

**SOUTHERN OREGON UNIVERSITY – NDS/PERKINS LOAN PROGRAM  
LAW ENFORCEMENT/CORRECTIONS OFFICER  
DEFERMENT/CANCELLATION REQUEST**

*READ Information and Directions on the back.*

**This form must be signed by an official in the agency to certify the borrower's service.**

**PART I – TO BE COMPLETED BY THE BORROWER**

Name \_\_\_\_\_ Social Security Number \_\_\_\_\_ E-mail Address \_\_\_\_\_  
Address \_\_\_\_\_  
Street City State Zip telephone number Work number

**A. COMPLETE THIS SECTION IF YOU WILL BE EMPLOYED FULL-TIME FOR THE UPCOMING YEAR.**

Employer: \_\_\_\_\_ Job Title \_\_\_\_\_

Period of postponement for **upcoming year**: from \_\_\_\_\_ to \_\_\_\_\_  
Month/Day/Year Month/Day/Year

I claim exemption from payment of principal and interest on my Perkins Loan during the period indicated above due to my employment in the law enforcement/corrections officer field. I agree to notify the lending institution immediately upon termination of my employment:

Signature \_\_\_\_\_ Date \_\_\_\_\_

**B. COMPLETE THIS SECTION IF YOU HAVE COMPLETED A YEAR OF SERVICE IN THE LAW ENFORCEMENT OR CORRECTIONS FIELD.**

I was a full-time employee in the law enforcement/corrections officer field and am requesting cancellation of my loan for a **one year period completed**

from: \_\_\_\_\_ to \_\_\_\_\_ Employer \_\_\_\_\_  
Month/Day/Year Month/Day/Year

Job Title \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**PART II - TO BE COMPLETED BY THE CERTIFYING AUTHORITY AND ACCOMPANIED BY A LETTER OF CERTIFICATION.\***

**I certify that the information in Part I is true and correct.**

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name & Title of Certifier \_\_\_\_\_

Name of Organization \_\_\_\_\_

Address \_\_\_\_\_ (city/state/zip) Telephone number \_\_\_\_\_

**RETURN COMPLETED FORM TO: Southern Oregon University, Long Term Loan, 1250 Siskiyou Boulevard, Ashland, OR 97520-5048**

\* (Include signed letter of certification, on letter head stationery stating dates of full time employment.)

**PART III – TO BE COMPLETED BY THE LENDING INSTITUTION**

\_\_\_ 1st year/15% \_\_\_ 2nd year/15% \_\_\_ 3rd year/20% \_\_\_ 4th year/20% \_\_\_ 5th year/30%

Principal canceled \$ \_\_\_\_\_

Principal balance outstanding after this transaction \$ \_\_\_\_\_

Signature and Title of Approving Official \_\_\_\_\_ Date \_\_\_\_\_

## INFORMATION AND DIRECTIONS

**This form *will not be processed if:***

- ▶ Borrower's signature is missing
- ▶ Dates are missing or incorrect for deferment for upcoming year
- ▶ Dates are missing or incorrect for cancellation period for past year of service.
- ▶ Social Security Number is not listed
- ▶ It is not certified on letter head stationery.

Payments for periods before the borrower qualifies for deferment/cancellation can not be canceled or deferred. No payment made during a period for which a borrower qualified for a cancellation may be refunded unless the borrower made the payment because of the school's error.

### POSTPONEMENT

The borrower must have a law enforcement/corrections position that qualifies for cancellation in order to defer payments. The borrower of agency must provide and agency certified job description, showing that the position is one that meets the criteria listed below. During deferment payments and interest do not accrue. A form to file for cancellation for the current year and deferment for the next year is sent near the end of the deferment period. The form can also be obtained from the web at <http://www.ecsi.net>

### CANCELLATION

Cancellation rates are:

- 15% of the principal for each of the first and second years
- 20% of the principal for each of the third and fourth years
- 30% of the principal for the fifth year

When the cancellation has been processed a copy will be sent to the borrower for his or her records.

---

A borrower is entitled to cancellation of up to 100 percent of a Perkins Loan or NDSL made on or after November 29, 1990 for full-time services as a qualifying law enforcement or corrections officer. **Effective October 7, 1998 deferment & cancellation is available for all loans.** For loans not previously eligible it can only be processed for work performed on or after that date. **No portion of any loan may be canceled for services the borrower performed before the loan was disbursed or during the same period he or she received the loan.**

#### Information from The Federal Student Financial Aid Handbook:

To establish the eligibility of a borrower for the law enforcement or corrections officer cancellation, 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.

1. 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 or corrections, probation, or parole authorities: and problems relating to 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, in recognition of the fact that the activities or many divisions and bureaus within local, state and federal agencies pertain to crime prevention, control, or reduction, or to the enforcement of criminal law, the Department has determined that a sub-unit within a larger, non-law enforcement agency may qualify for purposes of law enforcement cancellation.

2. 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 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 ground maintenance are not eligible for the law enforcement or correction officer loan cancellation regardless of where these functions are performed.

Prosecuting attorneys whose primary responsibilities are to prosecute criminal cases on behalf of public law enforcement agencies are eligible for cancellation benefits. However, a borrower employed as public defender does not qualify for cancellation benefits under this provision.