

REQUEST FOR DEFERMENT NDSL/PERKINS LOANS

PART 1 - TO BE COMPLETED BY THE BORROWER

Refer to second page of document for postponement or partial cancellation

NAME	ACCT. NO.
ADDRESS - Check if new ()	
TELEPHONE NUMBER	LENDING INSTITUTION

DEFERMENT	FROM (Mo/Yr)	TO (Mo/Yr)
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This is to certify that I am/was (CHECK ONE - SEPARATE FORMS MUST BE FILED FOR EACH CATEGORY)

<input type="checkbox"/> At least a half-time student in an institution of higher education.
<input type="checkbox"/> A member of the armed forces on <input type="checkbox"/> Active duty <input type="checkbox"/> Reserve
<input type="checkbox"/> In <input type="checkbox"/> Peace Corps <input type="checkbox"/> VISTA <input type="checkbox"/> ACTION

LOANS MADE AFTER 09/30/80 ONLY

<input type="checkbox"/> A full-time volunteer in a tax exempt organization performing service comparable to the Peace Corps or ACTION program
<input type="checkbox"/> Serving an internship required prior to professional practice <input type="checkbox"/> Resident <input type="checkbox"/> Intern (Type _____)
<input type="checkbox"/> Office in the U.S. Public Health Service Commissioned Corps
<input type="checkbox"/> Temporarily totally disabled <input type="checkbox"/> Self <input type="checkbox"/> Spouse

LOANS MADE AFTER 06/30/87 (PERKINS)

<input type="checkbox"/> Mother of a Pre-school Child
<input type="checkbox"/> Serving with the National Oceanic and Atmospheric Administration
<input type="checkbox"/> Parental Leave <input type="checkbox"/> mother <input type="checkbox"/> father
<input type="checkbox"/> Temporarily totally disabled <input type="checkbox"/> dependent

PART 11 - TO BE COMPLETED BY CERTIFYING OFFICIAL

I certify that the information in Part 1 is true and correct.

DATE

Signature and title of authorized official (Registrar, Commanding Officer, Certifying Official)	
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OFFICIAL SEAL OR STAMP

(If not available, provide official letter of Certification)

Name and address of - institution of higher education, institution where receiving advanced professional training, military organization, Peace Corps headquarters, VISTA headquarters, school or employing agency	
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District _____ County _____

Public Private Not for Profit

PART 111 - FOR CWU USE ONLY

start dt	end dt	next bill dt	prin past as of	int past as of	late charge
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By performing certain services, which are explained briefly below, you may be eligible for cancellation credit which will reduce both your loan balance as well as the accrued interest on your loan.

In order to receive any of these cancellation benefits, you must submit a properly completed "Request for Partial Cancellation" form when entering such service, or upon receiving a bill (whichever comes first), and upon completion of each full year of service. After signing the form, have your school principal, district official, or commanding officer certify the form as required in the appropriate section. Certification must include an official seal or stamp. If no seal or stamp is available include letterhead certification.

TEACHING: If you are a full-time teacher in an elementary or secondary school determined by the federal government to have a high concentration of students from low-income families, you may be eligible for a partial cancellation. The list of qualifying schools is published annually by the federal government in the Department of Education Listing of Low-Income Schools. To qualify for cancellation benefits in this category, you must be employed as a full-time teacher for a complete academic year or its equivalent. For the purposes of this category, a teacher is defined as being a person who is a professional employee of a school, or school system, who is devoted to providing classroom instruction, or performing related duties in support of the education program.

If you are a full-time teacher of handicapped children in a secondary or elementary school, you may also be eligible for a partial loan cancellation. Handicapped children, as defined by the Direct/Perkins loan program, includes those who are mentally retarded, hard of hearing, deaf, speech impaired, visually handicapped, seriously emotionally disturbed, orthopedically impaired, or other health-impaired children, who by reason thereof, require special education and related services.

Beginning with the 1980-81 academic year, this definition of handicapped children was expanded to include children with specific learning disabilities. However, the teaching of children with specific learning disabilities performed prior to the 1980-81 academic year, does not qualify for cancellation as teaching of handicapped children.

If you are eligible, your loan will be cancelled at these percentage rates:

- 15% for the first year of teaching
- 15% for the second year of teaching
- 20% for the third year of teaching
- 20% for the fourth year of teaching
- 30% for the fifth year of teaching

If you teach in the Headstart Program, you may cancel each year at the 15% rate until the entire loan is cancelled.

POSTPONEMENT

If you expect to be eligible for teacher cancellation and a repayment installment will become due before the completion of the teaching year, you should apply for postponement of payment. The postponement delays billing until the end of your year of service. Upon receipt of the bill, you should request a cancellation by completing the "Request for Partial Cancellation of Loan" form as outlined in the cancellation section.

If, after receiving a postponement, it is determined that you are not eligible for cancellation, all repayment installments which had been postponed will be due and payable immediately.

MILITARY SERVICE: If you become a member of the United States Armed Forces, subsequent to receiving your loan, you may qualify for a military cancellation. Eligibility is limited to those who are serving in an area of hostilities and receiving special pay under Section 310 of title 37, United States Code. You may cancel at the annual rate of 12 1/2 % for a maximum of four years. Cancellations are granted upon completion of 12 consecutive months of service.

DEATH OR DISABILITY: In case of your death your loan will be cancelled on the basis of a death certificate or other evidence that is conclusive under state law. If you become permanently or totally disabled after receiving the loan, the loan will be cancelled based on medical evidence supplied by your physician.

Partial Cancellation Benefits for Perkins Loan Program

Same as above, plus:

PEACE CORPS, OR VISTA SERVICE: 15% of the total principal amount of the loan, plus interest on the unpaid balance, will be cancelled for the first and second twelve-month period of volunteer service; 20% of the total principal amount of the loan, plus interest on the unpaid balance, will be cancelled for the third and fourth twelve-month period of volunteer service.