



INSTRUCTIONS FOR COMPLETION OF THE REQUEST FOR CANCELLATION/DEFERMENT

Instructions for the Borrower:

- Complete and sign Section(s) 1, 2, and 3
- Indicate your place of employment and give a detailed job description of your duties
- Provide license and/or copy of diploma if applicable
- Mail signed CANCELLATION/DEFERMENT REQUEST FORM & EMPLOYER LETTER(s) to:

**Student Loan Services
1000 Asp Avenue, Room 208
Norman, OK 73019
Attn: CANC/DEF RQST**

Please Note: If you worked for more than one employer, you will need to get employment verification from each employer.

Instructions for the Employer:

- Complete and sign Section 4
- Indicate name of business, address and phone number where you can be reached
- Attach a dated letter **with signature**, on company letterhead verifying dates of employment, job duties, and employment status (EFT) for the employee

**WE REQUIRE THE ORIGINAL FORM & EMPLOYER LETTER(s)
TO PROCESS YOUR REQUEST. PLEASE DO NOT FAX A COPY.**

**FAILURE TO COMPLY WITH THIS INFORMATION COULD RESULT
IN THE DELAY OF YOUR REQUEST.**



STUDENT LOAN SERVICES

1000 Asp Avenue, Room 208
Norman, OK 73019
P:405.325.5876

REQUEST FOR CANCELLATION/DEFERMENT PERKINS LOAN PROGRAM

Section 1:

Loan Account Number: _____

First Name Last Name: _____

Street Address: _____

City, ST, Zip : _____

Phone/Cell Number: _____

Email: _____

Warning: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents shall be subject to penalties which may include fines, imprisonment, or both under the U.S. Criminal Code 20 U.S.C. 1097.

Section 2:

To be completed by borrower: I declare I am/was employed full time as: (check one)

<input type="checkbox"/>	Child or Family Services	<input type="checkbox"/>	
<input type="checkbox"/>	Early Childhood Education (preK, child care, Head Start)	<input type="checkbox"/>	Librarian (at a Title I school)
<input type="checkbox"/>	Early Intervention (disabled infants/toddlers)	<input type="checkbox"/>	Military Service
<input type="checkbox"/>	Elementary/Secondary Teacher (at a Title I school)	<input type="checkbox"/>	Nurse or Medical Technician
<input type="checkbox"/>	Faculty member at tribal college or university	<input type="checkbox"/>	Public Defender
<input type="checkbox"/>	Firefighter	<input type="checkbox"/>	Speech Pathologist (at a Title I school)
<input type="checkbox"/>	Law Enforcement/Correction Officer	<input type="checkbox"/>	Volunteer Service

Section 3:

I am requesting:

___ Deferment from ___/___/___ to ___/___/___ as I anticipate completing one full year of service.

___ Cancellation from ___/___/___ to ___/___/___ as I have completed one full year of service*.

(Employment dates must equal one year)

Start date of employment (mmddyy) _____ Are you still employed yes ___ no ___ End date of employment _____

Declaration: I declare all information provided in the request to be accurate and true. I will notify the University of Oklahoma immediately of any change in my employment status and begin payment if required. I authorize the University of Oklahoma and their (respective agents and contractors) to contact me and my employer regarding my request or my loan (s) including repayment of my loan (s), at the number provided on this form or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Signature of Borrower: _____
Signature Date

*** Attach a letter to certify dates of employment, full-time employment status, job title, and a brief job description on company letterhead. Indicate whether your business is a public or private nonprofit agency and provide a copy of your license of certificate/or your 501c3.**

Section 4:

To be completed by EMPLOYER: By signing below, I certify the above information is true and correct.

Company Name: _____

Name and Title
Authorized Official: _____

Signature and date
Authorized: _____

Phone Number : _____

Business Address: _____

City, ST, Zip: _____



STUDENT LOAN SERVICES

1000 Asp Avenue, Room 208
Norman, OK 73019
P:405.325.5876

Loan Account Number: _____

First Name Last Name: _____

Cancellation Rates

A borrower must work a full year of service before the first cancellation takes place. A borrower can submit the request during the first year and *the loan will be deferred*. The first cancellation will not occur until application is received at the end of the first year. Documentation must be received yearly for the cancellation to take effect.

A borrower's loan is cancelled at the rates shown below for each completed year of full-time service, or in the case of teachers, for each full academic year of full-time teaching.

