

# WEST VIRGINIA UNIVERSITY FEDERAL PERKINS LOAN REQUEST FOR POSTPONEMENT

File this form at the beginning of your first year of service/employment. This will allow you to POSTPONE your payments (1 yr). If you have been employed full-time for a whole year you may complete a Request for Cancellation Form at the end of the year and a portion of your loan may be cancelled.

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

NAME OF BORROWER			SOCIAL SECURITY #
First	Middle	Last	- -
ADDRESS			HOME PHONE #
			( ) -
CITY	STATE	ZIP CODE	CELL PHONE #
			( ) -
NAME OF EMPLOYER			JOB TITLE
ADDRESS			WORK PHONE #
			( )
CITY	STATE	ZIP CODE	
EMPLOYMENT YEAR START DATE (MO/YR)		EMPLOYMENT YEAR END DATE (MO/YR) DO NOT EXCEED 12 MTHS	
From: /		To: /	
<b>CHECK APPROPRIATE BOX (Explanation on back of this form)</b> <input type="checkbox"/> Postponement for teaching in low income schools. <input type="checkbox"/> Postponement for teaching in special education <input type="checkbox"/> Postponement for teaching in a field of expertise <input type="checkbox"/> Postponement for Nurse or Medical Technician--see definition of Medical Technician on the back of this form (Attach a copy of your license with this form) <input type="checkbox"/> Postponement for child or family services (Attach a copy of your job description with this form.) <input type="checkbox"/> Postponement for early intervention (Attach a copy of your job description with this form.) <input type="checkbox"/> Postponement for head start <input type="checkbox"/> Postponement for law enforcement or corrections officer <input type="checkbox"/> Postponement for military service <input type="checkbox"/> Postponement volunteer service (Peace Corps or Americorps*VISTA)			
I declare that I was employed full-time as stated above. I hereby apply for partial cancellation of my loan.			
SIGNATURE OF BORROWER			DATE

**PART II – TO BE COMPLETED BY SUPERVISOR OR AUTHORIZED OFFICIAL**

NAME OF ORGANIZATION /SCHOOL			PHONE #
ADDRESS			COUNTY
CITY	STATE	ZIP CODE	
I CERTIFY THAT THE ABOVE STATEMENTS CONCERNING EMPLOYMENT/SERVICE ARE CORRECT			
SIGNATURE AND TITLE OF SUPERVISOR OR AUTHORIZED OFFICIAL			DATE

If you have any questions, contact ECSI at 888-549-3274 or WVU at 304/293-2809. Return completed form to:

ECSI (31)  
181 Montour Run Road  
Coraopolis, PA 15108

## TEACHING

Schools may cancel up to 100% of a Perkins Loan if the borrower has served full-time in a public or nonprofit elementary school system as a:

- Teacher in a school serving students from low income families;
- Special education teacher, including teachers of infants, toddlers, children or youth with disabilities; or
- 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.

Eligibility for teacher cancellation is based on the duties presented in an official position description not on the position title. The borrower must be directly employed full-time by the school system.

## NURSE OR MEDICAL TECHNICIAN

Schools must cancel up to 100% of a Perkins Loan if the borrower has served full-time as a nurse or medical technician (includes fields such as therapy, dental hygiene or nutrition) providing health care services. The borrower must provide health care services directly to patients.

## CHILD OR FAMILY SERVICES

Schools must cancel up to 100% of a Perkins Loan 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.

## EARLY INTERVENTION

Schools must cancel up to 100% of a Perkins Loan if the borrower has been employed full-time as a qualified professional provider of early intervention services in a public or other nonprofit program under public supervision.

## HEAD START

Schools must cancel up to 100% of a Perkins Loan if the borrower has served full-time as a staff member in the educational part of a preschool program carried out under the Head Start Act. A full-time staff member is someone who is regularly employed in a full-time professional capacity to carry out the educational part of a Head Start Program. The program must operate for a full academic year or it's equivalent and the borrower's salary may not be more than that of a comparable employee working in the local educational agency.

## LAW ENFORCEMENT OR CORRECTIONS OFFICER

Schools must cancel up to 100% of a Perkins Loan if the borrower has served full-time as a qualifying law enforcement or corrections officer.

## MILITARY SERVICE

Schools must cancel up to 50% of a Perkins Loan if the borrower has served a period of full-time active duty in the armed forces, the National Guard or the Reserves. The service in the armed forces must be in an area of hostilities or an area of imminent danger that qualifies for special pay under Section 310 of Title 37 of the U.S. Code.

## VOLUNTEER SERVICE

Schools must cancel up to 70% of a Perkins Loan 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 service. An Americorps\*VISTA may only qualify for this cancellation if they elect not to receive a national service education award for his/her volunteer service. **THE AMERICORPS VOLUNTEER MUST PROVIDE APPROPRIATE DOCUMENTATION SHOWING THEY HAVE DECLINED THE AMERICORPS NATIONAL SERVICE EDUCATION AWARD.**

## CANCELLATION RATES

With the exception of cancellations for Head Start, military and volunteer service, the cancellation rate per completed academic year of full-time teaching or for each year of otherwise qualifying full-time service is:

- 15% of the original principal loan amount—plus the interest that accrued during the year—for each of the first and second years;
- 20% of the original principal loan amount—plus the interest that accrued during the year—for each of the third and fourth years, and
- 30% of the original principal loan amount—plus any interest that accrued during the year—for the fifth year.

The cancellation rate for HEAD START is 15% of the original principal loan amount—plus the interest that accrued during the year—for six years.

The cancellation rate for MILITARY SERVICE is 12.5% of the original principal loan amount for four years.

The cancellation rate for VOLUNTEER SERVICE is 15% of the original principal loan amount—plus the interest that accrued during the year—for each of the first and second years and 20% for the second and third years.