

University of Georgia Federal Perkins Loan Program

The Federal Perkins Loan Program is a federally funded long term, low interest loan with repayment deferred until after a nine month grace period following graduation, withdrawal or enrollment less than half time to help needy students finance the costs of postsecondary education. Federal Perkins Funds are limited and availability is based on repayments from prior borrowers. The Perkins Loan program has certain deferment, cancellation and discharge provisions. A loan is a serious obligation. Therefore, it is extremely important that you understand your rights and responsibilities.

➤ **ENROLLMENT REQUIREMENTS:**

Students are required to be enrolled at least half-time each term to receive Perkins Loan funds. Failure to maintain at least half-time status will result in you having to complete an Exit interview and your loan will move into the repayment process.

➤ **ENTRANCE AND ANNUAL REQUIREMENTS:**

The Federal Perkins Loan program requires entrance counseling and acknowledgement of total loan indebtedness each year that funds are awarded. First time borrowers are also required to complete a Master Promissory Note in the initial award year. ***Entrance Interview Questionnaires*** are mailed to the students in the initial award year. Each award year after the initial award year, students are mailed the ***Annual Interview Questionnaire*** which must be completely filled out, signed and returned to Student Accounts – Loan Servicing Department. Funds will not be disbursed until our office receives the proper paperwork for the loan.

➤ **FUNDS DISBURSEMENT:**

Financial aid funds are first applied to a student's account balance and any excess funds are mailed to you in the form of a check or directly deposited into your personal bank account.

➤ **EXIT REQUIREMENTS:**

Every time a student's enrollment is less than half time, graduates or withdrawals from the UGA, they must complete an ***Exit Interview Questionnaire***. It must be completely filled out, signed and returned to Student Accounts – Loan Servicing Department. If the completed Exit questionnaire is not returned to our office, the student's UGA records are flagged until the proper paperwork is completed.

➤ **INTEREST INFORMATION:**

The annual percentage rate per the terms of the promissory note is computed on the unpaid balance. Interest does not accrue while students are enrolled for at least half-time. However, interest will begin to accrue after a nine month grace period following graduation, withdrawal or enrollment less than half time.

➤ **PREPAYMENT INFORMATION:**

Borrowers may, without penalty, prepay on their loan. Prepayments are used to reduce the amount of outstanding loan principal and decrease the repayment period and related total interest charge. If you pay more than your monthly payment, the additional amount will automatically be applied to principal unless you otherwise designate. If partial prepayments on the loan are made, the next monthly payment will still be due as originally scheduled. Borrower's who wish to have prepayments applied to the next scheduled payment(s) of their loan, must request this in writing accompanying their payment. Installment payments in advance must equal or exceed the scheduled amount of future installment(s). If you would like to make a prepayment on your UGA Perkins loan, you may write a letter of your intentions or use our ***Prepayment Letter***.

➤ **PAYMENT INFORMATION:**

○ **WHEN ARE PAYMENTS DUE:**

Payments are due on the 1st of each month to the UGA, Student Accounts – Loan Servicing Department. Payments are considered late if received after the 15th of each month and if applicable, you will be charged a late fee.

○ **WHO SHOULD CHECKS OR MONEY ORDERS BE MADE PAYABLE TO:**

Checks should be made payable to "The University of Georgia". Please include borrower name and last four numbers of social security number on the check. Payments should be accompanied by a payment coupon. If you do not have a payment coupon, you may mail your payment without one and request future payment coupons. You may also print a general ***payment coupon*** and mail it with your payment. Please remember that not having a payment coupon does not excuse you from making a payment. The coupon helps to properly credit your account with your payment. If you do not have a supply of coupons, please contact Student Accounts.

○ **WHERE TO MAIL PERKINS LOAN PAYMENTS:**

Checks should be mailed to:

The University of Georgia, Student Accounts – Loan Servicing
110 Business Services Building
Athens, GA 30602-4226

- **REPAYMENT INFORMATION:**

The standard repayment period is ten years, not including any deferment periods. The minimum monthly payment is \$40.00 and it may be higher depending on amount of Perkins loan money borrowed. Repayment is made in equal monthly installments and is made directly to the UGA, Student Accounts – Loan Servicing Department. Repayment begins on the 1st of the month after the nine month grace period following graduation, withdrawal or enrollment less than a half-time. Payments are considered late if received after the 15th of each month and your account will be access late fees. However, if a borrower cannot make the full payment on time, they must contact our department to make arrangements to bring their account current. If a loan becomes delinquent, late fees equal to seven percent of the monthly loan payment are assessed to the loan balance. UGA may assign loans to an outside collection agency or legal firm for collection in which case the borrower is responsible for all collection costs, attorneys fees and court costs incurred by UGA in collecting the delinquent account.

