

LAW ENFORCEMENT DEFERMENT/CANCELLATION

For Recipients of FEDERAL PERKINS LOANS received on or after November 29, 1990.

Also applies to National Direct Student Loans made prior to November 29, 1990, but only for work/service performed on or after October 7, 1998.

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 DEFERMENT 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 DEFERMENT 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: DEFERMENT 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 (FULL-TIME 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: _____ FULL TIME START DATE ____/____/____

NOTE : ***ATTACH OFFICIAL JOB DESCRIPTION *****REQUIRED**

BORROWER'S DECLARATION:

Definition of Eligible Law Enforcement or Corrections Officer: A full-time employee of an eligible agency, as described on the accompanying Information and Instructions sheet, who must be a sworn 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.

In requesting a postponement of payment, I declare that I meet the criteria as defined above in the *Definition of Eligible Law Enforcement or Corrections Officer* for the complete 12-month period indicated in Section 2 of this form. I understand that, if for any reason, I do not complete this 12-month period, I MUST IMMEDIATELY NOTIFY LOAN REPAYMENT SERVICES and make payment arrangements for any amounts which are accrued.

In requesting a partial cancellation of my qualifying Federal Perkins Loans advanced, I declare that I met the federal requirements as defined above in the *Definition of Eligible Law Enforcement or Corrections Officer* for the complete 12-month period indicated in Section 3 of this form. I understand that, if I failed to meet the stated requirements at any time during the specified 12-month period, I must immediately make payment arrangements with Loan Repayment Services for any amounts which are accrued n 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.

Name of Authorized Official (Please Print)

Signature of Authorized Official of Employer

Title:

Address of Authorized Official (Please Print)

Date: _____ Phone # of Authorizing Official: _____

Official Seal of Stamp

If none, a letter of certification on
agency letterhead is
******REQUIRED******

Information and Instructions for requesting Deferment of Payment and/or Partial Loan Cancellation

For recipients of FEDERAL PERKINS and NATIONAL DIRECT STUDENT LOANS made on or after November 19, 1990.

***Also, applies to National Direct Student Loans made prior to November 29, 1990 but only for work/service performed on or after October 7, 1998.

Recipients of Federal Perkins and National Direct Student Loans received on or after November 29, 1990, are allowed cancellation of up to 100% of the original amount advanced for full-time service as a qualifying law enforcement or corrections officer. However, no portion of any loan may be cancelled for services the borrower performed before the date the loan was disbursed or during the same period before he/she received the loan.

Definition of Eligible Law Enforcement or Corrections Officer:

1. Eligible local, State, or Federal agencies are publicly-funded unites, the principal activities of which pertain to crime prevention, control or reduction or the enforcement of the criminal law, including, but 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 of corrections, probation or parole authorities; and problems relating to the prevention, control or reduction of juvenile delinquency or narcotic addiction. **AGENCIES AND PERSONS WHO ARE PRIMARILY RESPONSIBLE FOR ENFORCEMENT OF CIVIL, REGULATORY OR ADMINISTRATIVE LAW ARE INELIGIBLE.**
2. **TO QUALIFY FOR THE Law Enforcement Cancellation**, a full-time employee of an eligible agency must be a sworn 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.
3. Persons whose official responsibilities are supportive, such as those that involve typing, filing, accounting, office procedures, purchasing, stock control, food service, or building, equipment or grounds maintenance are not eligible for the Law Enforcement Cancellation regardless of where these functions are performed.

Cancellation rates are 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

INFORMATION AND INSTRUCTIONS FOR COMPLETING THIS FORM:

What is a Postponement/Deferment of Payment?

A payment postponement/deferment period 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 deferment/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 deferment/postponement, the borrower must complete and have certified the Request for Deferment/Postponement. The request 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 deferment;postponements can be accepted.**

The borrower is not billed during the deferment/postponement period and the account is considered to be current. If qualifying employment is terminated prior to the end of the deferment/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 our Office of any changes in 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 Deferment/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/deferment for the approaching 12-month period if he/she intends to continue in a qualifying employment during that time.