

JOHNS HOPKINS UNIVERSITY

Office of the Controller

Johns Hopkins at Eastern
3910 Keswick Rd Suite N4323
Baltimore, MD 21211

Following is information regarding postponement and cancellation provisions for Perkins Loans.

A borrower is eligible for a pre-cancellation postponement if he or she is engaged in certain types of service (most commonly as a nurse or a teacher) that will qualify the borrower for future cancellation of the loan. You postpone ahead one year, then cancel a portion once you have worked a year. This allows you to be excused from making payments in anticipation of being able to cancel portion(s) of your loan. Please note it is your responsibility to submit your request to postpone or cancel your loan. It is not automatic.

In order to qualify for this type of postponement you must be employed fulltime as a nurse or teacher. It is important to indicate that you were employed full-time. You must either complete a postponement form, or provide a letter from your employer on official letterhead that includes the starting date of your fulltime employment as a nurse or teacher, and that also states that you are expected to continue in your position for at least the next twelve months.

At the end of the twelve-month period, you can then apply to cancel a portion of your loan. At that time, you must complete a cancellation form, or provide a letter from your employer on official letterhead that states that you have been employed fulltime as a nurse or teacher for the previous twelve months, and a copy of your job description. If you are filing a nursing cancellation, you must also provide a copy of your nursing license for each twelve-month period to be cancelled.

The cancellations are applied as follows – 15% each the 1st and 2nd years, 20% each the 3rd and 4th years, and the final 30% the 5th year.

Please complete a form and have an authorized official sign, SEAL, and date it, or provide a letter on official letterhead which provides the same information as requested on the form. Return your documentation to ECSI or to this office. You can also obtain postponement and cancellation forms by visiting the ECSI website at www.ecsi.net.

It continues to be our goal to work with our students to keep their loans current, and to provide any assistance we can. Please do not hesitate to contact us if you have any questions. We can be reached by phone at 1-800-648-1245 or by email at student.loans@jhu.edu.

Sincerely,

Student Loans Department

Request for Cancellation Form

We recommend that you read your promissory note carefully in order to become familiar with a number of features, duties, and, more specifically, what is and is not available relating to a deferment or cancellation before completing this form.

BORROWER'S NAME/ADDRESS:

MAIL FORM TO: ECSI

181 Montour Run Road

Coraopolis, PA 15108-9408

EMAIL ADDRESS:
LENDING INSTITUTION:

ACCOUNT NUMBER:
(SSN OR SID)

Section 1 Perkins Cancellation Type

Refer to the specific section on the backside of this form

This is to certify that I am employed FULL TIME as a:

- Teacher in a designated school listed in the 'Federal Register' (Section A)
- Special Education Teacher or qualified provider of Early Intervention Services / Teacher of Handicapped (Sections A.B)
- Teacher of Mathematics, Science, Foreign Languages, Bilingual Education (loans after 7-23-92) (Section A)
- Staff member performing qualified service under the Headstart Act (Section C)
- Nurse – **must provide copies of License/Certification** (Section D)
- Medical Technician – **must provide copies of License/Certification** (Section D)
- Law Enforcement/Corrections Officer for an eligible Local, State, or Federal Agency (after 11-29-90) (Section E)
- Service agent providing or supervising the provision of services to High Risk Children for Low-Income Communities and Families of such children (after 7-23-92) (Section F)
- Military Service Cancellation (Section G)
- Peace Corps volunteer or Americorps*VISTA volunteer (Section H)

Section 2 Certification Period

Please complete all of the following that applies:

Deferment in anticipation of cancellation (for THIS or NEXT year) – Starting date _____ Ending date _____
Cancellation for year of work completed (for PREVIOUS year) - Starting date _____ Ending date _____

If for any reason I am unable to complete the YEAR of service, I will inform ECSI of the change in full time status immediately.

Section 3 Borrower Signature

I declare that the information above is true and correct.

Signature of borrower _____ Date _____ Day Phone _____ Evening Phone _____

Section 4 Certification by Employer

I certify that the information stated above is true and correct.

