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, you may call ACS Education Services at 1-800-826-4470. You may also go to their web site at www.acs-education.com, log on, click on forms and then click on cancellation. If you do not see your occupation listed on the promissory note, on the list shown below, or on ACS’s web site, we recommend you inquire about this benefit anyway.

To cancel your Federal Perkins loan(s) you must meet the following criteria as described on your promissory note:

1) You must plan on serving or have served as a full-time employee for a full year in one of the occupations eligible for cancellation. (A year of service consists of 12 consecutive months of service)

2) You must apply for partial cancellation by submitting a fully completed ACS cancellation form along with a letter written by your employer, on official agency letterhead, listing your name, SSN, job title, status such as full-time, your starting date of FT employment to the ending date. You must also attach a job description, copy of your license/certificate and send it to the following address:

   Loma Linda University  
   c/o ACS, Inc.- Education Services  
   Products and Services  
   PO Box 7060  
   Utica NY 13504-7060

Please note: No reimbursement for prior years payments will be issued unless an LLU processing error has been made. It’s recommended that you apply for cancellation at the beginning of your eligibility to avoid becoming past due on your Federal Perkins Loan and having your account reported negatively to the credit bureau. Please make sure to file for cancellation at least once per year as long as you qualify, and follow up with ACS Education Services regarding the status of your loan(s).

Up to 100% of your Federal Perkins loan may be canceled at the rate of 15% for the first two years of service, 20% for the third and fourth years of service, and 30% for the fifth and final year of service.

If you have any questions please call ACS at 1-800-826-4470.
List of occupations that may qualify for cancellation

Nurse/Medical Technician
- Occupational Therapist
- Occupational Therapist Assistant
- Physician Assistant
- Physical Therapist
- Physical Therapist Assistant
- Dental Hygienist
- Dietician/Nutritionist
- Surgical Technician
- Medical Technician
- Respiratory Therapist
- Nurse
- Speech-language-pathologist
- Full-time speech language pathologists with a master’s degree working exclusively in Title I schools

Cytotechnologist
- Radiologic Technology

Occupational Therapist Assistant
- Radiologic Technology

Child or Family Service
(For cancellation you must qualify under either Early Intervention Svs or Child/Family Svs listed below)
- Marriage and Family Counselor/Therapist
- Psychologist
- Social Worker

Teaching Service
- Teachers (See below for more info)

Other Occupations:
- Full-time staff members in a prekindergarten or child care program that is licensed or regulated by the state;
- Full-time public defenders
- Full-time faculty members at a tribally controlled university
- 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
- Full-time firefighters
- Member of the armed forces who served in an area of hostility
- Peace Corps
- Law Enforcement or Corrections Officer
- FT Staff member in the educational part of a pre-school program carried out under Head Start Act

Nurse or Medical Technician Cancellations:
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 Cancellations:
Full time Teacher in a public or non-profit elementary or secondary school serving students from low-income families. FT 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. FT 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 Cancellations:
Full time qualified professional provider of early intervention services in a public or other nonprofit program under public supervision. A provider of services, as defined in Section 632 of the Individuals with Disabilities Education Act.

Child or Family Services Cancellations:
Full time employee of an eligible public or private nonprofit 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.