

**FEDERAL PERKINS, & NDSL Request for Cancellation/Deferment
Part I – To be completed by the Borrower (Complete in INK)**

Name: _____		Social Security Number: _____	
Street Address: _____		Birth date: _____	
City: _____	State: _____	Zip: _____	
Home Phone: _____	Work Phone: _____	E-mail address _____	
Lending Institution: _____		Date Left Lending Institution: _____	

I am requesting a

Deferment for Cancellation.....

Beginning (mm/dd/yy)

Ending (mm/dd/yy)

Cancellation.....

Beginning (mm/dd/yy)

Ending (mm/dd/yy)

(Please check all that apply)

(Please refer to your promissory note for specific eligibility requirements)

Indicate type of full time service:

- | | | |
|--|--|---|
| <input type="checkbox"/> Teacher: School District/County _____
School _____ Grade _____ | <input type="checkbox"/> Nurse/Medical Technician
Position: _____ | <input type="checkbox"/> Peace Corps, ACTION volunteer
<input type="checkbox"/> Public Defender
<input type="checkbox"/> Pre-Kindergarten Child Care
<input type="checkbox"/> Firefighter
<input type="checkbox"/> Tribal College Faculty
<input type="checkbox"/> Librarian
<input type="checkbox"/> Speech/Language Pathologist
<input type="checkbox"/> Military Combat for at least one year in an area of hostility
Specify area _____ |
| <input type="checkbox"/> Low Income School
<input type="checkbox"/> Pre-School Head Start
<input type="checkbox"/> Teacher Math, Science, Foreign Language
Subject: _____
<input type="checkbox"/> Teach Handicap/Special Education type: _____
Percentage of handicapped/special ed children _____ | <input type="checkbox"/> Provider of Services to High-Risk children from low income communities at a Child/Family Service Agency
<input type="checkbox"/> Full-time Law Enforcement Officer
Position: _____
<input type="checkbox"/> Early Intervention | |

I understand that by requesting a deferment or cancellation during my original grace period, I am conditionally waiving my rights to said grace period.

THIS FORM IS INVALID WITHOUT: BORROWER'S SIGNATURE, SOCIAL SECURITY NUMBER, BEGINNING AND ENDING DATES, AND COMPLETE CERTIFICATION. I HEREBY CLAIM THAT THE ABOVE INFORMATION IS TRUE. I AGREE TO NOTIFY THE LUTHER COLLEGE PERKINS OFFICE IMMEDIATELY IF MY STATUS CHANGES.

X-Borrower's Signature _____ Date _____

PART II – TO BE COMPLETED BY CERTIFYING OFFICIAL

I certify that the information state above and below is correct:

X Signature of Authorizing Official <div style="border: 1px solid black; padding: 5px;">Name and Address of Organization _____ _____ _____ Phone Number: () _____</div>	Title <div style="border: 1px solid black; padding: 5px; text-align: center;">JOB TITLE _____</div>	Date <div style="border: 1px solid black; padding: 5px; text-align: center;">Official Stamp or Seal If no stamp or seal is available please provide letterhead certification.</div>
<div style="border: 1px solid black; padding: 5px;">Dates of completed employment: From _____ To _____ ____ Full time ____ Part time # hrs ____</div>	<div style="border: 1px solid black; padding: 5px;">Dates of anticipated future employment: From _____ To _____ ____ Full time ____ Part time # hrs ____</div>	

Return Form To: Luther College Perkins, 700 College Drive, Decorah, IA 52101 For questions call: 563-387-1534 or 800-458-8437x1534

Instructions and General Information for Cancellations and Deferments

The deferment for cancellation and cancellation request are two processes that compliment each other. At the beginning of a service year the loans are granted a deferment of repayment while service is being performed. During the deferment period, no interest accrues and payments are not due. At the end of the deferment period, a cancellation request is granted canceling a portion of the loan for each completed year of service.

Deferments and cancellations can only be processed for periods that begin after the end of the academic period for which the loan was taken out. Additionally, deferments and cancellations cannot be granted for a borrower who has received an education benefit under Subtitle D or Title I of the National and Community Service Act of 1990 (AmeriCorps *VISTA).

To begin the complimentary process a certified deferment form should be sent to your Servicer at the beginning of your employment in a qualified service area. Only those payments that have a due date on or after the begin date through the end date of the deferment form are eligible for the deferment. If you fail to submit your deferment form timely, late charges may be assessed and your account may become delinquent, which could result in adverse credit history.

