

SEAL

## 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:** Up to 100% of your loans may be canceled for 5 years of eligible service, teaching full-time 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 for up to 100% up to 7 years at a rate of 15% per year for the first 6 years and 10% for the 7th years of eligible service of your original 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. *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.*

**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. \*\*\*Also, attach description of your students and percentage of students designated with said disabilities.

**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. Up to 100% for 5 years of eligible service.

**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. \*

**Librarian:** With a master's degree working in a Title I-eligible elementary or secondary school or in a public library serving Title I-eligible schools cancellation (for service that includes Aug. 14, 2008, or began on or after that date). Up to 100% for five years of eligible service.

**Tribal College/University:** Full-time faculty member at a tribal college or university cancellation (for service that includes Aug. 14, 2008, or began on or after that date), up to 100% for five years of eligible service

**Volunteer Service (Peace Corps/VISTA) Cancellation:** Up to 70% for four years (at a rate of 15% for the first and second years and 20% for the third and fourth years) of eligible service

**Law Enforcement, Corrections Officer, or Prosecuting Attorney Cancellation:** For a federal, state, or local agency, or **employed by a public defender organization**. Per federal regulations, **CLERKSHIPS/LAW CLERKS** do **NOT** qualify for Perkins Cancellation. Provide your **FULL** job description. Up to 100% for 5 years of full-time service.

**Military Cancellation:** Service in the U.S. armed forces in a hostile fire or imminent danger pay area, cancellation of up to 100% for five years of eligible service for borrowers whose active-duty service includes or began on or after Aug. 14, 2008.

*Please note, as of Oct. 7, 1998, all Perkins Loan borrowers are eligible for all cancellation benefits regardless of when the loan was made or the terms of the borrower's promissory note. However, this benefit is not retroactive to services performed before Oct. 7, 1998.*

### Forms should be returned to

Harvard University, Student Loan Office, 1350 Massachusetts Avenue, Smith Campus Center, Rm 801, Cambridge, MA 02138

OR via email: [student\\_loans@harvard.edu](mailto:student_loans@harvard.edu) or fax at (617)-495-1858

Revised 3/2022