



## Request for Perkins Deferment and/or Cancellation *Qualifying Military Service*

### SECTION 1: BORROWER IDENTIFICATION

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_  
Student ID number or last 4 digits of Social Security number: \_\_\_\_\_  
Current mailing address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone number: ( \_\_\_\_\_ ) \_\_\_\_\_ - \_\_\_\_\_  
Email address: \_\_\_\_\_  
Lender/school name: \_\_\_\_\_  
School code: \_\_\_\_\_

### SECTION 2: INFORMATION

A cancellation/deferment may be available if you are a member of the U.S. Armed Forces, the National Guard, or the Reserves and serve a calendar year (12 consecutive months) in a designated area of hostility or imminent danger. An "area of hostility" is defined as a location on the Department of Defense Hostile Fire/Imminent Danger pay area list. The full list can be accessed at [http://militarypay.defense.gov/Pay/Special-and-Incentive-Pays/HFP\\_IDP/](http://militarypay.defense.gov/Pay/Special-and-Incentive-Pays/HFP_IDP/).

A deferment is a temporary postponement of payments. During a deferment, interest does not accrue. If you are working in a position which you believe will qualify you for a cancellation, you may request a deferment at the beginning of service to suspend billing and defer payments of principal and interest.

A cancellation is "loan forgiveness." Following a year of service in an area of hostility or imminent danger, a portion of your Perkins loan balance may be cancelled. Cancellation rates for loans made after July 1, 1987 and for service performed on or after October 7, 1998 are as follows:

1 <sup>st</sup> year of service:	15%
2 <sup>nd</sup> year of service:	15%
3 <sup>rd</sup> year of service:	20%
4 <sup>th</sup> year of service:	20%
5 <sup>th</sup> year of service:	30%

All persons requesting a Military Service Cancellation must include a copy of his/her orders with this completed form.



### SECTION 3: APPLICANT STATEMENT

I certify that I served a calendar year (12 consecutive months) of service in an area of hostility or imminent danger.

Branch of service:

Location of service (must be an approved area of hostility or imminent danger):

I am requesting:

Deferment from     /     /     to     /     /     as I anticipate completing one full year of service.

Cancellation from     /     /     to     /     /     as I have completed one full year of service.

### SECTION 4: AUTHORIZED OFFICIAL CERTIFICATION

This section must be completed by an authorized military official.

Name of Authorized Official:

Rank of Authorized Official:

Telephone Number: (     )     -     

Address:

City:

State:

Zip:

Authorized Official Signature:

Date:     /     /     

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**PLACE OFFICIAL SEAL OR STAMP HERE  
(NOTARY SEAL NOT ACCEPTABLE)**

NOTE: If an official stamp or seal is unavailable, please attach a typed and signed letterhead certification by the commanding officer verifying dates of service.



## SECTION 5: BORROWER CERTIFICATION AND AUTHORIZATION

I understand that: (1) This request will not be granted unless all applicable sections of the form are completed and requested documents are submitted; (2) All final decisions regarding my cancellation eligibility will be made in accordance with applicable Federal regulations.

I certify that: (1) The information I have provided on this form is true and correct; (2) I will provide additional documentation, as required, to support my continued deferment/cancellation status; (3) I will notify my student loan office or Heartland ECSI immediately when the condition(s) that qualified me for this deferment/cancellation end; (4) I have read, understand, and meet the terms and conditions of the deferment/cancellation for which I have applied.

Signature: \_\_\_\_\_

Date:        /        /

## SECTION 6: INSTRUCTIONS

Please forward completed form and requested support documents to:

Heartland ECSI  
P.O. Box 1278  
Wexford, PA 15090

*If you have any questions, please visit us at <https://heartland.ecsi.net> or call us toll-free at 888.549.3274.*

Before sending your application, verify that:

The form is filled out completely. All sections are required.

An official stamp or seal is on the form. If no stamp or seal is available, a typed and signed letterhead certification by the commanding officer dates of service may be submitted.

A copy of your orders is included.

NOTE: Applications are typically processed within 10 business days. You will be notified of the status of your deferment/cancellation via email using the address provided in Section 1 of this form. In order to prevent negative credit bureau reporting, continue to make on-time payments until you have been notified that a deferment/ cancellation has been posted.

