

What is Loan Cancellation and How Do I Get It?

One of the standout benefits of the Perkins Loan Program is the option to have up to 100% of your loan cancelled or forgiven based on your employment. Cancellations are applied in one-year increments.

Things to Know about Loan Cancellation

- A percentage of your loan will be cancelled with each year of employment.
- A form must be completed for each year of employment.
- You complete the cancellation request at the end of each year of employment.
- With each form, you can request deferment for the upcoming year.
- If your employer does not have an official stamp or seal, you can submit a letter of employment—including hire date, verification of full-time employment, and job duties—on official letterhead.
- If a deferment/cancellation request is submitted late, you are responsible for paying any late fees that are assessed.

Types of Cancellation:

- [Qualifying Teaching Services](#)
- [Speech Language Pathologist and Librarian Services](#)
- [Provider of Early Intervention Services or Provider at Family Services Agency](#)
- [Law Enforcement, Corrections Officer, Public Defense Lawyer, or Prosecuting Attorney](#)
- [Head Start Staff Member; Pre-K or Child Care Program Staff](#)
- [Nurse, Medical Technician, or Fire Fighter](#)
- [Military Cancellation](#)
- [Volunteer Service in the Peace Corps or AmeriCorps VISTA](#)

How to Apply for Loan Cancellation

1. Fill out the appropriate Cancellation Request Form.
2. Have your employer certify your employment dates.
3. Attach any supplemental documentation.
4. Send form in to ECSI or campus representative for processing.
5. Wait for Verification.

6. Complete for each year of employment.

Cancellation Resources

- [Cancellation term glossary](#)
- [Federal Student Aid cancellation chart](#)

Teaching Services

If you are a teacher, you may be eligible for cancellation of up to 100% of your loan if you teach in any of the following categories:

- Teach at a [school serving low-income students](#) or at an educational agency.
- Teach special education, including the teaching of infants, toddlers, and children.
- Teach in a shortage field—mathematics, science, foreign languages, bilingual education or any other field regarded by a state education agency as having a shortage of qualified teachers.
- Teach as a full-time faculty member at a [Tribal College or University](#).

Things to know

Low Income Teacher Cancellations

- For those employed at an Educational Service agency, eligible service periods must include or begin after August 14, 2008.
- If a school is on the list of eligible low-income schools for one year but not the subsequent years, you are still eligible for cancellation for continued employment with that school.
- To be eligible, you must complete a full academic year as a full-time teacher or be considered by the school to have finished your contract year in the event of a medical-related leave.

Shortage Field Teacher Cancellations

- To be considered teaching in a shortage field, the majority of the classes you teach must be in that field.

Special Education Teacher Cancellations

- You may be eligible if you provide speech and language pathology and audiology, physical therapy, occupational therapy, psychological and counseling services, or recreational therapy services and they are considered part of the educational curriculum.
- To qualify, you must be licensed, certified, or registered by the appropriate state agency.
- Teaching service must be at a public or other non-profit school.
- For the Special Education cancellation, you need to submit proof of your

license, certification, or registration with the appropriate state agency.

Tribal College or University Faculty Cancellations

- For faculty members at a tribal or university college, eligible service periods must include or begin after August 14, 2008.
- [Faculty member](#) is defined as an educator or tenured individual employed to teach, research, or perform administrative functions, such as an instructor, lecturer, lab faculty, assistant professor, associate professor, full professor, dean, or academic department head.
- You must be a full-time faculty member at a [tribal institution](#) that qualifies under the [Tribeally Controlled Colleges and Universities Assistance Act of 1978](#) or the [Navajo Community College Assistance Act of 1978](#).

All Teacher Cancellations

- For all teacher cancellations—with the exception of cancellation for working at a low-income school—and library services cancellations, you must submit a certified copy of your job description with your request.
- If you switch cancellation categories, you start again with the 15% cancellation for the first year in the new category.

Cancellation terms

- First year: 15%
- Second year: 15%
- Third year: 20%
- Fourth year: 20%
- Fifth year: 30%

How to Apply

1. Complete the [Qualifying Teaching, Speech Language Pathologist, and Librarian Services](#) form.
2. Have an official at your school certify your full-time employment, dates of employment, and job duties—if you are applying for any teaching cancellation other than teaching at a low-income school.
3. Submit your cancellation request form with:
 - a. A description of your job duties if you are applying for any cancellation other than cancellation for teaching at a low-income school.
 - b. A copy of your certification or license if you are a special education teacher.

Speech Language Pathologist and Librarian Services

If you are a Speech Language Pathologist or a Librarian with a master's degree,

you may be eligible for cancellation of up to 100% of your loan.