At the end of the service year, a certified cancellation form should be sent to your Servicer for processing a partial cancellation of your loan in accordance with your promissory note and a new deferment form for the upcoming next year if your eligibility continues. A cancellation is not valid if it is certified before the end date of the cancellation period. A new deferment cannot be processed for a second year, until the prior year cancellation benefit has been processed.

All forms must be completely filled out and properly certified. It is your responsibility to notify your Servicer immediately if your status changes during the deferment period.

You must refer to your promissory note to determine what deferment and cancellation benefit you can apply for.

Cancellation Eligibility Criteria

TEACHING IN ELEMENTARY OR SECONDARY SCHOOLS SERVING LOW INCOME STUDENTS (5 years of service for 100% cancellation) (15/15/20/20/30%). Form must be certified by a Principal, Assistant Principal, District Office, or Human Resources Office.

- You must be a full-time teacher, directly employed by the school system, in a public or other nonprofit elementary or secondary school that the U.S. Department of Education has designated as a low-income school. The directory can be found at <http://www.ed.gov/offices/OSFAP/Students/repayment/teachers/perkins.html>.
- You must teach for a complete academic year or its equivalent.
- A teacher is a person who provides to students, direct classroom teaching, or educational services directly related to classroom teaching such as a school librarian or guidance counselor.
- A supervisor, administrator, researcher, or curriculum specialist is not a teacher.
- All Bureau of Indian Affairs (BIA) elementary and secondary schools qualify.

TEACHING SPECIAL EDUCATION (5 years of service for 100% cancellation) (15/15/20/20/30%). Form must be certified by a Principal, Assistant Principal, District Office, or Human Resources Office.

- You must be employed as a full-time special education teacher of infants and toddlers from birth to age 2, children or youth from ages 3 through 21 with disabilities who require special education and related services because they have disabilities as defined in section 602(a)(1) of the Individuals with Disabilities Education Act.

TEACHING IN FIELDS OF EXPERTISE (5 years of service for 100% cancellation) (15/15/20/20/30%). Form must be certified by a Principal, Assistant Principal, District Office, or Human Resources Office.

- You must be employed full-time teaching in mathematics, science, foreign languages, bilingual education or any other field of expertise where the state education agency determines that there is a shortage of qualified teachers.
- The majority of classes taught must be in the area of expertise.

HEAD START PRE-SCHOOL PROGRAM (15% of the original loan for each year of service). Form must be certified by a Program Director, Supervisor, or Human Resources Office

- You must be employed as a full-time staff member in a position that is required to carry out the educational part of the Head Start pre-school program under section 222(a)(1) of the Economic Opportunity Act of 1964-5.
- You must complete an academic year or its equivalent.
- Your salary cannot exceed the salary of a comparable employee working in the local school district.

NURSE OR MEDICAL TECHNICIAN (5 years of service for 100% cancellation) (15/15/20/20/30%). Form must be certified by a Supervisor, Manager, or Human Resource Office.

- You must be employed as a full-time nurse or medical technician who provides health care services.
- Medical technicians must be allied health professional working in a field such as therapy, dental hygiene, medical technology, or nutrition, who is certified, registered or licensed by an appropriate state agency.
- An allied health professional is someone who assists, facilitates, or complements the work of physicians and other specialist in the health care system.
- A nurse is a licensed practical nurse, a registered nurse, or other individual who is licensed by an appropriate state agency.

LAW ENFORCEMENT (5 years for 100% cancellation) (15/15/20/20/30%). Form must be certified by a Commanding Officer, Supervisor, or Human Resource Office.

- You must be employed in full-time service as a sworn law enforcement officer or corrections officer or a person whose principal responsibilities are unique to the criminal justice system in a local, state or federal law enforcement or correction agency.
- Eligible agencies are publicly funded units where the principal activities pertain the crime prevention, control, reduction, or the enforcement of the criminal law.
- The activities include but are not limited to police efforts, activities of the courts having criminal jurisdiction and related agencies, activities of corrections, probation or parole authorities, and problems relating to the prevention, control or reduction of juvenile delinquency or narcotic addiction.
- Employment as a public defender does not qualify for cancellation as well as agencies that are primarily responsible for enforcement of civil, regulatory, or administrative laws are ineligible.

