



**Request For DEFERMENT OF PAYMENT  
and/or PARTIAL LOAN CANCELLATION For Service  
as a LAW ENFORCEMENT OFFICER  
OR CORRECTIONS OFFICER**

**RETURN FORM TO:**

Student Loan Department, Office of Bursar  
Auburn University, The Quad Center,  
Auburn University, AL 36849-5154  
Phone: (334) 844-4634  
FAX: (334) 844-3757

For Recipients of **PERKINS** and **NATIONAL DIRECT STUDENT LOANS** received on or after November 29, 1990 and **effective 10/7/98**, for recipients of Perkins and National Direct Student Loans signed prior to November 29, 1990. **Loan deferment or cancellation for those loans signed prior to November 29, 1990 cannot begin until 10/7/98.**

**ABBREVIATED INSTRUCTIONS FOR COMPLETING THIS FORM** (See accompanying Information and Instruction Sheet for detailed instruction)

For deferment: If you are currently at the beginning of an employment period, or during an employment period, complete **Sections I, II, and IV.**

For partial cancellations (only after you have completed the year of service) complete **Sections I, III, and IV**

For **BOTH** deferment of current year and cancellation of previous year, complete **Sections I, II, III, and IV.**

**Section I: DEMOGRAPHIC INFORMATION**

Check here if new Address **9**

Name \_\_\_\_\_ Social Security # \_\_\_\_\_

Address \_\_\_\_\_ Home Phone#(\_\_\_\_\_) \_\_\_\_\_

City/State/Zip \_\_\_\_\_ Other phone#(\_\_\_\_\_) \_\_\_\_\_

E-Mail Address \_\_\_\_\_

**Section II: DEFERMENT REQUEST** (For an **APPROACHING 12-MONTH PERIOD OR CURRENT 12-MONTH PERIOD**. These dates must indicate one complete year - ie, 4/1/2000 to 4/1/2001)

I am requesting a deferment of loan payments (in anticipation of partial cancellation for service as a law enforcement or corrections officer) for the period :

**FROM** \_\_\_\_/\_\_\_\_/\_\_\_\_ **TO:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Section III: CANCELLATION REQUEST** (For a **FULL 12 MONTH PERIOD ALREADY COMPLETED**)  
(These dates must indicate one complete year, ie, 4/1/1999 to 4/1/2000).

**\*\*\*NOTE, if you are completing this section and plan to continue in this service for the next year, you should also complete Section II for that upcoming period.**

I am requesting a partial cancellation of loan payments for service as a law enforcement or corrections officer for the dates:

**FROM:** \_\_\_\_/\_\_\_\_/\_\_\_\_ **TO:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Section IV: VERIFICATION OF EMPLOYMENT REQUIREMENTS** (Must be completed for both Deferment and/or Cancellation Requests and must be signed by both the borrower and an authorized official of the employer.)

Name of employing agency: \_\_\_\_\_

Job description (attach additional sheets as needed): \_\_\_\_\_

**Borrower Declaration:**

**Definition of Eligible Law Enforcement or Corrections Officer:** A full-time employee of an eligible agency, as described on the accompanying Information and Instructions Sheet, who 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. The agency must be able to document the employee's functions.

In requesting a **deferment** of payment, I declare that I meet the criteria as defined above in the *Definition of Eligible Law Enforcement or Corrections Officer* for the complete 12-month period indicated in Section II of this form.

In requesting a **partial cancellation** of my qualifying loans advanced, I declare that I met the Federal requirements as defined above in the *Definition of Eligible Law Enforcement or Corrections Officer* for the completed 12-month period indicated in Section III of this form.

I understand that if I failed to meet the stated requirements at any time during the specified 12-month period, I must immediately make payment arrangements with the Student Loan Department in the Bursar's Office for any amounts which may have accrued on my loan.

Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

**Employer's Affidavit:**

I affirm that the Borrower's Declaration of employment, as stated above and in Sections II and/or III of this form, is true and accurate.

Signature of Authorizing Official of Employer \_\_\_\_\_ Date \_\_\_\_\_

Printed name of Authorizing Official \_\_\_\_\_ Title of Authorizing Official \_\_\_\_\_

Company Name \_\_\_\_\_

Address \_\_\_\_\_ Borrower's Initial Hire Date: \_\_\_\_\_

City/State/Zip \_\_\_\_\_ Borrower's End Date (if applicable) \_\_\_\_\_

Telephone # (\_\_\_\_) \_\_\_\_\_

**Official Seal or Stamp:**

(If not available, provide official letterhead, sign and attach to this form)

**Section V. FOR AUBURN UNIVERSITY USE ONLY**

PARTIAL CANCELLATION APPROVED FOR PERIOD FROM \_\_\_\_\_ TO \_\_\_\_\_

In the amount of: Principal Canceled \$ \_\_\_\_\_

PRINCIPAL BALANCE AFTER CANCELLATION \$ \_\_\_\_\_

At the rate of:

