equivalency assessment administered by the Data Recognition Corporation (DRC). It assesses five subject areas including Reading, Writing, Mathematics, Science, and Social Studies. The TASC Test measures examinees' levels of achievement relative to those of graduating high school seniors, as outlined by the College and Career Readiness standards. Benefits of the TASC Test for adult students, include, but are not limited to the following:

• Available in English and Spanish.

• Available in both paper-and-pencil and online formats.

• Accommodations for special needs including large print, Braille, and audio.

• Online platform used by the TASC test is the same secure platform used by other programs with which you may be familiar—for example, TABE® Online.

• Online registration system to make signing up fast and easy.

IS THE TASC TEST OFFERED ONLINE? TASC is currently developing a solution to enable students to take the TASC test online. Online TASC tests will be offered at test centers that are equipped for online testing. For updates to TASC's online test, visit [here](#).

ABOUT DATA RECOGNITION CORPORATION: For decades, DRC has maintained a tradition of excellence in educational assessment publication, administration, and reporting. DRC offers educational assessments for the pre-K, K–12, and adult education markets, across the U.S. and internationally. DRC customers include public, private, charter, and faith-based schools and districts; state and national government agencies; and other educational organizations. As one of the country's largest and most experienced assessment vendors, we serve millions of students and education professionals across the nation. Our assessments have passed rigorous reviews at the state and federal level.

In addition to custom statewide assessment programs, DRC publishes and administers the TASC Test Assessing Secondary Completion®, TerraNova®, LAS Links®, and the Tests of Adult Basic Education (TABE®)—the premier measure of achievement used by educators, states, employers, and correctional facilities to assess the knowledge and skills of adult learners.

For more information about DRC, go to www.datarecognitioncorp.com

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[Textbooks.com](#)

Category: - **Organization and Study Tools | Text Books and School Supplies | - Used/Low-Cost**

Textbooks.com provides a marketplace for new, use and eTextbooks. Their [Help Center](#) offers assistance through telephone, email and Frequently Asked Questions (FAQ) guide.

HAS TEXTBOOKS.COM SUSPENDED SERVICES DUE TO COVID-19? No, however, due to the United Postal Service (UPS) suspending the UPS Service Guarantee, Textbooks cannot guarantee the published delivery dates listed on its website.

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[The Bridge](#)

Category: - **Employment | Career Support | Mental Health and Wellness | Vocational Training/Trade Schools | - Community-based**

The Bridge provides services, including supported housing, mental health and substance abuse treatment, case management, and job training and placement, to 2,300 vulnerable New Yorkers each year. They offer Assertive Community Treatment (ACT) and Personalized Recovery Oriented Services (PROS) programs and vocational services utilizing the Individual Placement and Support (IPS) model (e.g., Ticket to Work, etc.).

HAS THE BRIDGE SUSPENDED SERVICES DUE TO COVID-19? No. All Bridge programs are continuing to provide services. However, the Bridge's Outpatient, ACT Team, Care Coordination and Administrative Offices are closed to those without an appointment or unscheduled visitors until further notice. For updates to the Bridge's response to COVID-19, please visit www.thebridgeny.org/covid.

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[The Door](#)

Category: **Entry Exams | - Test Preparation | - Exam Websites | Reentry Support Services**

The Door provides a wide range of services to meet the needs of New York City youth aged 12-24, including but not limited to the following:

• Youth Centers

• College Advisement & Tutoring

• Counseling

• Creative Arts

• Food & Nutrition Services

• Foster Care

• High School Equivalency (HSE)

• Health Services

• Jobs & Internships

• Leadership

• Legal & Immigration Services

• LGBTQ

• Professional Training Institute (for Social Service Workers)

• Recreation

• Runaway and Homeless Youth

• Supportive Housing

HAS THE DOOR SUSPENDED PROGRAMS DUE TO COVID-19? The Door's physical spaces are mostly closed, but are virtually open. For updates to the Door's response to COVID-19, please visit door.org/covid-19-coronavirus-updates.

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The Double Discovery Center (DDC) at Columbia University

Category:

The Roger Lehecka Double Discovery Center (DDC) at Columbia University works with select youth to ensure high school graduation and college enrollment & completion. DDC offers many services, including, but not limited to the following:

• College Prep Courses (e.g., 9th & 10th Grade College Prep, 11th Grade College Prep, 12th Grade College Prep, SAT Prep, etc.)

• Humanities Courses (e.g., Youth Historians in Harlem, Examining Justice and Race through the Written Word, Aligned African-American History, College Writing 101, etc.)

• STEM Courses (e.g., Mathematics, Physics, Calculus, etc.)

• Art Courses (e.g., LinkNYC for NBCUniversal, History of Art, Ghetto Film School, etc.)

• Tutorial Sessions (e.g., Math, English, Social Studies, Science, Writing, Student Success Skill-Building Series, etc.)

• Healthy Minds and Bodies Courses (e.g., Relax, Relate, Release Series, etc.)

WHO DOES THIS PROGRAM AIM TO SERVE? Low-income and first generation college bound youth aged 12 - 27 years old in Northern Manhattan.

