

**PERKINS LOAN CANCELLATIONS** - Upon making a properly documented written request to the School, a borrower is entitled to have up to 100 percent of the original principal loan amount of the loan canceled if qualifying service is performed in the areas listed in paragraphs A through K below. Other cancellation percentages apply if a borrower performs qualifying service in the areas listed in paragraphs L and M, as explained in those paragraphs. Qualifying service must be performed after the enrollment period covered by the loan.

**A. Teaching** a full-time teacher in a public or other nonprofit elementary or secondary school or in a school or location operated by an educational service agency that has been designated by the Department in accordance with the provisions of section 465(a)(2) of the Act as a school with a high concentration of students from low-income families. An official Directory of designated low-income schools and locations operated by educational service agencies is published annually by the Department. a full-time special education teacher in a public or nonprofit elementary or secondary school system, including a system administered by an educational service agency; or a full-time teacher, in a public or other nonprofit elementary or secondary school system who teaches mathematics, science, foreign languages, bilingual education, or any other field of expertise that is determined by the State Department of Education to have a shortage of qualified teachers in that State.

**B. Early Intervention Services** a full-time qualified professional provider of early intervention services in a public or other nonprofit program under public supervision by a lead agency as authorized by section 632(5) of the Individuals with Disabilities Education Act. Early intervention services are provided to infants and toddlers with disabilities.

**C. Law Enforcement or Corrections Officer** a full-time law enforcement officer for an eligible local, State, or Federal law enforcement agency; or a full-time corrections officer for an eligible local, State, or Federal corrections agency.

**D. Nurse or Medical Technician** a full-time nurse providing health care services; or a full-time medical technician providing health care services.

**E. Child or Family Service Agency** a full-time employee of an eligible public or private non-profit child or family service agency who is directly providing or supervising the provision of services to high-risk children who are from low-income communities and the families of such children.

**F. Attorneys Employed in a Defender Organization** a full-time attorney employed in a defender organization established in accordance with section 3006(g)(2) of title 18, U.S.C.

**G. Firefighters** a full-time firefighter for a local, State or Federal fire department or fire district.

**H. Tribal College or University Faculty** a full-time faculty member at a Tribal College or University, as that term is defined in section 316 of title 20, U.S.C.

**I. Librarian** a full-time librarian who has a master's degree in library science and is employed in an elementary or secondary school that is eligible for assistance under part A of title I of the Elementary and Secondary Education Act of 1965, or who is employed in a public library that serves a geographic area that contains one or more such schools.

**J. Speech-Language Pathologist** a full-time speech-language pathologist who has a master's degree and who is working exclusively with schools that are eligible for assistance under title I of the Elementary and Secondary Education Act of 1965.

**K. Service in an Early Childhood Education Program** a full-time staff member in the educational component of a Head Start program, or a full-time staff member in a pre-kindergarten or child care program that is licensed or regulated by the State. The program must be operated for a period comparable to a full School year and must pay a salary comparable to an employee of a local educational agency.

**Cancellation Rates** - For each completed year of service under paragraphs A, B, C, D, E, F, G, H, I, and J a portion of this loan will be canceled at the following rates:

15 percent of the original principal loan amount for each of the first and second years; 20 percent of the original principal loan amount for each of the third and fourth years; and 30 percent of the original principal loan amount for the fifth year.

For each completed year of service under paragraph K (Service in an Early Childhood Education Program), a portion of this loan will be canceled at the rate of 15 percent of the original principal loan amount.

**L. Military Cancellation** - Upon making a properly documented written request to the School, I am entitled to have up to 50 percent of the principal amount of this loan canceled for qualifying service that ended before August 14, 2008, and up to 100 percent cancelled for qualifying service that began on or after August 14, 2008, as: a member of the Armed Forces of the United States in an area of hostilities that qualifies for special pay under section 310 of Title 37 of the United States Code.

**Cancellation Rate** - For each completed year of service under the Military Cancellation provision that ended before August 14, 2008, this loan will be canceled at the rate of 12½ percent of the original principal loan amount.

For qualifying service that began on or after August 14, 2008, this loan will be canceled at the following rates: 15 percent of the original principal loan amount for each of the first and second years; 20 percent of the original principal loan amount for each of the third and fourth years; and 30 percent of the original principal loan amount for the fifth year.

**M. Volunteer Service Cancellation** - Upon making a properly documented written request to the School, I am entitled to have up to 70 percent of the original principal loan amount of this loan canceled for qualifying service performed after the enrollment period

covered by the loan as: a volunteer under the Peace Corps Act; a volunteer under the Domestic Volunteer Service Act of 1973 (ACTION programs).

**Cancellation Rate** - For each completed year of service under the Volunteer Service Cancellation provision, a portion of this loan will be canceled at the following rates: 15 percent of the original principal loan amount for each of the first and second 12-month periods of service; and 20 percent of the original principal loan amount for each of the third and fourth 12-month periods of service.