

Federal Perkins Student Loan Program **CANCELLATION CONDITIONS**

A Federal Perkins Student Loan borrower may have all or part of his or her loan (including interest) canceled for providing service in certain areas of teaching, nursing, and public service.

If borrower meets the eligibility requirements for a cancellation of his/her loan, the institution may cancel up to 100 percent of the outstanding principal loan amount. The borrower is responsible for submitting the appropriate requests on time and the borrower may lose his/her benefits if the borrower fails to file his/her request on time.

CANCELLATIONS – Upon making a properly documented written request to the School, the borrower is entitled to have up to 100 percent of the original principal loan amount of this loan canceled if the borrower performs qualifying service in the areas listed in paragraph A, B, C, D, and E below. Qualifying service must be performed after the enrollment period covered by the loan.

A. Teaching

- A full-time teacher in a public or other nonprofit elementary or secondary school, designated by the Department in accordance with the provisions of section 465(a)(2) of the Act as a school with a high concentration of students from low-income families. An official Directory of designated low-income schools is published annually by the US Department of Education.
- A full-time special education teacher in a public or nonprofit elementary or secondary school system
- A full-time teacher, in a public or other non profit elementary or secondary school system, who teaches mathematics, science, foreign languages, bilingual education, or any other field of expertise that is determined by the State Department of Education to have a shortage of qualified teachers in that State.

B. Early Intervention Services

- A full-time qualified professional provider of early intervention services in a public or other nonprofit program under the public supervision by a lead agency as authorized by section 632(5) of the Individuals with Disabilities Education Act. Early intervention services are provided to infants and toddlers with disabilities.

C. Law Enforcement or Corrections Officer

- A full-time law enforcement officer for an eligible local, State, or Federal law enforcement agency.
- A full-time corrections officer for an eligible local, State, or Federal corrections agency.

D. Nurse or Medical Technician

- A full-time nurse providing health care services.
- A full-time medical technician providing health care services.

E. Child or Family Service Agency

- A full-time employee of an eligible public or private non-profit child or family service agency who is directly providing or supervising the provision

of services to high-risk children who are from low-income communities and the families of such children.

CANCELLATION RATES – For each completed year of service under paragraphs A, B, C, D, and E a portion of this loan will be canceled at the following rates

- 15 percent of the original principal loan amount for each of the first and second years
- 20 percent of the original principal loan amount for each of the third and fourth years
- 30 percent of the original principal loan amount for the fifth year

Refer to the Promissory Note for other benefits that might be pertinent to your loan such as Head Start, volunteer service, and discharges due to death and total permanent disability.

Fort Hays State University Student Fiscal Services will use detailed criteria, established by legislation, to determine borrower's eligibility. If the borrower has questions regarding eligibility for loan cancellation, contact Student Fiscal Services (number listed below). The most current interpretation of the Higher Education Amendments will apply.

FHSU reserves the right to decline or reinstate deferment and/or cancellation based on current regulations or a change in interpretation of such regulations

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