- **CREDIT BUREAU REPORTING:**

In accordance with federal regulations, all loan information including loan balances and repayment histories are reported to National Credit Bureaus at the time of disbursements and continually reported monthly until the loan is paid in full.

- **DEFERMENT BENEFITS DEFINITION AND TYPES:**

A deferment allows the temporary postponement of principal payments and in some cases also interest payments while you meet certain criteria. The Federal Perkins Loan program has several deferment provisions which in general include a six month grace period after your deferment ends. Each deferment has different criteria you must meet in order to receive the benefit. Please read the following types of deferments to determine if you may qualify for the benefit. If you believe that you are eligible for a deferment, please follow the instructions under that provision and call us for further instructions. It is the borrower's responsibility to file the request for deferment on a timely basis. Failure to submit the deferment forms by the due date may result in the reporting of past due information to the Credit Bureau on your account. Please remember it is your responsibility to contact our office to apply for a deferment.

- **ECONOMIC HARDSHIP DEFERMENT:**

Borrowers who are experiencing an economic hardship may be eligible for loan deferment. Economic hardship is defined as: 1) Borrower working full time but earning an amount that does not exceed the greater of the federal minimum wage or an amount equal to 100% of the poverty line for a family of two and 2) Borrower's student loan debt is excessive in comparison to their income, as defined by Federal Regulations. This deferment can be granted for up to six months

- **ECONOMIC HARDSHIP DEFERMENT (continued):**

per request and cannot exceed three years. This deferment allows the suspension of only principal repayments, interest continues to accrue, during the deferment period and allows a six month grace period before repayment resumes. To request your loan to be placed in deferment based on the criteria of Economic Hardship, you must submit the ***Forbearance / Hardship / Unemployment Request*** form and the ***Financial Statement*** form. All applicable sections of the forms must be completed in full. Additional documentation may be requested by our office. The completed forms must be returned to our office for the deferment to be granted.

- **FORBEARANCE DEFERMENT:**

Borrowers whose Title IV debt burden equals or exceeds 20% of their gross income may be eligible for a repayment forbearance deferment. This deferment can be granted for up to six months per request and cannot exceed three years. This deferment allows the temporary postponement of only principal repayments; interest continues to accrue or allows the reduction of repayment amount for a limited time. This deferment also allows a six month grace period before repayment resumes. To request your loan to be placed in Forbearance, you must submit the ***Forbearance / Hardship / Unemployment Request*** form and the ***Financial Statement*** form. All applicable sections of the forms must be completed in full. Additional documentation may be requested by our office. The completed forms must be returned to our office for the forbearance to be granted.

- **GRADUATE FELLOWSHIP DEFERMENT:**

Borrowers who are full time students enrolled in a course of study that is part of a graduate fellowship program approved by the Department. This deferment can be granted for up to one year per request and reapplied for if you remain eligible. This deferment allows the suspension of principal and interest (and interest does not accrue) repayments during the deferment period and allows a six month grace period before repayment resumes. To request your loan to be placed in deferment based Graduate Fellowship criteria, you must print and complete the ***Enrollment Certification*** form which must be certified by an authorized program official. The Enrollment Certification form must be received by our office in order to defer your repayment. If your program prefers to use its own official certification, you may submit their certified form in lieu of our Enrollment Certification form. If you should leave the program during a period of deferment, contact our office immediately.

○ **IN-SCHOOL DEFERMENT:**

Borrowers who are enrolled at least half-time in an eligible institution may be eligible for a repayment deferment. This deferment can be granted for up to one year per request and reapplied for if you remain eligible. This deferment allows the suspension of principal and interest (and interest does not accrue) repayments during the deferment period and allows a six month grace period before repayment resumes. To request your loan to be placed in deferment based on the criteria you are enrolled at least half-time at an eligible institution, you must print and complete the **Enrollment Certification** form which must be certified and officially stamped by the Registrar at the school you are attending. The Enrollment Certification form must be received by our office in order to defer your repayment. If your school prefers to use its own official certification, you may submit their certified form in lieu of our Enrollment Certification form. Remember, if you did not attend school, you will be asked to make payment for all prior months in which your loan was in deferred status when you became ineligible. If you should leave school during a period of deferment, contact our office immediately.