\_\_\_\_ 15% - 1st year

\_\_\_\_ 15% - 2nd year

\_\_\_\_ 20% - 3rd year

\_\_\_\_ 20% - 4th year

\_\_\_\_ 30% - 5th year

LOAN PAYMENTS APPROVED FOR DEFERMENT: FROM \_\_\_\_\_ TO \_\_\_\_\_

DEFERMENT OR PARTIAL CANCELLATION DENIED \_\_\_\_\_

REASON:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

APPROVED BY: SIGNATURE OF AU OFFICIAL \_\_\_\_\_

DATE \_\_\_\_\_

PROCESSED BY (INITIALS) \_\_\_\_\_



## Information and Instructions Pertaining to Requests for **DEFERMENT OF PAYMENT** and/or **PARTIAL LOAN CANCELLATION** For Employment as a **LAW ENFORCEMENT OFFICER OR CORRECTIONS OFFICER.**

For Recipients of **FEDERAL PERKINS AND NATIONAL DIRECT STUDENT LOANS** made on or after **November 29, 1990**, and effective **10/7/98**, for recipients of Perkins and National Direct Student Loans signed prior to November 29, 1990. **Loan cancellation for those loans signed prior to November 29, 1990 cannot begin until 10/7/98.**

All Requests for Partial Loan cancellation **MUST BE FOR A COMPLETE YEAR.**

### GENERAL INFORMATION:

Recipients of Federal Perkins and National Direct Student Loans are allowed cancellation of up to 100% of the original amount advanced for full-time service as a qualifying law enforcement or corrections officer. However, 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 he/she received the loan.

### **Definition of Eligible Law Enforcement or Corrections Officer**

- 1) Eligible local, State, or Federal agencies 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 and related agencies having criminal jurisdiction; activities of corrections, probation or parole authorities; and problems relating to the prevention, control or reduction of juvenile delinquency or narcotic addiction.
- 2) To qualify for the Law Enforcement Cancellation, 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. The agency must be able to document the employee's functions.
- 3) 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 for the Law Enforcement Cancellation regardless of where these functions are performed.

Cancellation Rates:    Years 1 & 2 = 15% of original loan balance  
                                  Years 3 & 4 = 20% of original loan balance  
                                  Year 5 = 30% of original loan balance

Maximum cancellation for 5 complete and consecutive years of qualifying service = 100%

### **What is a Deferment of Payment?**

A deferment is a period of time during which the borrower is not required to repay the loan principal. Interest does not accrue during this time period. If a borrower is engaged in a service that qualify him or her for both deferment and cancellation, the loan deferment is considered to run concurrently with any period for which loan cancellation is granted.

**Complete Sections I, II, and IV to request deferment of payment for a 12-month period not yet completed or an upcoming 12-month period due to Law Enforcement or Corrections Officer Cancellation.**

**INFORMATION AND INSTRUCTIONS FOR LAW  
ENFORCEMENT/CORRECTIONS OFFICER (cont):**

**What is a Partial Loan Cancellation?**

A borrower may receive a partial loan cancellation for a **COMPLETED 12-month period** of qualifying employment or service. If the borrower worked for multiple employers during the completed 12-month period, the borrower must submit one Request for Deferment of Payment and/or Partial Loan Cancellation Form for each employment and each form must be certified by an authorized official of the respective employer. Service between multiple employers must be continuous.

**Complete Sections I, III and IV to request Partial Cancellation for a 12-month period already completed. The borrower should also complete Section II to request payment deferment for the approaching 12-month period if he/she intends to continue in a qualifying employment during that time.**

**INSTRUCTIONS**

A borrower should request a deferment of loan repayment for a 12-month current or upcoming period in anticipation of a future partial cancellation if, during that 12-month period, the borrower will be serving in a position which qualifies according to Federal guidelines. This form should be submitted **AT THE BEGINNING** of or **DURING** the 12-month period.

A borrower should request a partial cancellation of loan repayment for a completed 12-month period, if during that 12-month period, the borrower served in a position which qualified according to Federal guidelines. This form should be submitted **AT THE END** of the 12-month period.

To be considered for deferment and/or partial cancellation, the borrower must complete and have certified the Request for Deferment and/or Partial Cancellation Form. The borrower's account must be current to the beginning date of qualifying employment before deferments or partial cancellations can be accepted.

The borrower is not billed during the deferment period and the account is considered to be current. If qualifying employment is terminated prior to the end of the deferment period when a partial cancellation could be requested, payments may be immediately due retroactively to the last payment Due Date. No partial cancellation can be granted for less than a completed 12-month period. However, the borrower will be eligible for a deferment of payments and a subsequent 6-month grace period for those completed months of qualifying service. Certified documentation is required. The borrower must notify the Student Loan Department of any changes of employment or address.

All requests for Deferment and/or Partial Cancellation must be completed and signed by the borrower and certified by an authorized official of the borrower's employer.

If you have questions, please contact the Student Loan Department, Auburn University, Office of Bursar, The Quad Center, Auburn University, AL 36849-5154, 334/844-4634, E-mail: [trussje@auburn.edu](mailto:trussje@auburn.edu), FAX: 344/844-3757.