

EARLY INTERVENTION SERVICES DEFERMENT/CANCELLATION

For Recipients of FEDERAL PERKINS LOANS and NATIONAL DIRECT STUDENT LOANS made on or after July 23, 1992.
ABBREVIATED INSTRUCTIONS FOR COMPLETING THIS FORM

(See Information and Instruction Sheet ON THE BACK OF THIS FORM for detailed instructions and general information.):

To request POSTPONEMENT of payment only, complete Sections 1, 2, and 4.

To request PARTIAL CANCELLATION only, complete Sections 1, 3, and 4.

To request PARTIAL CANCELLATION for a 12-MONTH PERIOD ALREADY COMPLETED and a POSTPONEMENT of payment for AN UPCOMING 12-MONTH PERIOD, complete Sections 1, 2, 3, and 4.

Section 1: GENERAL INFORMATION

NAME: _____ ACCOUNT NO #: _____

ADDRESS: _____ TELEPHONE #: _____

CITY, STATE, ZIP: _____ Check here if this is a change of address.

Section 2: POSTPONEMENT REQUEST (for an APPROACHING 12-MONTH PERIOD or CURRENT 12-MONTH PERIOD)

Dates of employment for this postponement request: FROM: ____/____/____ TO: ____/____/____

Section 3: CANCELLATION REQUEST (for a FULL 12-MONTH PERIOD ALREADY COMPLETED)

***If you are completing this section and plan to work in a qualifying position again for the next 12 complete months, you should also complete Section 2 for that *upcoming period*.

Dates of employment for this cancellation request: FROM: ____/____/____ TO: ____/____/____

Section 4: EMPLOYMENT REQUIREMENTS VERIFICATION (Must be complete for both Postponement and/or Cancellation requests and must be signed by both the borrower and an authorized official of the employer.)

Name of employing agency: _____

ATTACH JOB DESCRIPTION

BORROWER'S DECLARATION:

In requesting postponement of payment or partial cancellation of my Federal Perkins Loan, I declare that I am performing full-time services as a **qualified professional provider of early intervention services** in a public or other nonprofit program under public supervision.

I understand that if, for any reason I do not complete a full 12-month period of service or if my service changes in any way, I must immediately notify Loan Repayment Services. Further, I understand that if the change in my service does not meet the requirements for cancellation as described under Borrower's Declaration, I must make arrangements immediately to make payment of any amounts which are accrued on my loan.

Signature of Borrower Date

EMPLOYER'S AFFIDAVIT:

I affirm that the borrower's job description and Borrower's Declaration of Employment as stated above are true and accurate. I also affirm that the borrower's service complies with the appropriate qualifying description on the back of this request form.

Name of Authorized Official (Please Print)

Signature of Authorized Official of Employer

Title

Address of Authorized Official (Please Print)

Date: _____ Phone # of Authorizing Official: _____



Early Intervention Cancellation and/or Postponement Instructions and Information

Applies to all Federal Perkins Loans and National Direct Student Loans made on or after July 23, 1992. Also applies to National Direct Student Loans made prior to July 23, 1992, but *only for work/service performed on or after October 7, 1998.*

Cancellation rates (for COMPLETE 12-MONTH periods only):

- 1st and 2nd 12-month periods = 15% of original balance
- 3rd and 4th 12-month periods = 20% of original balance
- 5th 12-month period = 30% of original balance

Qualified Professional Provider of Early Intervention Services – A provider of services, as defined in Section 672(2) of the *Individuals with Disabilities Education Act*, are developmental services that:

- Are provided under public supervision
- Are provided at no cost except where federal or state law provides for a system of payments by families, including a schedule of sliding fees
- Are designed to meet a handicapped infant's or toddler's developmental needs in any one or more of the following areas:
 - Physical development
 - Cognitive development
 - Language and Speech development
 - Psychosocial development
 - Self-help skills
- Meet the standards of the state, including:
 - Family training, counseling, and home visits
 - Special instruction
 - Speech pathology and audiology
 - Occupational therapy
 - Physical therapy
 - Psychological services
 - Case management services
 - Medial services only for diagnostic or evaluation purposes
 - Early identification, screening, and assessment services
 - Health services necessary to enable the infant or toddler to benefit from the other early intervention services
- Are provided by qualified personal, including:
 - Special educators
 - Speech and language pathologists and audiologists
 - Occupational therapists
 - Physical therapists
 - Psychologists
 - Social workers
 - Nurses
 - Nutritionists
- Are provided in conformity with an individualized family service plan adopted in accordance with Section 677 of the *Individuals with Disabilities Education Act*

INFORMATION AND INSTRUCTIONS FOR COMPLETING THIS FORM:

What is a *Postponement/Deferment of Payment*?

A payment postponement period usually precedes a cancellation period as a partial cancellation cannot occur until after the borrower has completed a 12-month period of employment or service. A borrower may receive a postponement of loan repayment for up to a 12-month current or upcoming period in anticipation of a future partial cancellation if, during that 12-month period, the borrower will be serving in apposition which qualifies according to Federal Guidelines. To be considered for postponement, the borrower must complete and have certified the Request for Postponement. The Request for Postponement should be submitted AT THE BEGINNING of or DURING the 12-month period. The borrower's account must be current to the beginning date of qualifying employment before postponements can be accepted.

The borrower is not billed during the postponement period and the account is considered to be current. If qualifying employment is terminated prior to the end of the postponement period when a partial cancellation could be requested, the borrower should immediately notify Loan Repayment Services. No partial cancellation can be granted for less than a complete 12-month period; however, some loans may be eligible for a deferment of payments and a subsequent 6-month grace period for those completed months of qualifying service. Certified documentation is required. It is extremely important that the borrower notify Loan Repayment Services of any changes of employment or address.

All Requests for Postponement must be completed and signed by the borrower and certified by an authorized official of the borrower's employer.

Complete Sections 1, 2, and 4 to request Postponement of payment for a 12-month period not yet completed or an upcoming 12-month period if you are also requesting partial cancellation at this time.

What is a *Partial Loan Cancellation*?

A borrower may receive a partial loan cancellation for qualifying employment for a COMPLETED 12-month period of qualifying employment or service. If the borrower worked for multiple employers during the completed 12-month period, the borrower must submit one Partial Cancellation Request form for each employment and each form must be certified by an authorized official of the respective employer.

All Requests for Partial Cancellation must be completed and signed by the borrower and certified by an authorized official of the borrower's employer.

Complete Sections 1, 3, and 4 to request Partial Cancellation for a 12-month period already completed. The borrower should also complete Section 2 to request payment postponement for the approaching 12-month period if he/she intends to continue in a qualifying employment during that time.