○ **INTERNSHIP OR RESIDENCY DEFERMENT:**

Borrowers who have at least a bachelor's degree before beginning a program and are serving an eligible internship which is required by a state licensing agency as a prerequisite for certification of the borrower for profession service may qualify for a deferment. This deferment can be granted for up to one year per request and reapplied for if you remain eligible for one more year. This deferment allows the suspension of principal and interest (and interest does not accrue) repayments during the deferment period and allows a six month grace period before repayment resumes. To apply for this deferment, please contact our office.

○ **MILITARY DEFERMENT:**

Borrowers who serve on active duty or performing qualifying National Guard duty in connection with a war, military operation or national emergency may be able to defer repayment. This deferment ends 180 days after the borrower's demobilization date for the eligible active duty or National Guard service. There are other criteria that you must meet in order to qualify for this deferment, so to request your loan to be placed in deferment based on military service, you must contact our office for further instructions.

○ **REHABILITATION TRAINING DEFERMENT:**

Borrowers who are enrolled in a course of study which is a U.S. Department of Education approved rehabilitation training program for disabled persons may qualify for a loan deferment. This deferment can be granted for up to one year per request and reapplied for if you remain

○ **REHABILITATION TRAINING DEFERMENT (continued):**

eligible. This deferment allows the suspension of principal and interest (and interest does not accrue) repayments during the deferment period and allows a six month grace period before repayment resumes. To apply for this deferment, please contact our office.

○ **SERVICE CANCELABLE DEFERMENTS:**

Borrowers who are eligible for a service cancellation may be eligible for a repayment deferment. This deferment is allowed during the year of qualifying service and or employment and allows the suspension of principal and accruing interest repayments. At the end of the deferment period, borrowers who remain eligible would be able to cancel a portion of the loan and then reapply for another deferment. For more information on these types of deferments, please read the service cancellations section.

○ **TEMPORARY TOTAL DISABILITY DEFERMENT:**

Borrowers who become temporarily totally disabled due to illness or injury and unable to attend school or be gainfully employed during a reasonable period of recovery may qualify for a deferment upon receipt of medical documentation evidence, certified by a physician's affidavit. If you would like to inquire about one of these two options, please contact our office.

○ **UNEMPLOYMENT DEFERMENT:**

Borrowers who are seeking, but are unable to find full time employment may be eligible for a repayment deferment. This deferment can be granted for up to six months per request and cannot exceed three years. This deferment allows the suspension of principal and interest (and interest does not accrue) repayments during the deferment period and allows a six month grace period before repayment resumes. To request your loan to be placed in deferment based on the criteria of unemployment, you must submit to our office the ***Forbearance / Hardship / Unemployment Request*** form. All applicable sections of the form must be completed in full. Additional documentation may be requested by our office. The completed form must be returned to our office for the deferment to be granted.

➤ **LOAN CONSOLIDATIONS:**

UGA does not offer a loan consolidation program. However, borrowers may consider loan consolidation to make repayments of their total loan debt easier. Please understand that if you consolidation your Federal Perkins Loan, you will lose any and all opportunity for the service cancellation provisions. Remember, loan consolidation will negate cancellation benefits.

➤ **CANCELLATION BENEFITS DEFINITION AND TYPES:**

Borrowers may be entitled to have up to 100% of the original principal loan amount canceled if the borrower performs a year of qualifying service and or employment in certain fields of work. A year of service is defined as 12 consecutive months of service; see the exception for teaching services. No repayment amounts can be canceled for services performed prior to the date the loan was disbursed or during the enrollment period covered by the loan. The qualifying service must be performed after receiving the loan. Any payments made by a borrower during a period for which the borrower qualified for cancellation can not be refunded. Loans may be placed in a deferred status during periods of time while the borrower is performing service eligible for cancellation. Interest does accrue during these periods. Each cancellation provision has different criteria you must meet in order to receive the benefit. Please read the following types of cancellations to determine if you may qualify for the benefit. If you believe that you are eligible for a cancellation, please follow the instructions under that provision and call us for further instructions. It is the borrower's responsibility to file the request for cancellation on a timely basis. Failure to submit the cancellation forms by the due date may result in the reporting of past due information to the Credit Bureau on your account. Please remember it is your responsibility to contact our office to apply for a cancellation.

➤ **RATE OF CANCELLATION:**

The cancellation rate per each completed year of qualifying full time service is:

- Head Start Cancellation:
 - 15% of original principal loan amount & accrued interest per year.

