

**YOU CAN RETURN THIS FORM ONLINE BY UPLOADING THE COMPLETED FORM AND ANY SUPPORTING DOCUMENTATION.**

How do I upload the form and supporting documents?

Step 1: To upload the completed form and any supporting documentation, you must sign in to your online account at [heartland.ecsi.net](https://heartland.ecsi.net).

Step 2: Select the account you want to apply the deferment to by Viewing the Account.

Step 3: Under the **Documents Section**, click on the **Download or Upload Entitlement Form** button located at the top of the Documents page.

Step 3: Set the response to "Have you downloaded the entitlement form yet?" to **Yes**.

Step 4: Select the form name that you are uploading from the **Select a Form** dropdown list.

Step 5: Click on the **Choose a File to Upload** link and select the file you would like to upload. You can upload up to 5 documents per entitlement form type.

*IMPORTANT: The file format for the document(s) that you upload must be PDF. The file size for each file uploaded must be less than 4MB per file.*

Step 6: Once you have added all of the documents you would like to upload, click on the **Submit** button. You will receive an on-page confirmation that your documents have been uploaded successfully.

You can view the documents you uploaded under the Entitlement Documents section on the Documents page.

**Don't have an online account?**

Go to [heartland.ecsi.net](https://heartland.ecsi.net), click on the **Help Center**, and select **Are You New to Heartland ECSI**. Follow the instructions to Create a Profile and Connect an Account.

You can also return this form via U.S. Mail at the address listed on the form.



# INSTRUCTIONS FOR COMPLETING THE PEACE CORPS OR AMERICORPS DEFERMENT/CANCELLATION REQUEST

**IMPORTANT:** If Americorps VISTA, you must include documentation that the National Service Education Award was declined.

## Section 1: Borrower Identification

**Complete this section.** It is recommended that you include your email address to expedite communication about the status of your form.

## Section 3: Applicant Statement

You must

- indicate the type of volunteer service by checking the appropriate checkbox
- you must indicate if you are requesting a deferment or cancellation by providing the start and end dates in the appropriate fields.

Please note that deferments or cancellations can be posted for a period of 12 months. If your deferment or cancellation will extend beyond 12 months, you will need to resubmit your application at least 30 days prior to your deferment end date.

## Section 4: Employer Certification

This section must be completed by your employer in its entirety. An authorized official from your employer must sign and date this section. The signature must be an ink signature.

Your employer must place their official seal under this section. If they do not have an official seal, the certification information in this section can be provided on their letterhead. Please note that the certification letter must be signed and dated by an authorized official.

**IMPORTANT:** Your employer must sign and date this form no more than 30 days before you submit the form.

## Section 5: Borrower Certification and Authorization

**You must sign and date this form in the fields specified on the form.** Your signature can be an electronic signature or an ink signature. If the form is not properly signed, your request will be rejected.

**IMPORTANT:** You must sign and date this form no more than 45 days before you submit the form.



## Volunteer Service in the Peace Corps or Americorps VISTA Request for Deferment and/or Cancellation

Use for Federal Perkins Loans

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

### SECTION 1: BORROWER INFORMATION (\*) Indicates required fields

---

Please enter the following information.

☐ Check this box if any of your information has changed.

SSN (if none, leave blank) \_\_\_\_\_ Student ID (if none, leave blank) \_\_\_\_\_

First Name (\*) \_\_\_\_\_ Middle Name/Initial \_\_\_\_\_ Last Name (\*) \_\_\_\_\_

Address (\*) \_\_\_\_\_

City (\*) \_\_\_\_\_ State (\*) \_\_\_\_\_ Zip Code (\*) \_\_\_\_\_

Telephone –Primary (\*) \_\_\_\_\_ Telephone - Alternate \_\_\_\_\_

Email Address \_\_\_\_\_

School or Lender Name (\*) \_\_\_\_\_ ECSI School Code (\*) \_\_\_\_\_

### SECTION 2: INSTRUCTIONS

---

A cancellation/deferment may be available if you are employed full-time as a:

- A volunteer in the Peace Corps.
- A volunteer in the Americorps VISTA program and have elected not to receive a National Service Education award.

A deferment is a temporary postponement of payments. During a deferment, interest does not accrue. If you are working in a position that you believe will qualify you for a cancellation, you may request a deferment at the beginning of employment to suspend billing and defer payments of principal and interest.