- **Speech and Language Pathologist:** an individual who evaluates and/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, as defined by [federal regulations](#).
- **Librarian with a master's degree:** an individual trained in library or information science with a postgraduate academic degree after the completing an academic program of up to six years in library science, excluding a professional or doctorate degree.

Things to Know

- Librarians and speech pathologists must submit proof of their master's degree.
- To be eligible, speech and language pathologists must be working exclusively with [Title I schools](#).
- For librarians, eligible service periods must include or begin after August 14, 2008.
- To be eligible, librarians must either be employed by a [Title I school](#) or by a public library that serves a local school district with at least one Title I school.

Cancellation terms

- First year: 15%
- Second year: 15%
- Third year: 20%
- Fourth year: 20%
- Fifth year: 30%

How to Apply

1. Complete the [Qualifying Teaching, Speech Language Pathologist, and Librarian Services](#) form.
2. Have an official at your school certify your full-time employment, dates of employment, and job duties.
3. Submit the form with a copy of your master's degree and a certified copy of your job duties.

Provider of Early Intervention Services or Provider at

Family Services Agency

You may be eligible for cancellation of up to 100% of your Perkins Loan if you:

1. Work full-time as a qualified professional, providing early intervention services to infants and toddlers with disabilities in a nonprofit or public program.
2. Work in an eligible child or family services agency, providing services directly to or supervising the provision of such services primarily to high-risk children in low-income communities. Eligible services include:
 - a. Child care and child development services.
 - b. Health, mental health, and psychological services.
 - c. Social services.

Things to know

- For both cancellation, services must be performed for an eligible non-profit or public child or family services agency.
- A hospital, elementary or secondary school, or institution of higher education is not an eligible employer for the purposes of this cancellation. To be eligible for the child and family services cancellation, you must either provide services directly to high-risk children in low-income communities or supervise such services.
- For the child and family services cancellation, if any services are provided to adults or families, these services must be secondary to those provided to children, and the adults or families must be related to a child considered to be high-risk and part of a low-income community.

Cancellation terms

- First year: 15%
- Second year: 15%
- Third year: 20%
- Fourth year: 20%
- Fifth year: 30%

How to Apply

1. Complete the [Provider of Early Intervention Services or Provider at Family Services Agency](#) form.
2. Have an authorized official certify your full-time employment status, your dates of employment, and your job responsibilities.
3. Submit the form along with a copy of your job responsibilities.

Additional Resources

- <https://ifap.ed.gov/dpcletters/GEN0515.html>

Law Enforcement, Corrections Officer, Public Defense Lawyer, or Prosecuting Attorney

Members of law enforcement, corrections officers, public defenders, and prosecuting attorneys whose responsibilities are considered critical to their employing agency may be eligible for cancellation of up to 100% of their loan.

Things to Know

- You must work full-time for at least twelve consecutive months at an [eligible agency](#).
- An eligible agency is:
 - A local, state, or federal agency.
 - Publicly funded
 - Focused on crime prevention, control, or reduction or enforcing criminal law.
- Principal responsibilities are deemed critical if they are unique to the criminal justice system and if you are a sworn officer of your position.
- For public defense lawyers, eligible service periods must include or begin after August 14, 2008.
- For public defense lawyers, you must serve as a full-time attorney at an [eligible federal or community defender organization](#).

Cancellation terms

- First year: 15%
- Second year: 15%
- Third year: 20%
- Fourth year: 20%
- Fifth year: 30%

How to Apply

1. Complete the [Law Enforcement, Corrections Officer, Public Defense Lawyer, or Prosecuting Attorney](#) form.
2. Have an official at your organization certify your full-time employment, dates of employment, and your job duties.
3. Submit completed form along with your job duties.

Head Start Staff Member; Pre-K or Child Care Program Staff

If you are a full-time staff member of a Head Start program or state-licensed/state-regulated pre-kindergarten or childcare program, you may be eligible for cancellation of up to 100% of your Perkins Loan.

- **Head Start:** A preschool program under the Head Start Act.
- **Pre-Kindergarten:** a state-funded program dedicated to helping children through age sixth their cognitive, social, emotional, and physical development.
- **Child Care Program:** a state-licensed or state-regulate program providing fewer than 24-hours of child care services per child.

Things to Know

- Your primary job duties must include carrying out the educational part of the program.
- The early education program must operate for the equivalent of a complete academic year.
- Your salary may not exceed that of a comparable employee in a local education agency in the same area.
- For full-time staff members of a child care or pre-kindergarten program, the dates of employment must include or begin after August 14, 2008.

Cancellation Terms

- First year: 15%
- Second year: 15%
- Third year: 15%
- Fourth year: 15%
- Fifth year: 15%
- Sixth year: 15%
- Seventh year: 10%

How to Apply

1. Complete the [Head Start Staff Member; Pre-K or Child Care Program Staff](#) form.
2. Have an official from the early education program certify your full-time employment, employment dates, and your job responsibilities.
3. Submit form along with a breakdown of your job responsibilities.

