

Loan Payment Deferral (Action Item)



- **Payment Deferral:**
 - Must opt in on Google Form
 - Deadline to opt in 10/31/26
 - 12 months maximum deferral
 - If already paid 2026, can opt to defer 2027 payment.
- **Temporary Interest Adjustment:**
 - 0% Interest for all active loans for one year beginning November 1, 2026.
 - No request needed.
 - Rate will revert back to regular rate on November 1, 2027.
- **Implementation Timeline:**
 - Ag. Advisory Meeting - Sept. 9th
 - Letters mailed - Sept. 9th
 - Google form live - Sept. 9th
 - Payment Opt in Deadline - Oct. 31st
 - Process loan modification paperwork - Prior to due dates.