

Cancellation Benefits



Perkins Loan borrowers may receive partial cancellation benefits for each year of full-time employment in one of the following areas:



Teacher:

100% of a Perkins Loan may be cancelled, over a five year period, if the borrower has been employed full time as a teacher in a school serving students from low-income families; as a special-education teacher, including teachers of infants, toddlers, children, or youth with disabilities; or as a teacher in the fields of mathematics, science, foreign languages, or bilingual education or in any other field of expertise that is determined by a state education agency to have a shortage of qualified teachers in that state. *Effective 8/14/08:* This cancellation benefit was expanded to include teachers employed in a designated low-income elementary or secondary school who are employed by an educational service agency or at a location operated by an educational service agency. The location eligibility is determined by the Department of Education.



As a nurse or medical technician providing health care services.

Medical Technician - "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 and assists, facilitates, or complements the work of physicians and other specialists in the health care system." Listed professions can be found at <http://www.ama-assn.org/ama/pub/category/10481.html>

Nurse - "A licensed practical nurse, a registered nurse, or other individual who is licensed by the appropriate state agency to provide nursing service."



Child or Family Services:

100% of a Perkins Loan may be cancelled, over a five year period, if the borrower has served full time as an employee of an eligible public or private nonprofit child or family service agency and has provided or supervised the provision of services to both high-risk children who are

from low-income communities and the families of such children. The services provided to adults must be secondary to the services provided to the high-risk children and these adults must be members of the families of the children for whom services are provided.



Early Intervention:

100% of a Perkins Loan may be cancelled, over a five year period, if the borrower has been employed full time as a qualified professional provider of early intervention services (to infants and toddlers with disabilities from birth to age 2) in a public or other nonprofit program under public supervision.



Law Enforcement, Public Defender Attorney, or Corrections Officer:

100% of a Perkins Loan may be cancelled, over a five year period if the borrower has served full time as a qualifying law enforcement or corrections officer. To establish the eligibility of a borrower for the law enforcement or corrections officer cancellation provision, the school must determine that (1) the borrower's employing agency is eligible and that (2) the borrower's position is essential to the agency's primary mission. *Effective 8/14/08:* This has been expanded to include full-time attorneys employed in Federal Public Defender Organizations or Community Defender Organizations, established in accordance with Section 3006A (g)(2) of Title 18, U.S.C.



Head Start, Pre-Kindergarten or Child Care:



100% of a Perkins Loan may be cancelled, over a five year period, if the borrower has served full time as a professional staff member of a preschool program carried out under the Head Start Act. *Effective 8/14/08:* This cancellation benefit was expanded to include full-time staff members in a pre-kindergarten or childcare program that is licensed or regulated by the State and is operated for a complete academic year or its equivalent.

Firefighters: *Effective 8/14/08:* 100% of a Perkins Loan may be cancelled, over a five year period, if the borrower serves as a full time firefighter in a local, State, or Federal Fire Department or fire district.



Cancellations are approved per Federal Regulations, which may not be fully listed here.

Military Service: *Effective 8/14/08:* 100% of a Perkins Loan may be cancelled, over a five year period, if the borrower has served in full-time active duty in the armed forces (the U.S. Army, Navy, Air Force, Marine Corps, or Coast Guard), the National Guard, or the Reserves in an area that qualifies for special pay under Section 310 of Title 37 of the U.S. Code. (*Previously was 50% over a four year period.*)



Department of Defense Repayment: If the borrower of a Federal Perkins Loan serves as an enlisted person in the U.S. Army, in the Army Reserves, or in the Army National Guard, the U.S. Department of Defense will repay a portion of the loan. For more information, the borrower should contact his or her local military recruiting office

Volunteer Service: 70% of a Perkins Loan may be cancelled, over a four year period, if the borrower has served as a Peace Corps or Americorps*VISTA (under Title I, Part A of the Domestic Volunteer Service Act of 1973) volunteer. An authorized official of the Peace Corps or Americorps*VISTA program must sign the borrower's cancellation form to certify the borrower's service. Americorps volunteers do not qualify for this cancellation unless their volunteer service is 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.



Faculty Member at a Tribal College or University: *Effective 8/14/08:* 100% of a Perkins Loan may be cancelled, over a five year period, if the borrower serves as a full time faculty member at a Tribal College or University.



Librarian: *Effective 8/14/08:* 100% of a Perkins Loan may be cancelled, over a five year period, if the borrower serves as a full time Librarian with a master's degree in library science who is employed in an elementary or secondary school that qualifies for Title I funding, or in a public library that serves a geographic area that includes one or more Title I schools.

Speech Language Pathologist: *Effective 8/14/08:* 100% of a Perkins Loan may be cancelled, over a five year period, if the borrower serves as a full time speech language pathologist with a master's degree and working exclusively with Title I eligible schools.

What is a Federal Perkins Loan?

A Federal Perkins Loan is a low-interest (5%) loan for both undergraduates and graduate students with exceptional financial need. (Interest does not begin to accrue until nine months after you cease to be at least a half-time student.)



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**Who is the lender?**

*Your school is the lender. (The loan is made with government funds with a share contributed by the school. The loan is repaid to the school.)*

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How much can I borrow?

Depending on your eligibility:

- *Up to \$5,500.00 for each year of undergraduate study*
- *Up to \$8,000.00 for each year of graduate or professional study*

Who should I contact if I want to apply for a Perkins Loan?

Eligibility is determined by the Financial Aid Office. Information can be found on their website @:

<http://www.csufresno.edu/studentaffairs/programs/financialaid/studentpages/Loans/perkins.shtml>

Phone: (559) 278-2182

*Location: Joyal Administration Building
Room 296*

They will be happy to answer any further questions, regarding your eligibility, and will advise you on how to apply for a loan.

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**Who should I contact if I have questions regarding cancellation benefits?**

*Counselors in Perkins & Nursing Loan Counseling Services will be happy to answer your questions. Please call one of the counselors listed below according to your last name:*

*A-GL.....Cecilia Aranaydo 278-4343*  
*GM-0. . . .Catalina Reyna-Navarro 278-4053*  
*P-Z. ....Melissa Waite 278-4168*

# *Federal Perkins Student Loans*

***Are you eligible for a loan that you may not have to pay back?***



***Perkins Loan recipients may have their loans forgiven by working:***

- *As a teacher*
- *As a medical technician*
- *As a nurse*
- *In social services*
- *In law enforcement*
- *As a Public Defender*
- *In the military or*
- *As a volunteer under the Peace Corps Act or the Domestic Volunteer Service Act of 1973.*
- *As a firefighter*
- *As a faculty member at a Tribal College or University*
- *As a Librarian*
- *As a Speech Pathologist*

***Would you be eligible?***