



# Thrift Savings Plan

## Notice

If you are planning to apply for a loan from your TSP account now or in the near future, **DO NOT** submit Form TSP-46 until your loan application has been processed. **Filing this form at the same time as you apply for loan or at any time before your loan application is processed may cause your loan application to be rejected.** It will certainly cause a delay in processing.



## TSP-46, INFORMATION AND INSTRUCTIONS

Use this form if you wish to suspend payments on your TSP loan(s) for the rest of calendar year 2020 and you meet the criteria described in the CARES Act. (See the instructions for Section II later on this page.)

**You must submit this form to the TSP—not your agency or service. We must receive your properly completed form on or before November 30, 2020, for it to be processed.**

Once your request is processed, we will notify your payroll office that your obligation to make loan payments has been suspended and should be stopped for the rest of 2020. If your payroll office continues to deduct payments from your paycheck and send them to us, we will accept them. So you should check to make sure that payroll has followed through on our notification. You should receive a confirmation notice from us to the address in your TSP account record once we have processed your request. If you do not receive a confirmation notice within two weeks of submitting this form, contact the TSP to verify that we have received your request.

During the suspension, interest will accrue on the loan. You still have the option of submitting payments directly using TSP-26, *Loan Payment Coupon*, at any time during the suspension period.

At the beginning of 2021, your loan suspension will end, and your obligation to make loan payments will resume. Neither you nor your agency will need to submit any additional documentation. Your loan will be reset, taking any payments you made during suspension into account. The term of your loan will be extended by however many months your payments are suspended for up to the maximum term allowed (5 years for general purpose and 15 years for residential). Your payment amount will need to be increased if the recalculated amount would not pay off the loan within the maximum term allowed. You will receive a notice that indicates the new terms of your loan. We will send your payroll office a notification to restart loan payments. **Note:** The amount of your loan payments may be different. Your loan payments should resume with your next scheduled pay period. If your earnings and leave statement does not reflect your loan payment within one pay period, contact your payroll office.

**For the most up-to-date information related to COVID-19 and the TSP, visit [tsp.gov](https://tsp.gov).**

**SECTION I. INFORMATION ABOUT YOU.** Complete Items 1 – 3. Check the account for which you want your loan payments suspended in Item 1. **Check only one box.** You should only check the box for the account from which you have an outstanding loan with payments that you want to suspend.

If you have two loans from the same account (general purpose and residential), payments will be suspended on both of them.

If you have both a civilian account and uniformed services account and an active loan from each of them, then we will only be able to process your form if you check one of the

boxes. Do not check both. If you wish to suspend payments on both loans, you must submit a separate form for each.

**You must include your full Social Security number in Item 3 for us to process your request.**

### SECTION II. SIGNATURE AND CERTIFICATION.

Read the certification carefully. By signing and dating this form in Items 4 and 5, you are certifying that you are entitled to have your payments suspended because you meet **one or more** of these criteria:

(I) You have been diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention.

(II) Your spouse or dependent (as defined in section 152 of the Internal Revenue Code of 1986) has been diagnosed with such virus or disease by such a test.

(III) You are experiencing adverse financial consequences as a result of being quarantined, being furloughed or laid off or having work hours reduced due to such virus or disease, being unable to work due to lack of child care due to such virus or disease, closing or reducing hours of a business owned or operated by the individual due to such virus or disease, or other factors as determined by the Secretary of the Treasury (or the Secretary's delegate).

Complete this entire section, including your full address information (Item 6).

Please note that the address you provide in Item 6 will not be used to change your address in your TSP account record. It will only be used to notify you if we cannot locate your account based on the information you provided on this form. If you wish to change the address in your TSP account record, contact your agency or service. Only your agency or service can change your address for your TSP account while you are employed by the federal government or are a member of the uniformed services. If you are not sure what address is shown for your TSP account, check your most recent participant statement. It is available by logging in to My Account on [tsp.gov](https://tsp.gov).

**SUBMISSION INSTRUCTIONS.** Make a copy of this completed form for your records. Either mail or fax your form to the TSP.

**Mail the original to:**

**Thrift Savings Plan  
P.O. Box 385021  
Birmingham, AL 35238  
Or fax to: 1-866-817-5023**

**Note:** Do **not** mail **and** fax your request. Submission of multiple forms will delay processing. If you need to make a change or correction on your form, call us to cancel your first request.

If you have questions, call the toll-free ThriftLine at 1-877-968-3778 or the TDD at 1-877-847-4385. Outside the U.S. and Canada, please call 404-233-4400 (not toll-free).