A borrower is entitled to have up to 100% of their Federal Perkins Loan cancelled for qualifying service as a full-time sworn law enforcement or sworn corrections officer; and as of 8/14/08 a lawyer employed full-time by a public defender organization is eligible. No portion of any loan may be canceled for services the borrower performed before the date the loan was disbursed, or during the same period the loan was received. The cancellation rate per year of service is as follows:

- 15% of the principal for each of the first and second year
- 20% of the principal for each of the third and fourth year
- 30% of the principal for the fifth year

DEFINITION OF ELIGIBLE LAW ENFORCEMENT, CORRECTIONS OFFICERS AND LAWYERS

Eligible Federal, State or local agencies that are publicly-funded units, the principal activities of which pertain to crime prevention, control or reduction or the enforcement of the criminal law, including, but not limited to police efforts to prevent, control or reduce crime or to apprehend criminals; activities of courts having criminal jurisdiction and related agencies; activities of corrections, probation or parole authorities; and problems relating to the prevention, control or reduction of juvenile delinquency or narcotic addiction. A full-time employee of an eligible agency must be a sworn officer or person whose principal responsibilities are unique to the criminal justice system and are essential in the performance of the agency's primary mission.

A full-time attorney who is employed by a Federal public defender organization or a community non-profit defender organization is eligible.

NOTE: Agencies that are primarily responsible for enforcement of civil, regulatory, or administrative laws are not eligible. Persons whose official responsibilities are supportive, such as those that involve typing, filing, accounting, office procedures, purchasing, stock control, food service, or building, equipment or grounds maintenance are not eligible.

FILING REQUIREMENTS

A borrower is responsible for applying for benefits by completing the appropriate form and for providing any documentation requested supporting eligibility. Faxed copies of this application will not be processed.

DEFERMENT: If you are working in a position which you believe will qualify you for partial loan cancellation, a form requesting deferment must be filed at the start of service to suspend billing and defer payments of principal and interest. A six-month post-deferment grace period follows.

CANCELLATION: Original cancellation forms must be submitted at the completion of each twelve-month period of service.

Improper completion of forms will cause delays in updating your loan. Until the SUNY Student Loan Service Center receives all the proper documentation, you will continue to receive notices that payment is due. Your loan will be subject to late fees and credit bureau reporting. Not filing a form in a timely manner is equivalent to sending payment past the due date.

Return your completed forms by mail, fax or email to:

SUNY Student Loan Service Center
5 University Place
Rensselaer, New York 12144-3440
Fax# (518) 525-2600
Email: SLSC@albany.edu

Please call (518) 525-2626 to speak with a representative of the SUNY Student Loan Service Center if you require assistance with completing your deferment or cancellation request.
FEDERAL PERKINS LOAN PROGRAM REQUEST FOR DEFERMENT / CANCELLATION

NAME: __________________________________________ 898-____-____-____  OR __-____-____
(Please print full name) (Enter your SUNY SLSC SID #) (Last 4 digits of SSN)

MAILING ADDRESS: ____________________________________________________________

PLEASE READ THE GENERAL INFORMATION ATTACHMENT BEFORE COMPLETING THIS FORM

PART I: To be completed by applicant. You must attach your employer prepared job description, written on agency letterhead.*

Include the exact dates of past, current and/or anticipated future full-time employment.

I declare I am/was employed as: _______ a full-time sworn law enforcement officer for a Federal, State or local law enforcement agency.

_______ a full-time sworn corrections officer for a Federal, State or local corrections agency.

_______ a full-time attorney employed by a Federal public defender organization or a community non-profit defender organization. (effective 08/14/2008)

I am requesting:

_____ DEFERMENT from _____/____/_____ to _____/____/_____ as I anticipate completing one full year of service.

(EMPLOYMENT DATES MUST EQUAL ONE YEAR)

_____ CANCELLATION from _____/____/_____ to _____/____/_____ as I have completed one full year of service.

(EMPLOYMENT DATES MUST EQUAL ONE YEAR)

DECLARATION: I declare all information provided in this request is true and correct. I will notify the SUNY SLSC immediately of any change in my employment status and begin payment if required.

_________________________________________  ___________________________  __________________
Signature of Borrower                        Date                        Email Address

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and New York State Penal Law.

PART II: To be completed by an official of the employing agency. * Employer must provide a written summary of the employee's job duties, to include the exact dates of past, current and/or anticipated future full-time employment. The job description must be written on agency letterhead, and be signed and dated by the employer.

CERTIFICATION: I certify that the above information and the attached job duties are accurate and true.

_________________________________________  _________________________  __________________
Agency Official Name/Signature/Title        Date                        Telephone Number

PART III: SUNY SLSC Determination:

Approved and processed for: ___________________________  __________________  __________________
Initials/Date:

Denied/Reason: