

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

Requirements

If you borrowed a Federal Perkins loan, are licensed/certified/registered in the state you are working in, and plan to work full-time for 12 consecutive months in one of the occupations listed on your Federal Perkins loan promissory note or on this document, you may be eligible to cancel a portion of your Federal Perkins loan for each year you meet the requirements. It takes five years to fully cancel your Federal Perkins loan, and up to 100% of your Federal Perkins loan may be canceled.

Please refer to your Federal Perkins loan promissory note for cancellation rates as they may vary by cancellation type. If you do not see your occupation listed on the promissory note or on this document, we recommend you inquire about this benefit anyway with Heartland ECSI or LLU Student Loan Accounts Office.

Please note: If you consolidate your Federal Perkins loan, you will lose cancellation provision. No reimbursement for prior year payments will be issued unless an LLU processing error has been made. It is 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 loan reported negatively to the credit bureau. **Please make sure to submit a pre-cancellation deferment/cancellation request at least once per year if you meet requirements.** 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 request partial loan cancellation.

Items you are required to submit to request cancellation on your Federal Perkins loan

1. Federal Perkins loan cancellation form that is closest to your occupation found on Heartland ECSI's webpage at <https://heartland.ecsi.net>
2. Letter written on official agency letterhead by your employer's Human Resources Department/manager, listing the following information:

Date your employer wrote letter, your name, last 4 of your Social Security Number or Heartland ECSI account number(s), your job title, your employment status (i.e., full-time), your starting and ending dates of full-time employment. If there is no end date, have your employer list end date as (To present)

3. Copy of your job description
4. Copy of your occupational license/certificate

Submit Federal Perkins loan cancellation requests to Heartland ECSI per instructions listed on Federal Perkins cancellation form or via mail to address listed below

Loma Linda University
C/O ECSI
PO Box 1289
Moon Township PA 15108

If you have any questions, contact Heartland ECSI at 1-888-549-3274 or LLU, Student Loan Accounts Office at stlncoll@llu.edu or 909-558-4511.

List of occupations that may be eligible for Federal Perkins cancellation

Nurse/Medical Technician Category

1. Occupational Therapist/Occupational Therapist Assistant
2. Physician Assistant
3. Physical Therapist/Physical Therapist Assistant
4. Dental Hygienist
5. Dietician/Nutritionist
6. Surgical Technician
7. Medical Technician
8. Respiratory Therapist
9. Nurse
10. Speech-Language Pathologist/Full-time Speech Language Pathologists with a master's degree working exclusively in Title I schools
11. Cytotechnologist
12. Radiologic Technology
13. Health Information Management/Health Information Administration
14. Clinical Lab Scientist/Clinical Lab Technician
15. Emergency Medical Technician/Paramedic

Child or Family Services Category

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

1. Marriage and Family Counselor/Marriage and Family Therapist
2. Psychologist
3. Social Worker

Teaching Services Category

1. Teachers (See Teacher definition below)

Other Occupations

1. Full-time staff member in a pre-kindergarten or childcare program that is licensed or regulated by the state;
2. Full-time public defender
3. 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
4. Full-time firefighters
5. Member of the armed forces who served in an area of hostility
6. Peace Corps
7. Law Enforcement or Corrections Officer
8. Full-Time staff member in the educational part of a pre-school program carried out under Head Start Act

Nurse or Medical Technician Definition:

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 compliments 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 Definition:

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 Definition

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

Child or Family Services Definition

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.