- Military Cancellation:
 - 12.5% of original principal loan amount & accrued interest per year for up to four years maximum and a maximum cancellation of up to 50% of original loan amount

- Peace Corps or Americorps*VISTA Volunteer Service Cancellation:
 - 15% of original principal loan amount & accrued interest per year for first & second years
 - 20% of original principal loan amount & accrued interest per year for third & fourth years
 - Maximum cancellation of up to 70% of the original loan amount

- Other Cancellations:
 - 15% of original principal loan amount & accrued interest per year for first & second years
 - 20% of original principal loan amount & accrued interest per year for third & fourth years
 - 30% of original principal loan amount & accrued interest for fifth year

○ **CHILD OR FAMILY AGENCY SERVICES CANCELLATION:**

Borrowers who are employed as a full-time employee of an eligible public or private nonprofit child or family service agency and is directly and exclusively providing or supervising the provision of services to high risk children who are from low-income communities and the families of such children may qualify for a full or partial loan cancellation. To request a cancellation for qualified Child or Family Agency service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by your employer. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **EARLY INTERVENTION SERVICES CANCELLATION:**

Borrowers employed as full-time qualified professional providers of early intervention services in a public or other non profit program under public supervision may qualify for a full or partial loan cancellation. Early intervention services are defined under section 672(2) for the Individuals with Disabilities Education Act. Services must be provided to infant and toddlers with disabilities defined as those who a) have diagnosed physical or mental conditions with high probabilities of resulting developmental delay or b) are experiencing developmental delays in the areas of cognitive development, physical development, language and speech development, psychosocial development, or self-help skills. To request a cancellation for qualified Early Intervention service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by your employer. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **FIREFIGHTER SERVICES CANCELLATION:**

Borrowers who are employed as a full-time firefighter may qualify for a full or partial loan cancellation. To request a cancellation for qualified Firefighter service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by your employer. You also may be asked to provide additional documentation

○ **FIREFIGHTER SERVICES CANCELLATION (continued):**

to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates

○ **HEAD START PROGRAMS SERVICES CANCELLATION:**

Borrowers who are employed as a full-time professional staff member to carry out the educational part of a Head Start program may qualify for a full or partial loan cancellation. The program must operate for a full academic year or its equivalent and the borrower's salary may not be more than that of a comparable employee working for a local educational agency. To request a cancellation for qualified Head Start Program service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by your employer. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **HEALTH CARE SERVICES CANCELLATION:**

Borrowers who are employed as a full time nurse or medical technician providing health care services directly to patients may qualify for a full or partial loan cancellation. Nurses must be licensed practical nurses, registered nurses, or other nurses licensed by the appropriate state agency to provide nursing services. Medical technicians are defined as certified, registered or licensed allied health professionals who assist, facilitate or complement the work of physicians and other specialists in health care system. Examples of related fields of employment are: therapy, dental hygiene, medical technology or nutrition. To request a cancellation for qualified Health Care service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by your employer. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service

○ **HEALTH CARE SERVICES CANCELLATION (continued):**

rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **LAW ENFORCEMENT SERVICES CANCELLATION:**

Borrowers who are employed as full-time qualifying law enforcement or corrections officer at an eligible employment agency may qualify for a full or partial loan cancellation. Borrowers must meet two requirements: 1) be employed by an eligible agency and 2) be employed full-time in a position which is considered essential to the agency's primary mission. The employment agency must be: A publicly funded local, state or federal agency whose activities pertain to crime prevention, control, reduction and/or enforcement of criminal law. Such activities include: 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. For the borrower's service to be considered essential to the agency's primary mission, the borrower must be full-time, 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 (i.e. supportive positions are not eligible). To request a cancellation for qualified Law Enforcement service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by your employer. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **LIBRARIAN SERVICES CANCELLATION:**

Borrowers who are employed as a full-time librarian with a master's degree, working in an elementary school eligible for assistance under Title I of the Elementary and Secondary Education Act (ESEA-I) or in a public library, serving an area containing an ESEA-I eligible school, may qualify for a full or partial loan cancellation. To request a cancellation for qualified Librarian service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by your employer. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan

○ **LIBRARIAN SERVICES CANCELLATION (continued):**

can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **MILITARY SERVICES CANCELLATION:**

Borrowers serving a complete year of full-time active duty in the Armed Forces, the National Guard or the Reserves may qualify for a partial loan cancellation of up to 50% of the original loan amount. The service must be in an area of hostilities or an area of imminent danger which qualifies for special pay under Section 310 of Title 37 of the U.S. Code. A complete year is defined as 12 consecutive months. Service for less than a complete year or any fraction of a year does not qualify. To request a cancellation for Armed Forces service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and dates of service rendered must be officially verified by your Commanding Officer. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **PEACE CORPS OR AMERICORPS*VISTA SERVICES CANCELLATION:**

