

## 2017-2018 TPD Discharge Federal Loan Eligibility Form

Your Free Application for Federal Student Aid (FAFSA) has been received, but cannot be processed without additional information. We have been notified of issues with your prior student loans. Possible reasons for this include: exceeding student loan limits, having discharged student loan(s) for total and permanent disability.

### A. Student Information:

\_\_\_\_\_  
 Student's Last Name   Student's First Name   Student's M.I.

\_\_\_\_\_  
 Student's ID Number

### B. Please select all that apply:

<input type="checkbox"/>	I will be applying for a total and permanent disability discharge of one or more of my student loans.
<input type="checkbox"/>	I have applied for and currently awaiting approval for the discharge of one or more of my student loans due to a total and permanent disability.
<input type="checkbox"/>	I have been approved for and one or more of my student loans has been discharged for total and permanent disability. I do not want NGTC to consider me for additional federal loans.
<input type="checkbox"/>	I have been approved for and one or more of my student loans has been discharged for total and permanent disability. I would like to request another Federal Direct Student Loan. I have attached my Physician's Certification to this form.

### C. Total and Permanent Disability Discharge

Perkins, FFEL, and Direct loan borrowers may qualify to have their loans discharged if they become totally and permanently disabled. Except for veterans who qualify for a total and permanent disability (TPD) discharge based on a determination by the Department of Veterans Affairs (VA) that they are unemployable due to a service-connected disability, the Department of Education monitors the status of borrowers who have received a TPD discharge for a three-year period.

Borrowers whose discharge applications are received on or after July 1, 2010, receive a final discharge followed by a *post-discharge monitoring period* that begins on the date the discharge was granted and lasts for up to three years. Borrowers whose discharge applications were received before July 1, 2010, received a conditional discharge followed by a *conditional discharge period* that begins on the date the borrower's physician certified the disability discharge application and lasts for up to three years. If the borrower does not meet certain eligibility requirements throughout the post-discharge monitoring period or conditional discharge period, the Department reinstates the borrower's obligation to repay the discharged loan(s) or returns the conditionally discharged loan(s) to repayment status.

The same criteria and procedures are used to discharge and reinstate the service obligation for TEACH grant recipients who become totally and permanently disabled. If a borrower whose prior loan was discharged due to a TPD wishes to take out another FSA loan or wishes to receive a TEACH grant, he must obtain a physician's certification\* that he has the ability to

engage in substantial gainful activity, and he must sign a statement acknowledging that the new FSA loan or the TEACH grant service obligation can't later be discharged for any present impairment unless it deteriorates so that he is again totally and permanently disabled.

If the borrower requests a new loan or TEACH Grant during the post-discharge monitoring period or the conditional discharge period, he must also resume payment on the old loan before receipt of the new loan or TEACH grant. If the loan on which the borrower must resume payment was in default when it was discharged or conditionally discharged, it remains in default upon reinstatement, and the student must make satisfactory repayment arrangements before receiving the new loan, in addition to meeting the other requirements described.

A borrower who received a TPD discharge based on a determination from the VA that he is unemployable due to a service-connected disability is not subject to a monitoring period and is not required to resume payment on the discharged loan as a condition for receiving a new loan. But he must still provide the physician's certification and borrower acknowledgement described above.

*I certify that I have read and understand all of the information contained in the policy above which can be found in the Student Financial Aid Handbook, Volume 1 (Student Eligibility), Chapter 3 (NSLDS Financial Aid History).*

## D. Certification and Signature

### Certification and Signature

Each person signing this worksheet certifies that all of the information reported on this worksheet is complete and correct. The student must sign and date.

**WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.**

**Signatures must be wet signature, not computer generated.**

\_\_\_\_\_  
Student's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Parent's Signature

\_\_\_\_\_  
Date

Revised: 2/20/17

**Upon receipt of this form the Financial Aid Office will review your account for any further aid eligibility and further action that must be taken.**

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