Employed by school, hospital, dept., or agency _____ County _____
Start date of employment: (mmddy) _____ Is employee still employed? Yes ___ No ___ End date of employment _____
School name _____ Address _____
City _____ State _____ Zip _____ Phone _____
Description of Exact Duties _____ Please attach an official Job Description
Signature of Authorized Official _____ Date _____
Title _____

**THIS FORM IS INVALID WITHOUT OFFICIAL INSTITUTIONAL SEAL, STAMP PLACED HERE:
(NOTARY SEAL NOT ACCEPTABLE)**

IF EMPLOYER SEAL OR STAMP NOT AVAILABLE PLEASE ATTACH LETTERHEAD CERTIFICATION

THIS FORM WILL BE RETURNED TO BORROWER IF INCOMPLETE

- A. Teacher Cancellation: A teacher in a school serving students from low-income families;** A special-education **teacher, including teachers of infants, toddlers, children, or youth with disabilities; or a teacher in the fields of mathematics, science, foreign languages, or bilingual education, or in any other field of expertise** that is determined by a state education agency to have a shortage of qualified teachers in that state.
- B. Early Intervention Cancellation:** Schools must cancel up to 100% of a Perkins Loan if the borrower has been employed full time as a **qualified professional provider of early intervention services** in a public or other nonprofit program under public supervision.
- C. Head Start Cancellation**
Schools must cancel up to 100% of a Perkins Loan if the borrower has served full time as a staff member in the educational part of a preschool program carried out under the Head Start Act.
A full-time staff member is someone who is regularly employed in a full-time professional capacity to carry out the educational part of a Head Start Program.
- D. Nurse or Medical Technician Cancellation**
Schools must cancel up to 100% of a Perkins Loan if the borrower has served full time as a **nurse or medical technician** providing health care services. The borrower must provide health care services *directly* to patients.
- E. Law Enforcement or Corrections Officer Cancellation**
Schools must cancel up to 100% of a Perkins Loan if the borrower has served full time as a qualifying law enforcement or corrections officer. To establish the eligibility of a borrower for the law enforcement or corrections officer cancellation provision, the school must determine that (1) the borrower's employing agency is eligible and that (2) the borrower's position is essential to the agency's primary mission.
- F. Child or Family Services Cancellation**
Schools must cancel up to 100% of a Perkins Loan if the borrower has served full time as an employee of an eligible public or private nonprofit child or family service agency and has provided or supervised the provision of services to both **high-risk children** who are from **low-income communities** and the families of such children. To receive loan cancellation for being employed at a child or family services agency, a borrower must be providing services only to high-risk children who are from low-income communities. The borrower may also be providing services to adults, but these adults must be members of the families of the children for whom services are provided. The services provided to adults must be secondary to the services provided to the high-risk children. The Department has determined that an elementary or secondary school system or a hospital is not an eligible employing agency.
- G. Military Service Cancellation**
Schools must cancel up to 50% of a Perkins Loan if the borrower has served a period of full-time active duty in the armed forces (that is, the U.S. Army, Navy, Air Force, Marine Corps, or Coast Guard), the National Guard, or the Reserves. The service must be in an **area of hostilities** or an **area of imminent danger** that qualifies for special pay under Section 310 of Title 37 of the U.S. Code. The cancellation rate for every complete year of qualifying service is 12.5% of the original principal loan amount.
- H. Volunteer Service Cancellation**
Schools must cancel up to 70% of a Perkins Loan if the borrower has served as a Peace Corps or Americorps*VISTA (under Title I, Part A of the Domestic Volunteer Service Act of 1973) volunteer. An authorized official of the Peace Corps or Americorps*VISTA program must sign the borrower's cancellation form to certify the borrower's service. Americorps volunteers do not qualify for this cancellation unless their volunteer service is with Americorps*VISTA. **An Americorps*VISTA volunteer may only qualify for this cancellation if the Americorps*VISTA volunteer elects not to receive a national service education award for his or her volunteer service. The Americorps*VISTA volunteer must provide appropriate documentation showing that the volunteer has declined the Americorps national service education award.**