



Loan Discharge/Cancellation

Loan(s) discharged due to Total and Permanent Disability are monitored for three (3) years. If at any time during the 3-year monitoring period you take out additional student loan(s), your discharged loan(s) will be reinstated by the Department of Education. You will be required to resume payments on the old loan(s) before receipt of a new loan(s). If your loan(s) were in default before the discharge, your reinstated loan(s) will go back into default and you must resolve that default status before receiving a new loan(s), in addition to the other requirements described below. A borrower that received a TPD discharge based on a determination from the VA is not subject to a monitoring period and will not be required to resume payment on discharged loan(s) as a condition of receiving a new loan(s), but must still complete the requirements described below.

Initial one option below;

_____ My discharged loan(s) were based on a determination by the VA. I understand I do not have a monitoring period, will not be required to resume any payments on discharged loan(s) and I understand in order to receive a new loan(s), I must (A) obtain a certification from a physician (who must be a doctor of medicine or osteopathy licensed to practice in the United States) that I have the ability to engage in substantial gainful activity; (B) sign this statement acknowledging that the new loan(s) you receive cannot be discharged in the future on the basis of any injury or illness you present when you applied for total and permanent disability discharge or at the time the new loan(s) is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled.

_____ My discharged loans are within the 3-year monitoring period and I understand that in order to receive new loan(s), I must (A) obtain a certification from a physician (who must be a doctor of medicine or osteopathy licensed to practice in the United States) that I have the ability to engage in substantial gainful activity; (B) sign this statement acknowledging that neither my prior conditionally discharged loan(s) nor the new loan(s) received cannot be discharged in the future on the basis of any injury or illness you present when you applied for total and permanent disability discharge or at the time the new loan(s) is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled; (C) sign this statement acknowledging that your conditionally discharged loan(s) will be removed from conditional discharged status; (D) the Department of Education has removed the conditionally discharged loan(s) from that status and that you will need to resume payments on your prior discharged loan(s) as well as your new loan(s) once applicable.

_____ My loans are outside of the 3-year monitoring period and I understand that in order to receive a new loan(s), I must (A) obtain a certification from a physician (who must be a doctor of medicine or osteopathy licensed to practice in the United States) that I have the ability to engage in substantial gainful activity; (B) sign this statement acknowledging that the new loan(s) you receive cannot be discharged in the future on the basis of any injury or illness you present when you applied for total and permanent disability discharge or at the time the new loan(s) is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled.

I, _____, certify that I understand and agree that any federal direct loan obligation incurred on or after the date of my signature below cannot be cancelled in the future on the basis of any present impairment unless that condition substantially deteriorates to the extent that the definition of total and permanent disability is met again. I also will attach my certification from my physician that I am able to engage in substantial gainful activity.

Student Signature

Date

Print Student Name

Student ID#