Expanded Cancellation Provisions

On August 14, 2008, the Higher Education Opportunity Act of 2008 (H.R. 4137) was signed into law. These amendments expand the partial loan cancellation benefits that are available for borrowers of Federal Perkins loans and National Direct Student Loans for service performed on or after August 14, 2008.

In addition to the cancellation provisions in their promissory note, borrowers with Federal Perkins and National Direct Student loans may be eligible for partial cancellation of their loans for each qualified year of service* for:

- 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 speech language pathologists with a master’s degree working exclusively in Title I schools; and
- Full-time firefighters.

*Additional requirements apply.