



American Education Services

American Education Services
P.O. Box 2461 Harrisburg, PA 17105-2461
Toll-free 1-800-233-0557 • TDD 717-720-2354
Fax 717-720-3931 or 717-720-2774
www.aesSuccess.org • International 717-720-3500

DEAR CUSTOMER:

Enclosed is an Economic Hardship Forbearance Request form for your KeyBank privately insured student loan(s) serviced by us. Please read the information carefully and complete the form. Return it and all required attachments to us as soon as possible. You will be notified by mail of the approval or denial of your request. You may also check the status of your loan(s) online at www.aesSuccess.org.

Please note: Failure to complete the request form in its entirety or failure to submit the required documentation as listed on the request form will result in automatic denial. This request form is for KeyBank privately insured student loans only.

If you have any questions or need additional information, please contact us at the address or telephone number shown above. Our business hours are Monday through Friday from 7:30 a.m. to 9 p.m., ET. Please include your account number and email address (if applicable) on all correspondence.

Shelly K. Bowman
Assistant Vice President
American Education Services

Enclosure(s)

DETAILED LIST OF REVENUE AND EXPENSES

Section 1 - AVERAGE MONTHLY REVENUES

TYPE OF INCOME		AMOUNT
1	Gross employment income	
2	Gross self employment	
3	TOTAL	

Section 2 - AVERAGE MONTHLY EXPENSES

TYPE OF EXPENSE		AMOUNT
1	Rent or mortgage	
2	Food	
3	Utilities	
4	Household expenses	
5	Clothing	
6	Medical/dental (non-reimbursable)	
7	Insurance premiums	
8	Automobile loan payments	
9	Transportation expenses	
10	Student loan payments *	
11	Credit card payments **	
12	Other ordinary and necessary living expenses.	
13	TOTAL (add items 1 through 12)	

IF YOU NEED ADDITIONAL SPACE, PLEASE ATTACH A SEPARATE SHEET OF PAPER.

Be sure to submit the applicable supporting documents along with this form completed on both sides. IF THIS INFORMATION IS NOT INCLUDED WITH THIS APPLICATION, YOUR REQUEST FOR FORBEARANCE MAY BE DENIED. KEEP IN MIND THAT YOU ARE RESPONSIBLE FOR YOUR PAYMENTS UNTIL FORBEARANCE IS GRANTED.