- **1st & 2nd Year** 15% of the original principal loan amount
- **3rd & 4th Year** 20% of the original principal loan amount
- **5th Year** 30% of the original principal loan amount

* * * Those applying for Volunteer Service cancellation may only cancel the 1st through the 4th years of service with percentages outlined in this document.

To be completed by Lending Institution:

Approved at: _____15% _____20% _____30%

Disapproved because: _____

Signature of Official: _____ Date _____

Principal Amount Cancelled: \$ _____

Principal Balance \$ _____ Payment Postponed until _____

Elementary/Secondary Teacher cancellation

Schools must cancel up to 100% of a Perkins Loan if the borrower has served full-time in a public or nonprofit elementary or secondary school system as:

- A teacher in a low-income school or a low-income educational service agency.
- A teacher in a teacher shortage field, including mathematics, science, foreign languages, or bilingual education or any other field of expertise that is determined by a state education agency to have a shortage of qualified teachers in that state.
- A special-education teacher, including teachers of infants, toddlers, children, or youth with disabilities.

A teacher who also provides speech and language pathology and audiology, physical therapy, occupational therapy, psychological counseling services or recreational therapy operating with a license, certified or registered by the appropriate state education agency for that area in which he or she is providing relational special educational services.

Nurse or Medical Technician cancellation

Schools must cancel up to 100% of a Perkins Loan if the borrower has served full-time as a nurse or medical technician providing health care services. The borrower must provide health care services directly to patients. For purposes of this cancellation:

- A nurse is a licensed practical nurse, a registered nurse, or other individual who is licensed by the appropriate state agency to provide nursing services.
- A medical technician is an allied health professional (working in fields such as therapy, dental hygiene, medical technology, or nutrition) who is certified, registered, or licensed by the appropriate state agency in the state in which he or she provides health care services; an allied health professional is someone who assists, facilitates, or complements the work of physicians and other specialists in the health care system.

Firefighter cancellation

A firefighter is an individual who is employed by a federal, state, or local firefighting agency to extinguish destructive fires; or provide firefighting related services such as conducting search and rescue, providing hazardous materials (HAZMAT) mitigation, or providing community disaster support and, as a first responder, providing emergency medical services.

Early Intervention (for disabled infants/toddlers) cancellation

Schools must cancel up to 100% of the outstanding balance on a Perkins loan if the borrower has been employed full-time as a qualified professional provider of early intervention services in a public or other nonprofit program. "Early intervention services" are provided to infants and toddlers with disabilities.

Child or Family Services cancellation

- High-risk children are defined as 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 their homes, or are involved in the juvenile justice system.
- Low-income communities are communities in which there is a high concentration of children eligible to be counted under Title I rules.

The types of services a borrower may provide to qualify for a child or family service cancellation include child care and child development services, health, mental health and psychological services, as well as social services. The Department has determined that an elementary or secondary school system, a hospital, or an institution of higher education is not an eligible employing agency.

Speech Pathologist (at Title I school) cancellation

A speech pathologist is someone who evaluates or treats disorders that affect a person's speech, language, cognition, voice, swallowing and the rehabilitative or corrective treatment of physical or cognitive deficits/disorders resulting in difficulty with communication, swallowing, or both, and has obtained a postgraduate academic degree awarded after the completion of an academic program of up to 6 years in duration (excluding a doctorate or professional degree). To qualify for cancellation, the speech pathologist must have a master's degree and be working exclusively with Title I-eligible schools.

Librarian (at Title I school) cancellation

The librarian must have a master's degree. A librarian with a master's degree is defined as an information professional trained in library or information science who has obtained a postgraduate academic degree in library science awarded after the completion of an academic program of up to 6 years in duration (excluding a doctorate or professional degree). The librarian must be employed:

- In an elementary school or secondary school that is eligible for Title I assistance, or
- By a public library that serves a local school district that contains one or more Title I-eligible schools.

Faculty of tribal college or university cancellation

A faculty member at a tribal college or university is an educator or tenured individual who is employed by a tribal college or university to teach, research, or perform administrative functions. For purposes of this definition an educator may be an instructor, lecturer, lab faculty, assistant professor, associate professor, full professor, dean, or academic department.

Law Enforcement or Corrections Officer cancellation

A local, state, or federal agency is an eligible employing agency if it is publicly funded and its activities pertain to crime prevention, control, or reduction, or to the enforcement of the criminal law. Such activities include, but are not limited to:

- Police efforts to prevent, control, or reduce crime or to apprehend criminals;
- Activities of courts and related agencies having criminal jurisdiction;
- Activities of corrections, probation, or parole authorities; and
- The prevention, control, or reduction of juvenile delinquency or narcotic addiction.

