



## POSTPONEMENT OF PERKINS (NDSL) LOAN PAYMENTS

You may be eligible for partial cancellation of a percentage of the original principal balance of your Perkins (NDSL) loans if you complete at least one year of a service (or one academic year for teaching) detailed below. At the beginning of the service year, you must have made all payments due and submit a completed Postponement Request form to the Harvard Student Loan Office. At the end of the year, you must file a cancellation form certifying that you have completed the year of service.

**Teacher Cancellation, National Defense Student Loans** (issued before July 1, 1972): contact the Student Loan Office if you teach in pre-school programs, primary and secondary schools, or in institutions of higher education.

**Teacher Cancellation, National Direct Student Loans or Perkins** (issued after June 30, 1972\*): Up to 100% of your loans may be canceled for teaching in Head Start or teaching in a school determined by the U. S. Secretary of Education to have a high concentration of students from low-income families.

**Head Start Teachers:** If you are employed in a full-time professional capacity to carry out the educational part of a Head Start Program, you are eligible to a 15% cancellation of your original principal balance for every full year you teach. You must earn no more than a comparable employee working in your local school district.

**Other Teachers:** You must be directly employed by a public or non-profit school. You must be a classroom teacher or provide personal and direct training or educational services to students in a school setting. (Non-teaching professionals such as librarians and guidance counselors may meet this criterion, as may social workers that directly and personally help students to interact with the school environment. Administrators, supervisors and curriculum specialists are usually ineligible for cancellation benefits. Providers of medical or custodial services to children also DO NOT qualify.) You must further either be teaching the handicapped or be teaching in a school determined by the U.S. Secretary of Education to have a high concentration of students from low-income families.

**Teaching the Handicapped:** (for loans disbursed prior to 7/23/92) More than half the children you teach must require special education and related services because they are deaf, hard of hearing, speech impaired, visually handicapped, mentally retarded, seriously emotionally disturbed or otherwise health impaired with specific learning disabilities. In the absence of the impairments mentioned above, socially maladjusted children are not considered handicapped for purposes of loan cancellation.

**Special Education Teachers:** (for loans disbursed after 7/23/92\*) Includes full-time teachers of infants, toddlers, children, or youth with disabilities in a public or other nonprofit or secondary school system.

**Professional Provider of Early Intervention:** (for loans disbursed after 7/23/92\*) Full-time employee in a public or other nonprofit program under public supervision. Those services defined in section 632(4) of the Individuals with Disabilities Act that are provided to infants and toddlers (under age 3) with disabilities.

**Teacher Shortage Fields:** (for loans disbursed after 7/23/92\*) Full-time teacher of math, science, foreign language, bilingual education and other shortage fields specified by each state.

**Nurses and Medical Technicians:** (for loans disbursed after 7/23/92\*) Full-time provider of health care services.

**Child and Family Services:** (for loans disbursed after 7/23/92\*) Full-time employee of public or private nonprofit child or family service agencies who provide or supervise the providing of services to high-risk children who are from low-income communities and the families of those children.

**Teaching in a School with a High Concentration of Students from Low-Income Families:** Your school **must** be specifically listed in an annual directory prepared by the U.S. Department of Education for the purpose of establishing the schools whose teachers will be eligible for NDSL/Perkins cancellation benefits in the current academic year (July-June). If the year for which you request cancellation spans two academic years, your school must be listed in the directory for two years.

\*Contact the Student Loan Office for further information if you are a teacher's aide, if you are simultaneously a student and a teacher or are simultaneously teaching in more than one institution, if you are teaching in an unaccredited school or in a pre-school or pre-kindergarten (apart from Head Start), or if illness or pregnancy prevents your completion of an academic year.

**Volunteer Service (Peace Corps/VISTA) Cancellation:** If you are a new Perkins borrower\*, your loans may be canceled for volunteer service in the Peace Corps or under the Domestic Volunteer Service Act of 1973. You are a new Perkins borrower if you now have a Perkins loan but had no outstanding National Direct or National Defense loan on July 1, 1987.

**Law Enforcement Cancellation:** Up to 100% of any National Direct or Perkins loan made after November 28, 1990\* may be canceled for service as a full-time law enforcement officer.

**Military Cancellation:** You are eligible for cancellation of 12.5% of the original principal balance of your loans for each completed year of active duty in the U.S. Armed Forces (up to a total of 50% of the total loan), if (1) your loans were issued between April 13, 1970 and June 30, 1972, or (2) your loans were issued after June 30, 1972 and the completed year of service has been performed in an area of hostile fire or imminent danger that qualifies for special pay under section 310 of Title 37 of the U. S. Code. An "area of hostility" should not be confused with military service that qualifies for other forms of special pay, such as flight pay of service overseas in areas where additional pay is given for a dependent's living allowance.

\*Any NDSL loan, regardless of issue date, is eligible for cancellation benefits for service performed after 10/7/98.

Forms should be returned to: **Harvard University, Student Loan Office, 1033 Massachusetts Avenue, 2<sup>nd</sup> Floor, Cambridge, MA 02138**