Federal Perkins Loan Cancellation and Discharge Summary Chart

| Cancellation Conditions | Amount Forgiven |
|---|---|
| Borrower's total and permanent disability or death | 100 percent |
| Bankruptcy (in rare cases—cancellation is possible only if the bankruptcy court rules that repayment would cause undue hardship) | 100 percent |
| Closed school (before student could complete program of study); applies to loans received on or after Jan. 1, 1986 | 100 percent |
| Service in the U.S. armed forces in a hostile fire or imminent danger pay area | Up to 50 percent for borrowers whose active duty service ended before Aug. 14, 2008 Up to 100 percent for borrowers whose active duty service includes or began on or after Aug. 14, 2008 |
| Full-time firefighter (for service that includes August 14, 2008 or began on or after that date) | Up to 100 percent |
| Full-time law enforcement or corrections officer | Up to 100 percent |
| Full-time nurse or medical technician | Up to 100 percent |
| VISTA or Peace Corps volunteer | Up to 70 percent |
| Librarian with a master's degree working in a Title I-eligible elementary or secondary school or in a public library serving Title I-eligible schools (for service that includes August 14, 2008, or began on or after that date) | Up to 100 percent |
| Full-time attorney employed in a federal public or community defender organization (for service that includes August 14, 2008, or began on or after that date) | Up to 100 percent |
| Full-time employee of a public or nonprofit child- or family-services agency providing services to high-risk children and their families from low-income communities | Up to 100 percent |
| Full-time staff member in the education component of a Head Start program | Up to 100 percent |
| Full-time staff member in a prekindergarten or child care program that is licensed or regulated by a state (for service that includes August 14, 2008, or began on or after that date) | Up to 100 percent |
| Full-time qualified professional provider of early intervention services for the disabled | Up to 100 percent |
| Full-time speech pathologist with a master's degree working in a Title I-eligible elementary or secondary school (for service that includes August 14, 2008, or began on or after that date) | Up to 100 percent |
| Full-time special education teacher of children with disabilities in a public or other nonprofit elementary or secondary school | Up to 100 percent |
| Full-time teacher of math, science, foreign languages, bilingual education, or other fields designated as teacher shortage areas | Up to 100 percent |

| Full-time special education teacher of children with disabilities in an educational service agency (for service that includes August 14, 2008, or began on or after that date) | Up to 100 percent |
|---|-------------------|
| Full-time teacher in a designated educational service agency serving students from low-income families (for teaching service that includes August 14, 2008, or began on or after that date) | Up to 100 percent |
| Full-time faculty member at a tribal college or university (for service that includes August 14, 2008, or began on or after that date) | Up to 100 percent |