

# More Travel Loan Information

- IOM issues promissory notes based on the average travel costs at the time of issue.
- Your travel loan should have been translated in your language at the time you signed.
- Your resettlement agency is there to help you. They should ensure that all refugees are provided orientation, with interpretation, concerning repayment and personal and household budgeting.
- Your resettlement agency should also provide information on how to ask for help if you are unable to pay your travel loan. They should be reviewing with you requests for deferrals and write offs
- If your credit has been negatively affected by your unpaid travel loan you have the option to dispute this negative report
- [www.annualcreditreport.com](http://www.annualcreditreport.com) allows a free credit report once a year. It is suggested that you check your credit report every year and dispute any negative finding due to your travel loan.

# Travel Loan Information

## Travel Loan Facts

- The travel loan is a interest-free loan made to refugees to pay for the cost of travel to the United States.
- The United States government provides funds to the International Organization for Migration (IOM) to pay for refugee's transportation costs.
- Repayment of the travel loan usually begins six months after your arrival.
- Repayment of your travel loan allows the United States to continue providing loans to other refugees.
- If you are unable to find work or out of work and can't pay your travel loan monthly, you can ask for a deferral and a lower monthly payment.
- If you are permanently disabled, have a loan for minor orphaned children, a family member has passed away, or you have filed bankruptcy, you can ask for a write off.
- If you do not keep in contact with your resettlement agency they may think you don't intend to pay back your loan. If your loan becomes past due it may be returned to IOM or the Department of State for further collection.

## How to ask for a write off

If you are permanently disabled, a family member has passed away, or you have filed for bankruptcy you can ask IOM for a write off of your travel loan

If you are permanently disabled you can ask IOM for a write off of your travel loan.

Things you will need to send with your request letter:

- If you are receiving SSI you will need to send your SSI award letter;
- A letter from your primary physician stating you are permanently disabled and unexpected to be able to work; and
- Income and expense statement.

If a family member has passed away you can ask IOM for a write of that family member's travel loan.

Things you will need to send with your request letter:

- Death certificate.

If you have filed for bankruptcy you can ask IOM for a write off of your travel loan

Things you will need to send with your request letter:

- Voluntary Petition for Bankruptcy.

## How to ask for a deferral

If you are experiencing economic hardship you can ask IOM for a deferral of your monthly payments and a possible reduction in your monthly payment.

Things you will need to send with your request letter:

- Income and expense statement.

## Where do I send my request letter?

Send all requests to:

International Organization for Migration  
Attn: Brian Graham  
2 Executive Circle, Suite 240  
Irvine, CA 92614

Send your letter certified, return receipt. The post office can help you with this process.

Keep a copy of the letter and all supporting documents for your records.

If you have not received a response to your request, or your monthly bill does not reflect any changes contact Brian Graham at IOM.

## Where do I get a request letter

You can get a copy of a sample letter to fill out and send on your own from the following:

Idaho Legal Aid Services  
310 N 5th Street  
Boise, ID 83702

Or call 208-345-0106 and request an e-mail with the request letter.

Idaho Legal Aid Services  
475 Polk, Suite 4  
Twin Falls, ID 83301

Or call 208-734-7024

Catholic Charities of Idaho  
4202 W. Emerald  
Boise, ID 83706

Or call 208-345-6031