CHILD OR FAMILY SERVICE AGENCY (5 years for 100% cancellation) (15/15/20/20/30%). Form must be certified by a Supervisor, Manager, or Human Resource Office.

- You must be a full-time employee in a public or private nonprofit child or family service agency, providing, or supervising the provision of services to only high-risk children and their families who are from low-income communities.
- High-risk children are individuals under the age of 21 who are low-income or at risk of abuse or neglect, have been abused or neglected, have serious emotional, mental, or behavioral disturbances, reside in placements outside of their homes, or are involved in the juvenile justice system.
- Low-income communities are communities in which there is a high concentration of children between the ages of 5 and 17 who are eligible to be counted under Title I of the Elementary and Secondary Education Act of 1964, as amended.
- Elementary or secondary school systems or hospitals are not eligible employing agencies.

EARLY INTERVENTION (5 years for 100% cancellation) (15/15/20/20/30%). Form must be certified by a Supervisor, Manager, or Human Resource Office.

- You must be employed as a full-time qualified professional provider of early intervention services as defined in section 672(2) of the Individuals with Disabilities Education Act, in a public or non-profit program under public supervision.
- You must provide service to infants and toddlers from birth to age 2, inclusive, who need early intervention services for specified reasons, as defined in section 672(1) of the Individuals with Disabilities Education Act, and who require special education and related services because of their disability.

MILITARY SERVICE. Borrower can receive cancellation for each 12-month period of service as a member of the US Army, Navy, Air Force, Marines, or Coast Guard and serving in an area of hostilities that qualifies for special pay under USC 37 Sec. 310. For any year of service beginning on or after August 14, 2008, 100% cancellation over 5 years on NDSL/Perkins loans. For any year of service beginning prior to August 14, 2008, 50% maximum cancellation over four years (12.5% per year) on NDSL/Perkins loans.

PEACE CORPS VOLUNTEER OR VOLUNTEER UNDER THE DOMESTIC VOLUNTEER SERVICE ACT (4 years of service for 70% cancellation). Form must be by an authorized official of the Peace Corps at the Division of Field Operations, Washington, DC 20506.

- You must be a peace corps volunteer or volunteer under the Domestic Volunteer Service Act of 1973 (ACTION).
- You must not, as part of your duties, give religious instruction, conduct worship service, engage in religious proselytizing, or engage in fundraising to support religious activities.

Addition of New Public Service Cancellation Categories authorized by the HEOA signed into law on August 14, 2008

Note: Eligible service performed on or after August 14, 2008, in these new cancellation categories will qualify a borrower for cancellation, regardless of whether the cancellation category appears on the borrower's promissory note.

PRE-KINDERGARTEN OR CHILD CARE PROGRAM. 100% cancellation (15% per year) for qualifying service as a full-time staff member in a pre-kindergarten or child care program that is licensed or regulated by the State and that is operated for a period comparable to a full school year in the locality if your salary is not more than the salary of a comparable employee of the local educational agency.

PUBLIC DEFENDER. 100% cancellation over 5 years (15/15/20/20/30%) for a full time attorney employed in a defender organization established in accordance with USC Title 18, Sec. 3006A(g)(2). Employment first eligible on August 14, 2008.

LIBRARIAN. 100% cancellation over 5 years (15/15/20/20/30%) for a full-time librarian with a master's degree in library science who is employed:

- In an elementary or secondary school designated by the Education Department as having a high concentration of students from low-income families. Not all schools serving low-income populations will qualify.
- In a public library serving a geographical area that contain one or more schools designated by the Education Department as having a high concentration of students from low-income families. Not all schools serving low-income populations will qualify.

SPEECH/LANGUAGE PATHOLOGIST. 100% cancellation over 5 years (15/15/20/20/30%) for a full-time speech language pathologist with a master's degree working exclusively with schools designated by the Education Department as having a high concentration of students from low-income families. Not all schools serving low-income populations will qualify.

FIREFIGHTER. 100% cancellation over 5 years (15/15/20/20/30%) for full time employment as a firefighter for service to a local, State, or Federal fire department or fire district.

TRIBAL FACULTY. 100% cancellation over 5 years (15/15/20/20/30%) for full time employment as a faculty member at a Tribal College or University as defined in Sec. 303 of the Higher Education Opportunity Act of 2008.