

**LOMA LINDA UNIVERSITY
STUDENT LOAN ACCOUNTS OFFICE
FEDERAL PERKINS LOAN CANCELLATION INFORMATION**

If you would like to find out whether you qualify for cancellation on your Federal Perkins Loan and you are licensed/certified/registered and are working full-time in one of the occupations listed on your Federal Perkins promissory note or on second page of this document, you may call Heartland ECSI at **1-888-549-3274**. You may also go to their website at <https://heartland.ecsi.net>, click on Download Forms and then click on Cancellation with Deferment and print out Federal Perkins Loan cancellation form. If you do not see your occupation listed on the promissory note or on the list shown on the back of this sheet, we recommend you inquire about this benefit anyway. **Please note: If you consolidate your Federal Perkins, you will lose cancellation provision.**

To cancel your Federal Perkins loan(s) you must meet the following criteria as described on your promissory note:

- 1) You must plan on serving or have served as a full-time employee for a year in one of the occupations eligible for cancellation. (A year of service consists of 12 consecutive months of service)
- 2) You must apply for pre-cancellation deferment/partial cancellation by submitting a fully completed Federal Perkins cancellation form along with a letter written by your employer, on official agency letterhead, listing the date, your name, SSN/Heartland ECSI account number(s), your job title, your employment status such as full-time, your starting date of full-time employment to the ending date. If you are working in Child & Family Service area exclusively with high risk children who are from low-income communities, make sure your employer includes a written statement indicating this on the letter. You must also attach a copy of your job description, copy of your occupational license/certificate and send it to the following address:

Loma Linda University
c/o ECSI
PO Box 1278
Wexford PA 15090-1278

Please note: No reimbursement for prior years payments will be issued unless an LLU processing error has been made. It's recommended that you apply for pre-cancellation deferment/cancellation at the beginning of your eligibility to avoid becoming past due on your Federal Perkins Loan and having your account reported negatively to the credit bureau. **Please make sure to file for pre-cancellation deferment/cancellation at least once per year as long as you qualify.** Pre-cancellation deferment allows you to defer loan payments until your deferment end date or until you have completed a full year of service (whichever comes first) at which time you will be required to submit proper documentation to LLU for partial loan cancellation.

Up to 100% of your Federal Perkins loan may be canceled. **(Please refer to your Federal Perkins promissory note for cancellation rates as they may vary by cancellation type)**

List of occupations that may qualify for cancellation

Nurse/Medical Technician

- Occupational Therapist
- Occupational Therapist Assistant
- Physician Assistant
- Physical Therapist
- Physical Therapist Assistant
- Dental Hygienist
- Dietician/Nutritionist
- Surgical Technician
- Medical Technician
- Respiratory Therapist
- Nurse
- Speech-language-pathologist
- Full-time speech language pathologists with a master's degree working exclusively in Title I schools

Nurse/Medical Technician (cont)

Cytotechnologist
Radiologic Technology
Health Information Management/Administration
Clinical Lab Scientist/Technician
Emergency Medical Technician/Paramedic

Child or Family Service

(For cancellation you must qualify under either Early Intervention Svcs or Child/Family Svcs listed below)

- Marriage and Family Counselor/Therapist
- Psychologist
- Social Worker

Teaching Service

- Teachers (See below for more info)

Other Occupations:

- Full-time staff members in a prekindergarten or child care program that is licensed or regulated by the state;
- Full-time public defenders
- Full-time faculty members at a tribally controlled university
- Librarians with a master's degree in library science who are employed in a school served under Title I of the ESEA, or a public library serving a Title I school
- Full-time firefighters
- Member of the armed forces who served in an area of hostility
- Peace Corps
- Law Enforcement or Corrections Officer
- Full-Time staff member in the educational part of a pre-school program carried out under Head Start Act

Nurse or Medical Technician Cancellations:

Medical Technician is defined in Perkins Loan Program regulation as: "An allied health professional (working in fields such as therapy, dental hygiene, medical technology, or nutrition) who's certified, registered, or licensed by the appropriate State agency in the State in which he or she provides health care services. An allied health professional is someone who assists, facilitates, or complements the work of physicians and other specialists in the health care system." Please note: Not all allied health professionals, even those certified, registered or licensed by a State agency, meet the Perkins Loan definition of "Medical Technician."

Teaching Cancellations:

Full time Teacher in a public or non-profit elementary or secondary school serving students from low-income families. Full-Time Special-Education Teacher- including teachers of infants, toddlers, children, or youth with disabilities in a public or other non-profit elementary or secondary school system. Full-Time teacher in a public or other non-profit elementary or secondary school in the fields of mathematics, science, foreign languages, or bilingual education or in any other field determined by a state education agency to have a shortage of qualified teachers in that state.

Early Intervention Cancellations:

Full-time qualified professional provider of early intervention services in a public or other nonprofit program under public supervision. A provider of services, as defined in Section 632 of the Individuals with Disabilities Education Act.

Child or Family Services Cancellations:

Full-time employee of an eligible public or private non profit child or family service agency who is providing or supervising the provision of services to both high-risk children who are from low-income communities and the families of such children. **Please note:** Employee must have directly and exclusively provided services to **high risk children** who are from **low income communities** or has supervised the provision of such services. High risk children are individuals under the age of 21 who are low-income or at risk of abuse or neglect, have been abused or neglected, have serious emotional, mental, or behavioral disturbances, reside in placements outside their homes, or are involved in juvenile system.