

**EASTERN OREGON UNIVERSITY – PERKINS LOAN PROGRAM
FULL TIME TEACHER – DEFERMENT/CANCELLATION REQUEST**

See Information and Directions on page 2. This form must be signed by an official in the school system or agency to certify the borrower's service.

BORROWER INFORMATION – TO BE COMPLETED BY THE BORROWER

Name _____ Acct # _____ Email _____

Address _____ Phone _____
Street City State Zip Code Home or Cell # Work or Alt #

Part I - - DEFERMENT APPLICATION: TO BE COMPLETED BY THE BORROWER

COMPLETE THIS SECTION IF YOU WILL BE TEACHING FULL-TIME FOR THE UPCOMING YEAR. TEACHING IN A PUBLIC OR OTHER NONPROFIT ELEMENTARY OR SECONDARY SCHOOL, FOR A FULL YEAR OR ITS EQUIVALENT.

School _____ County _____

Period of DEFERMENT: from _____ to _____
(Academic Year) Month/Day/Year Month/Day/Year

I claim exemption from payment of principal and interest on my Perkins Loan during the above stated period due to the indicated teaching position. I agree to notify the lending institution immediately upon termination or change in my employment.

Check One:
() 1. High concentration of students from low-income families
() 2. Teacher @ Headstart
() 3. Special Education/Teacher of the handicapped
() 4. Teacher of Math, Science, Foreign Language, Bilingual education or other area of Expertise
() 5. Qualified professional provider of early intervention services.
An employer certified job description must be attached the first time I file.

Signature _____ Date: _____

Part II - - CANCELLATION APPLICATION: TO BE COMPLETED BY THE BORROWER

COMPLETE THIS SECTION IF YOU HAVE COMPLETED A YEAR OF TEACHING FULL TIME.

I taught full-time in a public or other nonprofit elementary or secondary school for a complete academic year or its equivalent as stated.

School _____ County _____

Cancellation for Academic Year starting: _____ ending: _____
(Month/Day/Year) (Month/Day/Year)

IMPORTANT
If you have not already submitted an employer certified job description, you must do so with this form.

Signature _____ Date: _____

Part III - - CERTIFICATION: TO BE COMPLETED BY THE CERTIFYING AUTHORITY, EMPLOYER

I certify that the information in Part I & II is true and correct.
(Additional certification for early education programs/Head Start: I certify the borrower's salary does not exceed the salary of a comparable employee working in the local educational agency of the area served by the early education program. (Initial here if true: _____)

_____/_____/_____
Signature Title Date

Name of School or School District

Address City, State, Zip Telephone

OFFICIAL SEAL OR STAMP
(You MUST provide an official Seal or Stamp
If you do NOT have one, an additional certification on your company letterhead **must** be included.)

If a perforated style seal is used, please do not fax as those types of seals do not transfer via fax

If you have questions, please contact: EOU Perkins Loan Department @ 541.962.3305 or via email: perkins@eou.edu
RETURN COMPLETED FORM TO: EOU, One University Blvd. Inlow Hall 101A, La Grande, OR 97850

For EOU Office Use

Teacher: () 1st year/15% () 2nd year/15% () 3rd year/20% () 4th year/20% () 5th year/30%
Headstart: () 1st year/15% () 2nd year/15% () 3rd year/15% () 4th year/15% () 5th year/15% () 6th year/15% () 7th year/15%

Principal Cancelled \$ _____ Principal Balance after this transaction \$ _____

Signature: _____ EOU, Perkins Loan Program Specialist

() Job Description Received or On File (where applicable)
() School listed on Low Income Directory – Copy in File

INFORMATION AND DIRECTIONS

This form will NOT be processed if:

() borrower's name is missing () dates are missing or incorrect () Certified Job Description is missing or not on file *where applicable* () is not certified by appropriate authority () **Stamp, Seal or additional Letterhead Certification is missing**

Payments for periods before the borrower qualifies for deferment/cancellation cannot be canceled or deferred with the Teacher Deferment.

No payment made during a period for which a borrower qualified for a cancellation may be refunded unless the borrower made the payment because of the school's error.

POSTPONEMENT: The borrower must have a teaching position that reasonably appears to qualify for cancellation in order to postpone payments. The school must be listed on the Teacher Low Income Directory or a job description showing that the position is that of a special education teacher or a full-time teacher of mathematics, science, foreign languages, bilingual education, or any other field determined by the state education agency to have a shortage of qualified teachers must be submitted with this form.

