2026–2027 Total and Permanent Disability Discharge Form

LIFE University | Financial Aid
DIVISION OF STUDENT AFFAIRS

Student Name _____ Student ID# _____

A student who has had a previous federal education loan discharged due to Total and Permanent Disability (TPD) may, under certain circumstances, borrow a new federal student loan. However, it may be necessary to resume repayment on the previously discharged loan. For more details, please see the reverse side of this form.

This form serves to reestablish your eligibility for the Federal Student Loan Program when prior loans have been discharged due to total and permanent disability. ***Completion of this form does not guarantee that you will qualify for a Federal Student Loan Program.***

COMPLETE IF YOU DO NOT INTEND TO PURSUE YOUR FEDERAL LOAN ELIGIBILITY

☐ No, I am not interested in receiving federal loans.

☐ I am not interested in receiving federal loans, but am interested in federal grants and/or Federal Work-Study.

Student Signature _____ Date _____

You do not need to complete any other sections of this form – please submit to the FA Department.

PART I: BORROWER'S ACKNOWLEDGMENT STATEMENT

Complete if you wish to pursue your federal loan eligibility.

☐ Yes, I am interested in receiving federal loans and will be submitting my Physician Certification to verify my eligibility.

☐ Yes, I am interested in receiving federal loans and have a Physician Certification on file with your office from a prior year.

By signing this document, I acknowledge that any new Federal Student Aid loans that I may qualify for cannot be discharged in the future for any present impairment unless it deteriorates so that I am again totally and permanently disabled. I am also aware that before I can receive any Federal Student Aid loans, I must obtain a physician's certification stating that I have the ability to engage in "substantial gainful activity." A Borrower's Acknowledgment Statement must be completed before any Federal Student Aid loans are received.

In addition, I have also read and understand the information given on the 2nd page of this form.

Student Signature _____ Date _____

WARNING: Any person who knowingly and willingly 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.

Note: (1) The student must sign a new acknowledgment for the school each time they receives a new loan after a disability discharge.

(2) The physician's certification is required only once before the student may borrow new federal student loans after a disability discharge. The school will maintain this certification in the student's files.

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PART II: CRITERIA FOR DISABILITY DISCHARGE

The criteria for disability discharge and borrowing again after disability discharge are outlined in the Federal Student Aid Handbook, Volume 1, Chapter 3.

Perkins Loans, FFEL and Direct Loans, as well as TEACH Grant service obligations may qualify to be discharged if the borrower/obligation holder becomes 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.

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to take out another FSA loan or wishes to receive a TEACH grant, they must obtain a physician's certification (the student only needs to obtain the physician certification once; the school keeps a copy of it in the student's file. But the school must collect a new borrower acknowledgment from the student each time they receives a new loan) that they have the ability to engage in substantial gainful activity, and they must sign a borrower 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 they are again totally and permanently disabled.

If the borrower requests a new loan or TEACH Grant during the post-discharge monitoring period, they 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, 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 and 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 they must still provide the physician's certification and borrower acknowledgment described above.

For additional information regarding Total and Permanent Disability Discharge:
https:/studentaid.gov/manage-loans/forgiveness-cancellation/disability-discharge

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PHYSICIAN CERTIFICATION

Student Signature _____ Date_____

Physician certification required for Federal Student Loan Programs after a Previous Permanent Disability Discharge.

This referenced student,_____, was previously classified as totally and permanently disabled and as a result of this condition received a total discharge of his/her federal student loan indebtedness. The borrower is now requesting financial aid from one of the Federal education loan programs. The U.S. Department of Education requires that a physician certify that a borrower is once again able to engage in substantial gainful activity, i.e., the person has sufficiently recovered to be capable of attending school, successfully completing a program of study, and securing employment in order to repay the loan he/she seeking. Your completion of this section will fulfill this requirement.

COMPLETE IF CONFIRMING STUDENT'S GAINFUL ACTIVITY

I certify in my best professional judgment that the above named student is able to engage in substantial gainful activity as defined by the U.S. Department of Education.

Warning-Previous student loan debts have been canceled due to Total and Permanent Disability. Certification of this form enables the borrower to obtain additional student loans. Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20USC1097.

Physician Signature _____ Date_____

COMPLETE IF CONDITION HAS NOT IMPROVED

I certify in my best professional judgment, the condition of the student has not improved enough to allow him or her to engage in substantial gainful activity.

Physician Signature _____ Date_____

PHYSICIAN CONTACT INFORMATION

Please type or print the following:

Physician Name _____

Address or Practice _____

City, State, Zip Code _____

Office Phone Number _____