

2025-2026 PRIOR LOANS CANCELLED DUE TO PERMANENT AND TOTAL DISABILITY

Student Name (please print) _____ Phone Number (including area code) _____ Campus ID Number _____

Address _____ City _____ State _____ Zip Code _____

According to information received from the National Student Loan Data System (NSLDS), you have loans that were discharged **due to total and permanent disability**. A borrower whose loan(s) are cancelled because of **total and permanent disability** may later receive federal financial aid funds if he or she meets all other eligibility requirements. In order to regain eligibility for the federal loan program you must: **1)** indicate the applicable disability discharge, **2)** provide a letter from a legally licensed physician, Doctor of Medicine (DM) or Doctor of Osteopathic Medicine (DO), certifying that you are “**able to engage in substantial gainful activity**,” and **3)** acknowledge the statement(s) by providing your signature and date. The physician **must** be designated as a DM or DO. **Please Note:** The U.S. Department of Education defines “**substantial gainful activity**” as a level of work performed for pay that involves doing significant physical or mental activities or a combination of both.

Type of Disability Discharge	Required Documentation to Regain Eligibility
<input type="checkbox"/> <p>Total & Permanent Disability Discharge (TPDD)</p>	<p><input type="checkbox"/> Provide a current letter from a legally licensed physician (DM or DO) certifying that you are “able to engage in substantial gainful activity.” The physician must be designated as a DM or DO.</p> <hr/> <p><input type="checkbox"/> Sign below acknowledging the following:</p> <p><input type="checkbox"/> Any new federal student loan(s) cannot be discharged in the future on the basis of any impairment present at the time you receive the new loan(s).</p> <p style="text-align: center;">AND</p> <p><input type="checkbox"/> If a borrower receives a new federal loan(s) within three years of the date that any previous loan(s) were discharged, you resume payment on the previously discharged loan(s).</p> <hr/> <p>Student Signature (Handwritten Required OR ELECTRONIC SIGNATURE USING GLOBAL ID) _____</p> <p>Date _____</p>
<input type="checkbox"/> <p>Veteran Disability Discharge</p>	<p>A veteran’s total and permanent disability discharge is defined as “the condition of an individual who has been determined by the secretary of Veterans Affairs to be unemployable due to a service-connected disability.”</p> <p><input type="checkbox"/> Provide a current letter from a legally licensed physician (DM or DO) certifying that you are “able to engage in substantial gainful activity.” The physician must be designated as a DM or DO.</p> <hr/> <p><input type="checkbox"/> Sign below acknowledging the following:</p> <p><input type="checkbox"/> Any new federal student loan(s) cannot be discharged in the future on the basis of any impairment present at the time you receive the new loan(s).</p> <hr/> <p>Student Signature (Handwritten Required OR ELECTRONIC SIGNATURE USING GLOBAL ID) _____</p> <p>Date _____</p>