

**SOUTHERN OREGON UNIVERSITY - NDS/PERKINS LOAN PROGRAM
TEACHER - DEFERMENT/CANCELLATION REQUEST**

READ Information and Directions on the back.

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

PART I -- TO BE COMPLETED BY THE BORROWER

Name: _____ Social Security Number _____ E-mail: _____

Address: _____
Street City State Zip Area Code & Phone

A. COMPLETE THIS SECTION IF YOU WILL BE TEACHING FULL-TIME FOR THE UPCOMING YEAR FOR THE CERTIFYING AUTHORITY BELOW.
TEACHING IN A PUBLIC OR OTHER NONPROFIT ELEMENTARY OR SECONDARY SCHOOL, FOR A FULL YEAR OR ITS EQUIVALENT.

Check One:

School: _____ County _____
(or Borough or Parish)

- 1. High concentration of students from low-income families
- 2. Headstart
- 3. Special Education/Teacher of the handicapped
- 4. Teacher of Math, Science, Foreign Language, Bilingual education or other area of Expertise **(See back)**
- 5. Qualified professional provider of early intervention services

Upcoming Academic year starting: _____ ending: _____
(Month/Day/Year) (Month/Day/Year)

For 3, 4 or 5 an employer certified job description must be attached the first time I file.

I claim exemption from payment of principal and interest on my Perkins Loan during the above stated period due to the indicated teaching position. I agree to notify the lending institution immediately upon termination of or change in my employment:

Signature _____ Date _____

B. COMPLETE THIS SECTION IF YOU HAVE COMPLETED A YEAR OF TEACHING FULL-TIME FOR THE CERTIFYING AUTHORITY BELOW.

I taught full-time in a public or other nonprofit elementary or secondary school for a complete academic year or its equivalent as stated.

Academic year **completed** starting: _____ ending _____ School: _____ County: _____
month/day/year month/day/year (or Borough or Parish)

Check one:

- 1. Low income;
- 2. Head Start;
- 3. Special Ed*;
- 4. Other (see above)*;
- 5. Qualified professional provider of early intervention services*

**If you have not already submitted an employer certified job description for this job, you must do so with this form.*

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 _____

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

Name of School or School District _____

Address _____ (City/State/Zip)

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

PART III -- TO BE COMPLETED BY THE LENDING INSTITUTION

Principal balance outstanding after this transaction \$ _____

Principal canceled \$ _____

- ___ 1st year/15%
- ___ 2nd year/15%
- ___ 3rd year/20%
- ___ 4th year/20%
- ___ 5th year/30%
- ___ Headstart, 15% all years

- ___ Listed in the Federal Register
- ___ Not Listed
- ___ Job description attached or in file

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 teaching position that reasonably appears to qualify for cancellation in order to postpone payments. *The school must be listed or a job description, showing that the position is that of a special education teacher or a full-time teacher of mathematics, science, foreign languages, bilingual education, or any other field determined by the state education agency to have a shortage of qualified teachers must be submitted with this form.* 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. *If the teacher has not signed a contract for the next year, he or she may copy the form to file for deferment as soon as the contract is signed or request another form at that time.* Forms may also be downloaded 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

The Head Start rate is 15% for all years.

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

Information from *The Federal Student Financial Aid Handbook (quotes and paraphrased to condense):* This information, and the *Directory of Designated Low-income Schools for Teacher Cancellation Benefits* can be found at: <http://www.ed.gov/offices/OSFAP/Students/repayment/teachers/>

Definition of a teacher: A teacher is a person who provides direct classroom teaching, classroom-type teaching in a non-classroom setting, or educational services directly related to classroom teaching (e.g., school librarian, school guidance counselor). A supervisor, administrator, researcher, or curriculum specialist is not a teacher unless he or she primarily provides direct and personal educational services to students. *A borrower may receive teacher cancellation for teaching service performed in a preschool or pre-kindergarten program only if the state considers the program to be a part of its elementary education program.*

A person who provides one of the following services **does not qualify** as a teacher **unless** 1) that person is licensed, certified, or registered by the appropriate State education agency for that area in which he or she is providing related special educational services and 2) the services provided by the individual are part of the educational curriculum for handicapped children: - speech and language pathology and audiology, - psychological and counseling services - physical or occupational therapy, or - recreational therapy. **Special-education teachers**, including teachers of infants, toddlers, children, or youth with disabilities qualify. Children and youth with disabilities are defined as those from ages 3 through 21, inclusive, who require special education and related services because they have disabilities as defined in section 602(3) of the Individuals with Disabilities Education Act (the Act). The Act defines a "child with a disability" as one (1) with mental retardation, hearing impairments (including deafness), speech or language impairments, visual impairments (including blindness), serious emotional disturbance, orthopedic impairments, autism, traumatic disabilities; and (2) who, by reason thereof, needs special education and related services.

To receive a cancellation for teaching, the borrower must be teaching in a **public or other nonprofit elementary or secondary school system** and must be **directly employed** by the school system. A cancellation based on teaching in a school serving students from **low-income** families may be granted only if the borrower taught in an eligible school that is listed in the *Directory of Designated Low-income Schools for Teacher Cancellation Benefits*. If a borrower is teaching at a school that is on the list one year but not in subsequent years, the borrower may continue to teach in that school and remain eligible to receive a cancellation for service in that school.

All elementary and secondary schools operated by the Bureau of Indian Affairs (BIA) are considered to qualify ... Elementary and secondary schools operated on reservations by Indian tribal groups under contract with the BIA are also considered to qualify for this purpose. [These schools are not listed in the *Directory* so be sure we know they qualify under this provision.]

A full-time teacher in a public or other nonprofit elementary or secondary school in the fields of mathematics, science, foreign language 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. *For a borrower to qualify in a field of expertise, the majority of classes taught must be in the borrower's field of expertise.* A borrower who is teaching in science, mathematics, foreign language or bilingual education qualifies for cancellation even if the state has not designated the subject area in which he or she is teaching as a shortage area.

The borrower must teach full time for a full academic year or its equivalent. An "academic year or its equivalent" for teacher cancellation purposes is defined as one complete school year or two half years that are: – from different school years, excluding summer sessions, – complete, – consecutive, and – generally fall within a 12-month period.

A borrower can be considered to have been a full-time teacher for an academic year if he or she can obtain appropriate certifications that he or she has taught in two half-time teaching positions for a complete academic year in two elementary or secondary schools or in two secondary schools. A school may refuse cancellation for simultaneous teaching in two or more schools if it cannot easily determine that the teaching was full time.

A full-time staff member of the *educational part* of a preschool program carried out under the **Head Start** Act qualifies for cancellation.