

FULL-TIME PUBLIC DEFENDER

Payments on Federal Perkins student loans may be cancelled for specified professional services. To determine if your loan type is eligible, please refer to the [student loan eligibility guide](#). If your loan is eligible for cancellation, the account will be placed in deferment status and you will not receive a loan billing statement during that time.

After completion of one (1) full year of service as a lawyer employed by a public defender organization, a portion of your loan will be cancelled. To determine the percentage of cancellation for each year of service, please refer to the [cancellation rate chart](#).

Eligibility

To qualify for a full-time public defender cancellation, you must be a full-time attorney employed in a defender organization established in accordance with section 3006A(g)(2) of title 18, United States Code. Additionally, your account must be paid to the start of your cancellation period.

Applying for a Full-Time Public Defender Cancellation

Once you become a full-time employee, there are two (2) ways to apply for a full-time public defender cancellation:

1. Print and complete a **deferment application for partial cancellation** (*Information & Forms page*) and return it to our office at the following address:

Office of Student Loans and Scholarships
108 Shields Building
University Park, PA 16802

2. Contact our office by letter or via e-mail at studentloans@psu.edu with the following information:
 - a. full name, address, and phone number of your current employer
 - b. date you were hired full-time
 - c. detailed description of your duties

Once your deferment application for partial cancellation is received, our office will send you a notification of eligibility. If you are eligible, you will be notified by mail of your deferment coverage and a cancellation form(s) (*Information & Forms page corresponding to the type of cancellation*) will be enclosed. Please submit your cancellation form(s) approximately one (1) month prior to the expiration of your deferment.

Once your completed and certified cancellation form(s) is returned to our office, it will be reviewed for final approval. Once approved and your outstanding balance has been reduced through cancellation, you will receive a notification letter and a new cancellation form(s) from our office. Your loan(s) will be automatically deferred for the following year, pending the completion and submission of the new cancellation form(s).

Termination of Employment

If your employment is terminated for any reason, you will receive a grace period of six (6) months from the date of termination. Principal and interest will not accrue during the grace period. If your employment is terminated, please contact our office immediately for further information.

What are my options if I am not eligible for a Full-Time Public Defender Cancellation?

If your loan is not eligible for a full-time public defender cancellation and you are unable to meet your scheduled payments, you may apply for an [economic hardship deferment or forbearance](#).