

**Status of Current WWAMI Borrowers**  
**Alaska Commission on Postsecondary Education**  
**February 26, 2021**

There are 246 WWAMI borrowers with collective WWAMI loan balances totaling \$13,025,366. A breakdown of their loan status follows:

- 129 in an “in-school” status
  - This status means the student is either still enrolled in the WWAMI program or is engaged in their residency or a fellowship program.
  - Students in a residency or fellowship program are considered “in-school” because the residency/deferment is determined to be part of their education.
  - Loans accrue no interest while “in-school” and no payments are due.
- 5 in “grace” status
  - After students complete the WWAMI program, they are given a six-month “grace” period where interest is accruing but no payments are due.
  - This status allows the student enough time to either move back to Alaska and start working, or prepare themselves to enter repayment.
- 53 in a “current repayment” status
  - Students that are no longer in the WWAMI program (either graduated or left the program) and have gone through their grace period. These students have a current payment due and are not in one of the deferments.
- 5 in a “delinquent in repayment” status
  - Students that are no longer in the WWAMI program (either graduated or left the program) and have gone through their grace period. These students have at least one payment that is past due and they are not in one of the deferments.
- 54 in “deferment” status (includes forbearances)
  - No payments are due during deferments.
  - WWAMI students may apply for a deferment/forbearance for any of the following reasons:
    - Working in the state as a physician. These students are working towards getting their forgiveness benefits.
    - WWAMI in-school forbearance- This was created to mimic an in-school status for students that leave the program, enter repayment and then return to the program.
    - Military mobilization
    - Total Disability
    - Completing a service obligation
    - Disaster forbearance