

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

If you would like to find out whether you qualify for cancellation on your Federal Perkins Loan and you are licensed/certified/registered and are working full-time in one of the occupations listed on your Federal Perkins promissory note or on second page of this document, you may call Heartland ECSI at 800-368-6969. You may also go to their website at <https://heartland.ecsi.net> click on Download Forms and enter and click Loma Linda University under School Name and click on Continue, then select appropriate Federal Perkins cancellation form and follow the instructions. If you do not see your occupation listed on the promissory note or on the list shown on the second page of this sheet, we recommend you inquire about this benefit anyway. Please note: If you consolidate your Federal Perkins, you will lose cancellation provision.

e (months of service)

You must apply for pre-cancellation deferment/partial cancellation by submitting all of the items listed below to Heartland ECSI at the address listed below:

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Note: 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 delinquent on your Federal Perkins loan and having your account reported negatively to the credit bureau. Please make sure to re-cancellation deferment/cancellation at least once per year as long as you qualify. Pre-cancellation deferment allows you to defer loan payments until your deferment end date until you have completed a full year of service (whichever is the least) at which time you will be required to submit proper documentation to LLU for partial loan cancellation.

22% of your Federal Perkins loan may be cancelled. Please refer to your Federal Perkins promissory note for interest rates as they may vary by cancellation type)

If you have any questions, please call LLU, Student Loan Accounts Office at 800-368-6969 ; 2 ; - 7 7 : - 6 7 3 3 .

List of occupations that may qualify for cancellation