A cancellation is loan forgiveness. Following a year of service in one of the roles listed above, a portion of your Perkins loan balance may be cancelled. Cancellation rates are as follows:

1st year of service	15%
2nd year of service	15%
3rd year of service	20%
4th year of service	20%
5th year of service	30%

For qualifying Peace Corp and Americorps VISTA cancellations, a deferment should be requested prior to the first year of service. After that, request a cancellation and deferment each year on the anniversary of your original deferment.

For Americorps VISTA, documentation that you have declined the award must be included.

### SECTION 3: APPLICANT STATEMENT (•) Indicates required fields

---

I am or was employed full time as: (check one of the following options) (•)

- ☐ A volunteer in the Peace Corps.
- ☐ A volunteer in the Americorps VISTA program and have elected not to receive a national service education award..

I am requesting (•)

- ☐ Deferment as I anticipate completing one full year of service.

I want my deferment to start on \_\_\_\_\_ I want my deferment to end on \_\_\_\_\_

- ☐ Cancellation as I have completed one full year of service.

I want my cancellation to start on \_\_\_\_\_ I want my cancellation to end on \_\_\_\_\_

*Please note that the maximum period per request is 12 months. If you want to be longer than 12 months, you must complete another request form at least 30 days prior to the expiration of your current request.*

-- CONTINUED ON NEXT PAGE --



**SECTION 4: EMPLOYER CERTIFICATION** (\*) Indicates required fields

This section must be completed by your employer.

Company Name(\*) \_\_\_\_\_ Phone Number \_\_\_\_\_

Name of Authorized Official(\*) \_\_\_\_\_

Title of Authorized Official(\*) \_\_\_\_\_

Company Address(\*) \_\_\_\_\_

Company City(\*) \_\_\_\_\_ State(\*) \_\_\_\_\_ Zip Code(\*) \_\_\_\_\_

Signature of Authorized Official(\*) \_\_\_\_\_ Signature Date(\*) \_\_\_\_\_

PLACE OFFICIAL SEAL OR STAMP HERE (\*)

(A notary seal is not acceptable).

If the employer does not have an official seal or stamp, the certification information in Section 4 can be provided on employer letterhead and an authorized official must sign and date the certification.

**SECTION 5: BORROWER CERTIFICATION AND AUTHORIZATION** (\*) Indicates required fields

I understand that:

- 1) This request will not be granted unless all applicable sections of the form are completed and requested documents are submitted and
- 2) All final decisions regarding my deferment eligibility will be made in accordance with applicable Federal regulations.

I certify that:

- 1) The information I have provided on this form is true and correct;
- 2) I will provide additional documentation, as required, to support my continued deferment status;
- 3) I will notify my student loan office or the student loan servicer immediately when the condition(s) that qualified me for this deferment end;
- 4) I have read, understand, and meet the terms and conditions of the deferment for which I have applied.

I authorize the entity to which I submit this request and its agents to contact me regarding my request or my loans at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Signature of Borrower(\*) \_\_\_\_\_ Signature Date(\*) \_\_\_\_\_



## SECTION 6: MAILING INFORMATION AND CHECKLIST

---

Please forward the completed form and all supporting documents to:

ECSI

P.O. Box 1289

Moon Township, PA 15108

If you have any questions, you may reach us via chat at [heartland.ecsi.net](https://heartland.ecsi.net) or phone at +1 (888) 549-3274.

Before submitting this request, verify that

- ☐ The form is filled out and all required sections and fields are completed.
- ☐ An official seal or stamp for your employer is on the form. If no stamp or seal is available, a typed and signed letterhead certification by your employer verifying full-time employment and hire date of employment must be submitted.
- ☐ You have included documentation the the National Service Education Award has been declined for Americorps VISTA.

Applications are typically processed within 10 business days. You will be notified of the status of your deferment via email using the address provided in Section 1 of this form. In order to prevent negative credit bureau reporting, continue to make on-time payments until you have been notified that a deferment has been posted.

Indiana University students may also return forms to:

University Collections & Loan Services  
1024 E 3rd Street Room 122  
Bloomington, IN 47405

FAX: (812) 855-5848  
EMAIL: [ucls@iu.edu](mailto:ucls@iu.edu)