CANCELLATION: Cancellation rates are: 15% of the principal for each of the first and second years / 20% of the principal for each of the third and fourth years / 30% of the principal for the fifth year. The Head Start rate is 15% for all years.

This form is used to file for cancellation for the current year and deferment for the next. If you qualify for both, you may use this form for one year's cancellation and the next year's deferment. Make sure you get the correct dates in each section. When the cancellation has been processed, an approval notice will be sent to the borrower for his or her records.

Information from the Federal Student Financial Aid Handbook (quotes and paraphrased to condense): This information and the Directory of Designated Low-Income Schools for Teacher Cancellation Benefits can be found at: <http://www.ed.gov/offices/OSFAP/Students/repayment/teachers>

Definition of a teacher: A teacher is a person who provides direct classroom teaching, classroom-type teaching in a non-classroom setting, or education services directly related to classroom teaching (e.g., school librarian, school guidance counselor). A supervisor, administrator, researcher, or curriculum specialist is not a teacher unless he or she ***primarily provides direct and personal education services to students***. A borrower may receive teacher cancellation for teaching service performed in a preschool or pre-kindergarten program only if the state considers the program to be a part of its elementary education program.

A person who provides one of the following services **does not qualify** as a teacher **unless** 1) that person is licensed, certified, or registered by the appropriate State Education Agency for that area in which he or she is providing related special educational services and 2) the services provided by the individual are part of the educational curriculum for handicapped children: -speech and language pathology and audiology, -psychological and counseling services -physical or occupational therapy, or -recreational therapy. **Special-education teachers**, including teachers of infants, toddlers, children, or youth with disabilities qualify. Children and youth with disabilities are defined as those from ages 3 through 21, inclusive, who require special education and related services because they have disabilities as defined in section 602(3) of the Individuals with Disabilities Act (the Act).

The Act defines a "child with a disability" as one (1) with mental retardation, hearing impairments (including deafness), speech or language impairments, visual impairments (including blindness), serious emotional disturbance, orthopedic impairments, autism, traumatic disabilities; and (2) who, by reason thereof, needs special education and related services.

To receive a cancellation for teaching, the borrower must be teaching in a **public or other nonprofit elementary or secondary school system** and must be **directly employed** by the school system. A cancellation based on teaching in a school serving students from **low-income** families may be granted only if the borrower taught in an eligible school that is listed in the *Directory of Designated Low-income Schools for Teacher Cancellation Benefits*. If a borrower is teaching at a school that is on the list one year but not in subsequent years, the borrower may continue to teach in that school and remain eligible to receive a cancellation for service in that school.

All elementary and secondary schools operated by the Bureau of Indian Affairs (BIA) are considered to qualify. Elementary and secondary schools operated on reservations by Indian tribal groups under contract with the BIA are also considered to qualify for this purpose. [These schools are not listed in the Directory so be sure we know they qualify under this provision.]

A full-time teacher in a public or other nonprofit elementary or secondary school in the fields of mathematics, science, foreign language or bilingual education or any other **field of expertise** that is determined by a state education agency to have a shortage of qualified teachers in that state. *For a borrower to qualify in a field of expertise, the majority of classes taught must be in the borrower's field of expertise.* A borrower who is teaching in science, mathematics, foreign language or bilingual education qualifies for cancellation even if the state has not designated the subject area in which he or she is teaching as a shortage area.

The borrower must teach full time for a full academic year or its equivalent. An "academic year or its equivalent" for teacher cancellation purposes is defined as one complete school year or two half years that are: -from different school years, excluding summer sessions, --complete,--consecutive, and -- generally fall within a 12-month period.

A borrower can be considered to have been a full-time teacher for an academic year if he or she can obtain appropriate certifications that he or she has taught in two half-time teaching positions for a completed academic year in two elementary or secondary schools or in two secondary schools. A school may refuse cancellation for simultaneous teaching in two or more schools if it cannot easily determine that the teaching was full time.

A full-time staff member of the educational part of a preschool program carried out under the Head Start Act qualifies for cancellation.

A full-time qualified professional provider of early intervention services in a public or other nonprofit program under public supervision also qualifies.