

# It's the Law. So Why Are People With Cancer Unable to Defer Their Student Loans?

For cancer patients already burdened by the cost of treatment, the situation is maddening.

July 3, 2019 By [Caroline Tien](#)

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On paper, people in treatment for cancer are getting a deferment on their monthly student loan payments. In practice, they're not.

In September, the Deferment for Active Cancer Treatment Act, a bill permitting people diagnosed with cancer to put off repaying their student loans until half a year after the end of their treatment regimen, was passed with bipartisan support in the Senate and signed into law by President Donald Trump. But a CNBC article reports that the policy has yet to be implemented. More than nine months after the bill was passed, the necessary paperwork remains unavailable.

This has frustrated many of those eligible for deferment under the policy, including Peter Mazza, a father of three who was diagnosed with Stage IV colon cancer back in April. He tried multiple times to access the deferment form through his student loan servicer, Nelnet, only to finally be told by a representative that the form had not yet been issued by the Department of Education, the branch of the federal government that oversees financial aid distribution and repayment programs.

"It's such a tortured path," Mazza said, according to the NBC article. "And at the end, there's still no satisfaction."

Scott Buchanan, the executive director of the Student Loan Servicing Alliance, a trade association that represents student loan servicers like Nelnet, attributed the lengthy lag time to the fact that the law had taken effect immediately after it was passed.

"When Congress makes changes, historically they have provided a window of time for implementation," he said. "That was not the case with the cancer deferment."

Liz Hill, the Department of Education's press secretary, said the department has established an interim process that enables cancer patients to stop making student loan payments while it works to implement the law. It is worth noting, however, that none of the people CNBC interviewed for the article seemed to be aware of it.

“The department is committed to supporting students who are undergoing cancer treatments and are struggling to repay their student loans,” Hill said.

Buchanan, for his part, said he expected the Department of Education to issue the deferment form “very shortly.”

For practical tips on paying for cancer treatment, see [“Fighting Cancer’s Financial Toxicity.”](#)

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<http://beta.docker.cancerhealth.com/article/law-people-cancer-unable-defer-student-loans>