



Permanent Disability Discharge Certification

Student Information

Name _____ ID # _____

Qualifying for a Total Permanent Disability Discharge

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.

Taking Out Another Loan

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to take out another FSA loan, you must obtain a physician’s certification that specifically states **“you have the ability to engage in substantial gainful activity”**, and you must sign a borrower statement acknowledging that the new FSA loan can’t later be discharged for any present impairment unless it deteriorates so that he/she is again totally and permanently disabled. (You only need to obtain the physician certification once; the Financial Aid Office will keep a copy of it in your file. But, you must submit a new borrower acknowledgment each time you receive a new loan)

If the borrower requests a new loan during the post-discharge monitoring period, they must also resume payment on the old loan before receipt of the new loan. 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 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.

Certification and Signature

I HAVE READ AND UNDERSTAND THE INFORMATION PRESENTED TO ME ABOVE.

I understand that if I take out another Direct Student Loan this new loan cannot later be discharged for any present impairment unless it deteriorates so that I am again totally and permanently disabled.

___ I am providing a physician Certification that I have the ability to engage in substantial gainful activity.

___ I have already provided a physician Certification that I have the ability to engage in substantial gainful activity.

Student’s Signature _____ Date _____

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