

**REQUEST FOR PARTIAL CANCELLATION/POSTPONEMENT/
DEFERMENT FOR TEACHING SERVICE**

**NATIONAL DEFENSE/NATIONAL DIRECT
FEDERAL PERKINS STUDENT LOAN PROGRAM**

FOR CANCELLATION FILE THIS FORM AT THE COMPLETION OF YOUR YEAR OF FULL-TIME EMPLOYMENT.
FOR POSTPONEMENT FILE AT THE BEGINNING OF A NEW YEAR. INSTRUCTIONS ON BACK OF THIS FORM.
PLEASE PRINT IN INK OR TYPE.

PART 1 GENERAL INFORMATION (To be completed by the borrower)

Return to:

ACCOUNT NUMBER & LOAN FUND NAME OF BORROWER (Last, First, Middle) STREET ADDRESS CITY, STATE, ZIP Home Tel # () Work Tel # ()	University of St. Thomas 2115 Summit Ave AQU 220 Saint Paul MN 55105-1096 Phone (651) 962-6612 Fax (651) 962-6009 Attn: Perkins Loans
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EXACT NAME OF SCHOOL WHERE EMPLOYED	POSITION/JOB TITLE	SCHOOL DISTRICT & COUNTY
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CHECK APPROPRIATE BOX:

PUBLIC (CHAPT 1, LOW INCOME)

Elementary School Secondary School Institute Higher Ed Head Start

NON-PROFIT (CHAPT 1,LOW INCOME)

BUREAU OF INDIAN AFFAIRS

FIELD OF EXPERTISE _____
(list)

TEACHER OF HANDICAPPED/ SPECIAL EDUCATION

% OF TEACHING TIME SPENT WITH HANDICAPPED _____

***Teachers of the handicapped/special education must attach an official job description.**

I HEREBY APPLY FOR A PARTIAL CANCELLATION/POSTPONEMENT/DEFERMENT OF MY NDSL/PERKINS LOAN
FOR TEACHING AS DESCRIBED ABOVE.

ACADEMIC YEAR STARTING (Month-Day-Year)	ACADEMIC YEAR ENDING (Month-Day-Year)	SIGNATURE OF BORROWER	DATE
Please check if appropriate: 9		I also expect to continue eligible employment for another complete year.	

PART II CERTIFICATION OF SERVICE EMPLOYMENT (To be completed by employer or appropriate official)

I CERTIFY THAT HE/SHE IS EMPLOYED OR SERVING AS STATED ABOVE AND THE DESCRIPTION OF HIS/HER DUTIES
ARE TRUE AND CORRECT.

NAME OF APPLICANT	SIGNATURE OF AUTHORIZED OFFICIAL	OFFICIAL SEAL OR STAMP OF SERVICE/EMPLOYING AGENCY (if none available a letter of certification on agency letterhead is required)
POSITION/TITLE OF APPLICANT	TITLE OF AUTHORIZED OFFICIAL	
NAME AND ADDRESS OF EMPLOYING AGENCY	DATE	
	PHONE NUMBER ()	

PART III FOR OFFICE USE ONLY

DATES OF EMPLOYMENT From to	<input type="checkbox"/> HANDICAPPED/SPEC ED <input type="checkbox"/> LISTED IN FEDERAL REGISTER <input type="checkbox"/> HEAD START <input type="checkbox"/> MATH, SCIENCE, <input type="checkbox"/> BI-LINGUAL, OTHER SHORTAGE AREA
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APPROVED AT _____ %

CANCELLATION: Approved Y N	Principal Canceled:	Code	Interest Canceled:	Principal Balance After This Transaction:
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POSTPONEMENT: Approved Y N	CODE	From	To	DEFERMENT: Approved Y N	CODE	From	To
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FORM PROCESSED BY:	DATE:
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TEACHER CANCELLATION/POSTPONEMENT/DEFERMENT/CANCELLATION ELIGIBILITY REQUIREMENTS AND INSTRUCTION

You may receive a postponement/deferment of loan repayment for up to a twelve-month. The postponement will stop payments on your loan until you have completed your academic year. You may be eligible for the deferment if you fail to complete your teaching year. It is your responsibility to submit forms properly; failure to do so will result in continued billing. If it appears that you will be eligible for cancellation, we will approve your postponement/deferment and suspend the need for payments until the end of the specified period. At that time, cancellation forms will be sent to you for completion.

INSTRUCTIONS:

1. Complete Part I. (Forms will be returned if any information is missing)
2. Sign and date form.
3. Have form certified in Part II. If the required seal or stamp is not available, include verification of your full-time teacher status and the dates of employment on official letterhead stationery. Forms without a seal, stamp, or letter are not valid and will not be accepted.
4. Teachers of the handicapped must include an official job description. Licensed, certified or registered speech pathologists, occupational therapists and audiologists working in a school must also provide a copy of their license.
5. Teachers of expertise areas, as described below, B(1)(e) must include a letter from the State Education Agency confirming shortage field.

A. LOANS OBTAINED PRIOR TO 7/1/72 (National Defense):

1. 10% cancellation for each year of regular full-time teaching in a public or non-profit elementary or secondary school, an institution of higher education, or in overseas department of defense elementary or secondary school. (Maximum: 5 years)
2. 15% cancellation for each year of teaching at any one of the following:
 - a) Teaching in a school that is eligible for cancellation as determined by the Department of Education and which is listed in the Federal Register for that year.
 - b) Teaching handicapped children (ages 3-21) in a public or other non-profit elementary or secondary school system. Teachers of the handicapped must submit an official job description with each Request for Postponement/Deferment. Handicapped children means "mentally retarded, hard of hearing, deaf, speech impaired, or other health impaired children, or children with specific learning disabilities, who by reason thereof require special education and related services".
 - c) Bureau of Indian Affairs- teaching in an elementary or secondary school operated by the Bureau of Indian Affairs or operated on Indian reservations by an Indian tribal group under contract with BIA.
 - d) Full-time employment staff member in the Federal HEAD START program.

*****EFFECTIVE OCTOBER 7, 1998*****

The 1998 Amendments of Higher Education changed eligibility requirements for loan cancellation. Loan cancellations previously eligible for loans disbursed after July 1992 are now available to ALL Perkins borrowers.

B. LOANS OBTAINED AFTER 7/1/72 (National Direct and Perkins)

1. Accelerated cancellation at the rate of 15% of the loan for the first and second year, 20% for the third and fourth year, 30% for the 5th year for any of the following:
 - a) Teaching in a school that is eligible for cancellation as determined by the Department of Education and listed in the Federal Register (low income, Chapter 1 funding) for that year.
 - b) Teaching handicapped (as defined above in A.(2)(b) children in a public or other non-profit elementary or secondary school system. Teachers of the handicapped must submit an official job description with each Request.
 - c) Bureau of Indian Affairs as described in A.(2)(c)
 - d) Full-time special education, formerly "teacher of the handicapped", (as defined in A(2)(b), now including teacher of infants or toddlers with disabilities, in a public or other non-profit elementary or secondary school system. Teachers of handicapped/special education must submit an official job description with each Request.
 - e) Full-time teachers of mathematics, science, foreign languages, bilingual education, or other shortage fields determined by the state's education agency.
 - f) Full-time employment staff member in the Federal HEAD START program.

DIRECT YOUR QUESTIONS TO:

Federal Perkins Loan Office
University of St. Thomas
2115 Summit Ave AQU 205
Saint Paul MN 55105-1096