HAS THIS PROGRAM BEEN SUSPENDED DUE TO COVID-19? DDC has transitioned all of its programs (e.g., college prep, academic enrichment, college advising, mentoring, tutoring, etc.) to remote learning platforms until further notice. DDC has expanded tutorial schedules to provide more support remotely. In-person events (e.g., DDC graduation, senior events) have been canceled.

ABOUT COLUMBIA UNIVERSITY: Columbia University is one of the world's most important centers of research and at the same time a distinctive and distinguished learning environment for undergraduates and graduate students in many scholarly and professional fields. The University recognizes the importance of its location in New York City and seeks to link its research and teaching to the vast resources of a great metropolis. It seeks to attract a diverse and international faculty and student body, to support research and teaching on global issues, and to create academic relationships with many countries

and regions. It expects all areas of the university to advance knowledge and learning at the highest level and to convey the products of its efforts to the world.

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The Icarus Project NYC

Category: **Activism | Mental Health and Wellness | - Community-based**

The Icarus Project NYC, founded in 2014, is a local support network and media project by and for people who experience the world in ways that are often diagnosed as mental illness based upon the founding principals of the pre-2013 Icarus project as well as intersectional feminism, anarchism, anti-capitalism, disability and healing justice and has no affiliation with the Icarus project.

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The New School

Category: **Colleges and Universities | - Senior Colleges | - Honors and Professionals | - Community Colleges**

The New School is a private college. The New School was founded in New York City in 1919 in the heart of Greenwich Village as an institution dedicated to intellectual and artistic freedom. Today it is a leading university offering some of the nation's best-respected degree, certificate, and continuing education programs in art and design, the social sciences, liberal arts, management and public policy, and the performing arts. The New School features a low student-to-teacher ratio, one of the reasons our university is the top choice among international students in the United States. Come visit and see whether The New School is a good fit for you. It is a progressive urban university where the walls between disciplines are dissolved, so that journalists can collaborate with designers, architects with social researchers, media specialists with activists, poets with musicians.

HAS THE NEW SCHOOL SUSPENDED CLASSES AND OPERATIONS DUE TO COVID-19? Most buildings on the New School's New York campus have been closed until further notice. All classes will be conducted online. All public programming and special events have been canceled. For updates to the New School's response to COVID-19, please visit www.newschool.edu/coronavirus.

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TheDream.US

Category: **Financial Aid | - Scholarships & Grants | International Students and Immigration**

TheDream.US is a national scholarship fund working to help 6,000 highly motivated DREAMers graduate from college with career-ready degrees. DREAMers are immigrant youth who came to the United States at a very young age without documentation. Despite the fact that this is the only country they have ever known they receive no federal aid to go to college, have limited access to state aid, and often face paying out-of-state tuition.

WHO DOES THIS PROGRAM AIM TO SERVE? Undocumented students who don't have access to financial aid.

HAS THIS PROGRAM BEEN SUSPENDED DUE TO COVID-19? No. TheDream.US confirmed that awards will not be affected if colleges move online.

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Ticket to Work

Category: **- Employment | Career Support | Disability/Acessibility Services | - Government services**

Ticket to Work is a free and voluntary program administered by the US Social Security Administration (SSA) that connects people with employment services to help decide if working is right, to prepare for work, to find a job or maintain success while working. Participants will receive services such as career counseling, vocational rehabilitation, and job placement and training from authorized Ticket to Work service providers, such as Employment Networks (EN) or the local State Vocational Rehabilitation (VR) agency. The chosen service provider will serve as an important part of the participant's "employment team" that will help on the journey to financial independence.

WHO DOES THIS PROGRAM AIM TO SERVE? Everyone aged 18 through 64 who receives Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits because of his or her disability is eligible to participate in the Ticket to Work program.

For further information, please read Ticket to Work's [Frequently Asked Questions \(FAQ\)](#) guide.

HAS THIS PROGRAM BEEN SUSPENDED DUE TO COVID-19? No, however for current updates to the SSA's response to COVID-19, please visit www.ssa.gov/coronavirus.

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[Todoist To-Do Lists & Tasks App](#)

Category: **Academic Preparedness and Success Tools | Assistive Technology | - Time Management | - Multi-Course Schedule Organization | - Organization and Study Tools**

TODOIST app keeps track of all tasks, projects, and goals in one "beautifully simple place." It syncs across all devices and integrates with many popular apps. For people who need less chaos and more peace-of-mind. Todoist features include:

• Creating and managing tasks

• Organizing and prioritizing tasks and projects

• Delegation of tasks on shared projects/workplaces

• Track progress with daily and weekly goals

• Visualize productivity trends

• Sync with other apps (e.g., Calendar sync, Dropbox, Zapier, Twist, Slack, etc.)

Download Todoist for all devices (e.g, desktop, mobile, etc.) [here](#).

IS THE TODOIST APP FREE? Yes. A premium version is available for a fee with more features.