Nurse, Medical Technician, or Firefighter

If you are a full-time nurse, medical technician, or firefighter, you may be eligible for cancellation of up to 100% of your Federal Perkins Loan.

- **Nurse:** an individual, licensed by the appropriate state agency, who provides nursing services directly to patients.
- **Medical Technician:** a certified, registered, or licensed allied health professional who provides healthcare services by assisting, facilitating, or complimenting the work of specialists in the healthcare system.
- **Firefighter:** an individual, employed by a Federal, State or local firefighting agency, who extinguishes fires or provides related firefighting services:
 - Provides community disaster support and emergency medical services as a first responder.
 - Conducts search and rescue
 - Provides hazardous materials mitigation (HAZMAT)

Things to know

- Nurses and Medical Technicians must provide services directly to patients.
- Nurses and Medical Technicians must be licensed by an appropriate state agency.
- Nurses and Medical Technicians may request cancellation based on simultaneous employment at multiple institutions if the combined employment is the equivalent of full-time employment.

Cancellation terms

- First year: 15%
- Second year: 15%
- Third year: 20%
- Fourth year: 20%
- Fifth year: 30%

How to Apply

1. Complete the [Nurse, Medical Technician, or Fire Fighter](#) form.
2. Have your employer certify your employment dates, full-time employment, and job responsibilities.
3. Submit along with a list of your job duties.
4. (If you are a nurse or medical technician) Submit a copy of your license.

Additional Resources

- Qualifying as a [Medical Technician](#).

Military Cancellation

If you served twelve consecutive months of active duty in the U.S. military—Army, Navy, Air Force, Marine Corps, or Coast Guard—in an area of hostility or in imminent danger, you may be eligible for cancellation of up to 100% of your Perkins Loan.

Things to know

- Your service period must qualify for [special pay](#) as outlined by [title 37, section 310 of the United States Code](#).
- You must serve some percentage of your twelve-months of active-duty service in an area of hostility or in imminent danger.
- Service prior to August 14, 2008, can only count towards four years of cancellation at a rate of 12.5% per year, a total of 50%.
- Service including or after August 14, 2008, counts towards 100% cancellation at the rates listed below.

Cancellation terms including or after August 14, 2008

- First year: 15%
- Second year: 15%
- Third year: 20%
- Fourth year: 20%
- Fifth year: 30%

Cancellation terms prior to August 14, 2008

- First year: 12.5%
- Second year: 12.5%
- Third year: 12.5%
- Fourth year: 12.5%

How to Apply

1. Complete the [Military Cancellation](#) form.
2. Have your commanding officer certify your service dates.
3. Submit your form with a written description of your duties.

Volunteer Service in the Peace Corps or AmeriCorps Vista

You may be eligible for cancellation of up to 70% of your Perkins Loan if you are a volunteer in the Peace Corps or in the AmeriCorps VISTA Program*.

Things to know

- *For AmeriCorps VISTA [[Link to AmeriCorps](#)] volunteers, you are only eligible if you elect NOT to receive the national service education award.
- For AmeriCorps volunteers, this cancellation is only available for volunteers in the AmeriCorps VISTA program. Other benefits available to AmeriCorps participants can be found on our AmeriCorps page [[Link to AmeriCorps](#)].
- For Peace Corps volunteers, the twelve-month cancellation period includes any pre-enrollment training received at the Peace Corps post.

Cancellation terms

- First year: 15%
- Second year: 15%
- Third year: 20%
- Fourth year: 20%

How to Apply

1. Complete the [Volunteer Service in the Peace Corps or AmeriCorps VISTA](#) form.
2. Have an authorized representative of the appropriate organization certify your service periods.
 - a. [AmeriCorps](#) | 1-800-942-2677
 - b. [Peace Corps](#) | 1-800-424-8580
 - c. [Volunteers in Service to America \(VISTA\)](#) | 1-800-942-2677
3. Submit the form for review.

Additional Resources

- Peace Corps student loan benefits:
 - http://files.peacecorps.gov/multimedia/pdf/volunteer/learn/whyvol/during/loans/student_loans.pdf
 - <https://www.peacecorps.gov/volunteer/benefits/student-loan-information/>
 - <https://www.peacecorps.gov/stories/10-things-you-need-to-know-about-student-loans-and-peace-corps/>
 - <https://www.peacecorps.gov/volunteer/benefits/student-loan-information/>
 - <https://www.peacecorps.gov/returned-volunteers/support-services/>
- [AmeriCorps Perkins Loan](#) benefits