Borrowers who perform service as a volunteer (as defined under Title I, Part A of the Domestic Volunteer Service Act of 1973) in the Peace Corps or Americorps*VISTA may qualify for a partial cancellation of up to 70% of the original loan amount. To request a cancellation for Peace Corps or Americorps*VISTA service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and dates of service rendered must be officially verified by an authorized official of the program. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **PUBLIC DEFENDER SERVICES CANCELLATION:**

Borrowers who are employed as a full-time attorney in a public defender organization may qualify for a full or partial loan cancellation. To request a cancellation for qualified full time attorney in a public defender organization service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by your employer. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **SPEECH LANGUAGE PATHOLOGIST SERVICES CANCELLATION:**

Borrowers who are employed as a full-time speech language pathologist with a master's degree working exclusively with an elementary school eligible for assistance under Title I of the Elementary and Secondary Education Act (ESEA-I) may qualify for a full or partial loan cancellation. To request a cancellation for qualified Speech Language Pathologist service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by your employer. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **TEACHING SERVICES CANCELLATION:**

Borrowers who are full time teachers employed by educational service agencies may qualify for a full or partial loan cancellation. Teacher cancellations are not only based on position title but mainly on job duties. Listed below are some of the areas that qualify for this cancellation. Remember each one has certain criteria you must meet in order to qualify and you should call our office to determine your eligibility.

- Full time teaching in a Low Income School
- To confirm a school qualifies as a low income school, please go to the following website:
<https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp>
- Full time teaching in a designated Subject Shortage area
- Full time teaching in Special Education

○ **TEACHING SERVICES CANCELLATION (continued):**

- Full time teaching in a Preschool or Prekindergarten or Child Care Program
- Full time teaching in a designated Non-Profit (with the IRS) Private School and is providing elementary and or secondary education according to state law
- Part time teaching at Multiple Schools

To request a cancellation for qualified teaching service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by the school where you are employed. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **TRIBAL COLLEGE FACULTY MEMBER SERVICES CANCELLATION:**

Borrowers who are full time faculty members at a tribal college may qualify for a full or partial loan cancellation. To request a cancellation for qualified full time faculty member at a tribal college service, complete the ***Deferment OR Partial Cancellation Certification*** form. The service and employment dates must be officially verified by the school where you are employed. You also may be asked to provide additional documentation to verify your qualification for a cancellation. The form and if necessary any additional documentation must be returned to our office before your loan can be placed in a deferred status pending completion of a year's worth of service or a cancellation can be granted. A request for cancellation will be due for each year of service rendered and it is the borrower's responsibility to file the appropriate cancellation forms by the specified due dates.

○ **TOTAL AND PERMANENT DISABILITY OR DEATH:**

Borrowers who become totally and permanently disabled after receiving loan funds may qualify for a full or partial loan cancellation upon receipt of medical documentation evidence, certified by a physician's affidavit. In the event of a borrower's death, the borrower's family may send us an original or certified copy of the death certificate and the loan can be discharged. If you would like to inquire about one of these two options, please contact our office.

➤ **LOAN DISPUTES INFORMATION:**

If you have a Federal Perkins Loan dispute with UGA, please contact our office at (706) 542-6834. If after you contact our office, you feel you still have a dispute, you may contact the Department of Education Ombudsman's Office by:

Mail: Office of the Ombudsman

Student Financial Assistance

U.S. Department of Education Room 3012

ROB #3 7th and D Streets

SW Washington, DC 20202-5144

Internet: <http://ombudsman.ed.gov>

Phone: (877) 557-2575

➤ **UPDATING PERSONAL INFORMATION:**

It is imperative, without exception, that borrowers update the Student Accounts – Loan Servicing department of any personal information changes. We cannot correspond with you about your University of Georgia Federal Perkins loan in a timely basis without a correct and updated address. Updating your address with UGA Registrar's Office or on the OASIS Registration System will not automatically update your address for UGA Federal Perkins loan. Therefore, students are required to contact the Student Accounts – Loan Servicing Department by phone or by completing and return to our office the ***Personal Information Change and or Update*** form, every time any personal information changes. Here are some examples of changes in personal information, but not limited to the following:

- Before withdrawing from school or before transferring to another school
- When dropping below half-time status
- When names, address, phone numbers or emails change

➤ **FORMS:**

All forms pertaining to the Federal Perkins Loan at UGA can be viewed and printed by clicking the word ***Forms***.

➤ **QUESTIONS:**

If you have any question pertaining to the Federal Perkins Loan at UGA, please contact us by:

Mail: The University of Georgia

Student Accounts – Loan Servicing

110 Business Services Building

Athens, Georgia 30602-4226

Phone: (706) 542-6834

Fax: (706) 542-3959

Email: ugaloans@uga.edu