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**SPECIAL SIP** - Table of Contents

Teacher Loan Deferment or Cancellation (Cindy Lane) .....2



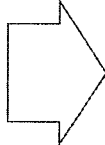
# Teacher Loan Deferment or Cancellation

Teachers serving in a low-income or subject-matter shortage area may be eligible to cancel or defer student loans. Recipients of the Paul Douglas Teacher Scholarship may reduce the years of service they must perform by teaching in a shortage area. Loans from the Federal Perkins Loan Program may be eligible for loan cancellation for full-time teaching in certain categories.

## *Federal Student Aid Program*

More information on the **Federal Student Aid Program** is available on the U.S. Department of Education website:  
<http://studentaid.ed.gov/PORTALSWebApp/students/english/teachercancel.jsp?tab=repaying>

The following information is on the  
 Federal Student Aid Program website:



1. Overview of each program
2. Federal Perkins Loan Teacher Cancellation
3. Douglas Scholars Program
4. Stafford Loan Teacher Deferment

- **Call the Federal Student Hotline: 1-800-4FEDAID** if you have specific questions about these programs, and Federal Stafford/SLS borrowers (including teacher shortage area deferment).
- For questions on **Douglas Scholars**, please contact the state agency that awarded the scholarship.
- Call (785) 296-3872 to reach the Kansas State Department of Education in Topeka. Ask to speak to someone for general questions about teacher loan cancellation or deferment.

## *Qualifying for Cancellation of a Perkins Loan:*

You qualify for cancellation (discharge) of up to 100 percent of a Federal Perkins Loan if you have served full time in a public or nonprofit elementary or secondary school system as a teacher. The following criteria may be used to determine a possible cancellation of a Federal Perkins Loan:

### **1. Teacher in a school serving students from low-income families:**

In order for a Kansas school to qualify for the loan cancellation program, the building's (not district's) total enrollment which is eligible for free/reduced price meals must be 30.1% or greater. A printout is located on the School Finance homepage at: <http://www.ksde.org/Default.aspx?tabid=1900>

Once the building is identified as a Low Income School, go to the federal website to perform another search using the building name. This will verify that the school was accepted at the federal level:  
<http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelperk.jsp?tab=repaying>

- 2. Special-education teacher, including teachers of infants, toddlers, children, or youth with disabilities**
- 3. Teacher in the fields of mathematics, science, foreign languages, or bilingual education, or in any other field of expertise determined by a state education agency to have a shortage of qualified teachers in that state.**

## **Steps in applying for cancellation of your Perkins Loan:**

1. At the beginning of the school year, contact the student loan repayment center (generally the college from which you graduated) where you presently pay or will make payments on your loan or loans. Ask them to send you the appropriate forms to apply for cancellation of your loans.
2. Fill out the cancellation forms completely.
3. Have your principal or superintendent of schools sign the forms verifying your employment.
4. Mail your completed forms to your student loan repayment center.

**NOTE:** Former students who are teachers who have Stafford Loans that began teaching in the school year 1998-99 or later may also qualify for loan cancellation. They must meet the same eligibility requirements as the Perkins loan (low-income above 30.1% and is an accredited school). However, you cannot have any unpaid Stafford Loans before October 1, 1998, and still qualify (i.e., 1998 must be your first loan).