Agencies that are primarily responsible for enforcement of civil, regulatory, or administrative laws are ineligible. However, because the activities of many divisions and bureaus within local, state, and federal agencies pertain to crime prevention, control, or reduction, or to the enforcement of criminal law, a sub-unit within a larger, non-law enforcement agency may qualify as a law enforcement agency for purposes of a law enforcement cancellation. For the borrower's position to be considered essential to the agency's primary mission, he or she must be a full-time employee of an eligible agency and a sworn law enforcement or corrections officer or person whose principal responsibilities are unique to the criminal justice system and are essential in the performance of the agency's primary mission. The agency must be able to document the employee's functions. Individuals whose official responsibilities are supportive, such as those that involve typing, filing, accounting, office procedures, purchasing, stock control, food service, transportation, or building, equipment, or grounds maintenance are not eligible for the law enforcement or correction officer loan cancellation, regardless of where these functions are performed.

Public Defender cancellation

Prosecuting attorneys whose primary responsibilities are to prosecute criminal cases on behalf of public law enforcement agencies are eligible for cancellation benefits. Full-time attorneys employed in federal public defender organizations or community defender organizations, are now also eligible. For purposes of this cancellation :

- A community defender organization is a defender organization established in accordance with section 3006A(g)(2)(B) of Title 18, United States Code. 34 CFR 674.51(e)
- A federal public defender organization is a defender organization established in accordance with section 3006A(g)(2)(A) of Title 18, United States Code.

Military Service cancellation

(Cancellations are for eligible service)

A school must cancel up to 100% of the outstanding balance of a Perkins loan for a full year of active duty service in the U.S. armed forces in an area of hostilities or an area of imminent danger that qualifies for special pay. The "U.S. armed forces" are the United States Army, Navy, Air Force, Marine Corps, or Coast Guard.

The borrower's commanding officer must certify the borrower's service dates. Active duty service for less than a complete year or a fraction of a year beyond a complete year does not qualify. A complete year of service is 12 consecutive months.

Areas that qualify for special pay on the basis of hostilities or imminent danger are listed on the Web. Note that the borrower does

not have to serve the full 12 months of active duty service in such an area to qualify for the cancellation. If a borrower is on active duty in such an area for any part of a month, that month counts towards the borrower's eligibility for a military cancellation.

The cancellation rate is the standard progression for up to 100% cancellation: 15% for the first and second year of qualifying service, 20% for the third and fourth year of qualifying service, and 30% for the fifth year of qualifying service.

Early Childhood Education cancellation

(prekindergarten, child care, Head Start)

A school must cancel up to 100% of a Perkins Loan if the borrower has served:

- As a full-time staff member in a Head Start program.
- As a full-time staff member of a prekindergarten or child care program that is licensed or regulated by the state.

For purposes of these early education cancellations:

- "Head Start" is a preschool program carried out under the Head Start Act (subchapter B, chapter 8 of Title VI of Pub. L. 97-35, the Budget Reconciliation Act of 1981, as amended; formerly authorized under section 222(a)(1) of the Economic Opportunity Act of 1964). (42 U.S.C. 2809(a)(1))
- A prekindergarten program is a state-funded program that serves children from birth through age six and addresses the children's cognitive (including language, early literacy, and early mathematics), social, emotional, and physical development.
- A child care program is a program that is licensed or regulated by the state and provides child care services for fewer than 24 hours per day per child, unless care in excess of 24 consecutive hours is needed due to the nature of the parents' work.

A full-time staff member is someone who is regularly employed in a full-time professional capacity to carry out the educational part of the early education program.

Volunteer Service cancellation * * *

Schools must cancel up to 70% of a Perkins Loan if the borrower has volunteer service with AmeriCorps*VISTA. An AmeriCorps*VISTA volunteer may only qualify for this cancellation if the AmeriCorps*VISTA volunteer elects not to receive a national service education award for his or her volunteer service. The AmeriCorps*VISTA volunteer must provide appropriate documentation showing that the volunteer has declined the AmeriCorps national service education award.

Schools apply cancellation for volunteer service in the following increments:

- 15% of the original principal loan amount—plus any interest that accrued during the year—for each of the first and second 12-month periods of service; and
- 20% of the original principal loan amount—plus any interest that accrued during the year—for each of the third and fourth 12-month periods of service.