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[Trans Lifeline](#)

Category: **Mental Health and Wellness | - Community-based**

Trans Lifeline is a grassroots hotline and microgrants 501(c)(3) non-profit organization offering direct emotional and financial support to trans people in crisis - for the trans community, by the trans community. Trans Lifeline is a trans-led organization that connects trans people to the community, support, and resources they need to survive and thrive. Trans Lifeline provides services such as:

• TRANS LIFELINE'S HOTLINE: A peer support service run by trans people, for trans and questioning callers. Operators are located all over the U.S. and Canada, and are all trans-identified. US: (877) 565-8860 / Canada: (877) 330-6366.

• MICROGRANTS: Provides trans and nonbinary people with funds to cover the costs of updating and correcting names and/or gender markers on identifying legal documents.

• INSIDE ADVOCACY: A project that provides financial aid and local resources to trans people that are currently incarcerated or have been recently released. Trans people, especially Black trans people, face disproportionate rates of arrest, and often endure mistreatment, lack of access to medications or gender-appropriate facilities, and physical and sexual trauma while incarcerated.

Trans Lifeline also provides resources on the following:

• Federal Identification

• Name Change Petitions

• Publication Fees

• Birth Certificates

• Drivers' Licenses & State IDs

• Name Change Assistance

HAVE TRANS LIFELINE'S SERVICES BEEN SUSPENDED DUE TO COVID-19? No. Trans Lifeline continues to serve during the COVID-19 pandemic.

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TypeTastic! Online Typing Tool

Category: **Tutorials for Commonly Used Computer Programs**

TypeTastic! is a free online tool to teach students to type. Lessons include, but are not limited to the following:

• Touch Typing

• Speed Building

• Number Row

• Symbols

• 10-Key Number Pad

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Understanding Student Loan Forgiveness

Category: **Financial Aid | - More Info/Frequently Asked Questions | - Repayment Issues**

CAN FEDERAL STUDENT LOANS BE FORGIVEN, CANCELED OR DISCHARGED? Yes. In certain situations, federal student loans can be forgiven, canceled, or discharged. Accepting some eligibility requirements can have serious implications on earning ability for the borrower and those living in the same household. For example, if a borrower discharged on Total and Permanent Disability Discharge, they will be subject to a 3-year post-discharge monitoring period. One of the 3-year post-discharge monitoring period requirements is that their annual employment earnings cannot exceed the Poverty Guideline amount for a family of two in their state, regardless of their actual family size. The loan servicer will monitor this requirement through annual completion of a form that documents earnings from employment.

As of January 2020, a household of 1 can only earn \$12,760, a household of 2 can earn \$17,240. For current poverty guidelines, please visit www.disabilitydischarge.com/PovertyGuidelines.

WHAT IS THE DIFFERENCE BETWEEN "LOAN FORGIVENESS" AND "LOAN DISCHARGE"? "Loan forgiveness" generally refer to the cancellation of a borrower's obligation to repay some or all of the remaining amount owed on a loan if the borrower works full-time for a specified period of time in certain occupations or for certain types of employers. "Loan discharge" generally refers to the cancellation of a borrower's obligation to repay some or all of the remaining amount owed on a loan due to circumstances such as school closure, a school's false certification of a borrower's eligibility to receive a loan, a school's failure to pay a required loan refund, or the borrower's death, total and permanent disability, or bankruptcy.

ARE THERE DIFFERENT TYPES OF FORGIVENESS, CANCELLATIONS AND DISCHARGES? Yes. There are several types of forgiveness, cancellation and discharges available for different types of federal student loans, including but not limited to the following:

• Public Service Loan Forgiveness

• Teacher Loan Forgiveness

• Closed School Discharge

• Perkins Loan Cancellation and Discharge

• Total and Permanent Disability Discharge

• Discharge Due to Death

• Discharge in Bankruptcy (in rare cases)

• Borrower Defense to Repayment

• False Certification Discharge

• Unpaid Refund Discharge

HOW CAN STUDENTS APPLY FOR LOAN FORGIVENESS? Students should contact their loan servicer (the company/organization that handles the billing and other services on the federal student loan) if they think they qualify for loan forgiveness.

ARE PARENT BORROWERS ELIGIBLE FOR FORGIVENESS, CANCELLATION OR DISCHARGE? Yes.

CAN STUDENTS APPLY FOR TEMPORARY RELIEF? Yes. Students in a short-term financial bind may qualify for a deferment or a forbearance in which student loan payments are temporarily suspended (interest may continue to accrue).

IS THERE ANY GUIDANCE FOR STUDENTS EXPERIENCING REPAYMENT ISSUES DUE TO COVID-19? Students concerned about their studies or loan repayment can visit "[Coronavirus and Forebearance Info for Students, Borrowers and Parents.](#)"

ABOUT FEDERAL STUDENT AID: Federal Student Aid, a part of the U.S. Department of Education, is the largest provider of student financial aid in the nation. At the office of Federal Student Aid, 1,200 employees help make college education possible for every dedicated mind by providing more than \$120 billion in federal grants, loans, and work-study funds each year to more than 13 million students paying for college or career school.

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