

**Federal Perkins Loan  
Deferment and Cancellations**

Type	Limitation	Available For
<b><u>Deferments</u></b>		
Half time student		All borrowers
Graduate fellowship (except medical internship or residency)		All borrowers
Unemployment	Up to three years	All borrowers
Economic hardship	Up to three years; granted up to a year at a time	All borrowers
Service as: <ul style="list-style-type: none"> <li>➤ Teacher in low income school</li> <li>➤ Full time staff member in a Head Start program</li> <li>➤ Special education teacher</li> <li>➤ Member of armed forces on special pay in area of hostilities</li> <li>➤ Volunteer under Peace Corps Act or Domestic Volunteer Service Act</li> <li>➤ Full-time teacher of math science, foreign language or state-identified shortage field</li> <li>➤ Full time nurse or medical technician providing health care, or</li> <li>➤ Full-time employee of child or family service agency providing services to high risk children, from low income communities, and their families</li> </ul>	That will qualify for cancellation	All borrowers
Member of the U.S. Army, Navy, Air Force, Marines or Coast Guard	Up to 3 years	Perkins Loans made before July 1, 1993
Member of National Guard or Reserves on full time active duty	Up to 3 years	Perkins Loans made before July 1, 1993
Officer in the Commissioned Corps of the US Public Health Service	Up to 3 years	Perkins Loans made before July 1, 1993

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<b><u>Deferments (continued)</u></b>		
On full-time active duty as a member of the National Oceanic and Atmospheric Administration	Up to 3 years	Perkins Loans made before July 1, 1993
Full-time volunteer in Peace Corps, Action or similar program	Up to 3 years	Perkins Loans made before July 1, 1993
Temporarily totally disabled or unable to work because caring for a spouse who is so disabled	Up to 3 years	Perkins Loans made before July 1, 1993
Prolonged hardship	As determined by the school	Perkins Loans made before July 1, 1993
Working (or returning to work) mother with preschool age children earning less than \$1 above the minimum wage	Up to one year	Perkins Loans made before July 1, 1993
Pregnancy or caring for a newborn or newly adopted child	Up to 6 months, (must begin within six months of leaving school)	Perkins Loans made before July 1, 1993
A member of the U.S. Army, Navy, Air Force, Marines or Coast Guard	Up to 3 years	NDSL loans made between October 1, 1980 and July 1, 1993
A member of the National Guard or Reserves serving a period of active duty in the Armed Forces	Up to 3 years	NDSL loans made between October 1, 1980 and July 1, 1993
An officer in the commissioned Corps of the U.S. Public Health Service	Up to 3 years	NDSL loans made between October 1, 1980 and July 1, 1993
A Peace Corps Volunteer	Up to 3 years	NDSL loans made between October 1, 1980 and July 1, 1993
A volunteer under Title I, Part A of the Domestic Volunteer Service Act of 1973 (ACTION Programs)	Up to 3 years	NDSL loans made between October 1, 1980 and July 1, 1993

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<b><u>Deferments (continued)</u></b>		
A full time volunteer in a tax exempt organization the Department has determined to be comparable to Peace Corps or ACTION	Up to 3 years	NDSL loans made between October 1, 1980 and July 1, 1993
Temporarily totally disabled, or unable to work because caring for a spouse who is so disabled	Up to 3 years	NDSL loans made between October 1, 1980 and July 1, 1993
<b><u>Cancellations</u></b>		
Full time educational staff in Head Start	Up to 100%. 15% each year,	All borrowers
Full-time teacher in public or non-profit elementary or secondary schools serving students from low income families	Up to 100%. 15% in each of first 2 years, 20% in each of 3 <sup>rd</sup> and 4 <sup>th</sup> year, 30% fifth year.	All borrowers
Full- time law enforcement or corrections officer	Up to 100%. 15% in each of first 2 years, 20% in each of 3 <sup>rd</sup> and 4 <sup>th</sup> year, 30% fifth year.	All borrowers
Full time special education teacher (including teachers of infants, toddlers and children or youth with disabilities) in a public or non-profit elementary or secondary school system	Up to 100%. 15% in each of first 2 years, 20% in each of 3 <sup>rd</sup> and 4 <sup>th</sup> year, 30% fifth year.	All borrowers
Full time teacher in the field of math, science, foreign languages, bilingual education or any other field of expertise identified by a state education agency to have a shortage of qualified teachers in that state	Up to 100%. 15% in each of first 2 years, 20% in each of 3 <sup>rd</sup> and 4 <sup>th</sup> year, 30% fifth year.	All borrowers

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<b><u>Cancellations (continued)</u></b>		
Full time nurse or medical technician providing health care services	Up to 100%. 15% in each of first 2 years, 20% in each of 3 <sup>rd</sup> and 4 <sup>th</sup> year, 30% fifth year.	All borrowers
Full time qualified professional provider of early intervention services in as public or nonprofit program under public supervision	Up to 100%. 15% in each of first 2 years, 20% in each of 3 <sup>rd</sup> and 4 <sup>th</sup> year, 30% fifth year.	All borrowers
Full time employee of a family service agency providing or supervising the provision of services to high risk students from low-income communities and their families.	Up to 100%. 15% in each of first 2 years, 20% in each of 3 <sup>rd</sup> and 4 <sup>th</sup> year, 30% fifth year.	All borrowers
Full time service on active duty in the US Armed Forces serving in an area of hostilities, receiving special pay	Up to 50%. 12 1/2% per year	All borrowers
Volunteer service in Peace Corps or ACTION Program.	Up to 70%. 15% in each of first 2 years, 20% in each of 3 <sup>rd</sup> and 4 <sup>th</sup> year.	All borrowers