

**Western Illinois University**  
**Federal Perkins Loans**  
General Cancellation Benefit Information  
for Qualifying Law Enforcement Officers, Correction Officers  
and Public Defense Lawyers

A borrower is entitled to have up to 100 percent of a loan under the Federal Perkins Loan program canceled for qualifying service as a full-time law enforcement officer, corrections officer or public defense lawyer employed by a public defender organization. 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 the loan was received. The cancellation rate per year of service is:

- 15 percent of the original principal loan amount for each of the first and second years
- 20 percent of the original principal loan amount for each of the third and fourth years
- 30 percent of the original principal loan amount for the fifth year

**Definition of Eligible Law Enforcement Officer, Corrections Officer and Public Defense Lawyer**

**Law Enforcement Officer:** Eligible Federal, State or local agencies that 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;

**Corrections Officer:** activities of courts having criminal jurisdiction and related agencies; activities of corrections, probation or parole authorities; and problems relating to the prevention, control or reduction of juvenile delinquency or narcotic addiction. 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 mission.

**Public Defense Lawyer:** A full-time lawyer who is employed by a public defender organization is eligible.

**NOTE:** Agencies that are primarily responsible for enforcement of civil, regulatory, or administrative laws are not eligible. 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.

A borrower is responsible for applying for benefits by completing the appropriate form and for providing any documentation requested supporting eligibility.

**DEFERMENT:** If you are working in a position which you believe will qualify you for partial loan cancellation, a form requesting deferment must be filed at the start of service to suspend billing and defer payments of principal and interest. A six-month post-deferment grace period follows.

**CANCELLATION:** Original cancellation forms must be submitted at the completion of each twelve-month period of service.

Improper completion of forms will cause delays in updating your loan. Until the Billing and Receivables Office receives all the proper documentation, you will continue to receive notices that payment is due. Your loan will be subject to late fees and credit bureau reporting. Not filing a form in a timely manner is equivalent to sending payment past the due date.

If you have questions, please call the Billing and Receivables Office at 309.298.1295, fax 309.298.2032 or email [BRPerkins@wiu.edu](mailto:BRPerkins@wiu.edu).

Return form to:  
Western Illinois University

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