HOW DO I APPLY FOR A TOTAL AND PERMANENT DISABILITY DISCHARGE OF MY FEDERAL* STUDENT LOANS?

Note: This instructional packet is not legal advice. You should not use this packet “as-is.” Instead, you should modify this packet after you carefully consider the facts in your case. If you need specific legal advice, you should consult an attorney.

* This packet does NOT apply to PRIVATE student loans.

Updated September 22, 2014
TOTAL AND PERMANENT DISABILITY DISCHARGE FOR FEDERAL STUDENT LOANS

WHAT IS IT?

Do you have a total and permanent disability? If so, you may be able to apply for a Total and Permanent Disability Discharge ("TPD Discharge") to cancel the following types of FEDERAL student loans and service obligations:²

- William D. Ford Federal Direct Loan ("Direct Loan")
- Federal Family Education Loan ("FFEL")
- Older loans that predate the FFEL program
- Loan consolidations under the Direct Loan or FFEL programs
- Federal Perkins Loan ("Perkins Loan")
- Teacher Education Assistance for College and Higher Education Grant Program ("TEACH Grant") service obligation

AM I ELIGIBLE?

There are three (3) ways to demonstrate that you are eligible to apply for a TPD Discharge of your federal student loans or service obligation(s):

1. **Disabled Veterans:** If you are a disabled veteran, you can submit an application to discharge your federal student loans and attach supporting documents from the Department of Veterans Affairs ("VA") regarding your disability (details below).

2. **Social Security:** If you receive either Social Security Disability Insurance ("SSDI") or Supplemental Security Income ("SSI") benefits, you can submit an application to discharge your federal student loans and attach supporting documents from the Social Security Administration ("SSA") regarding your disability (details below).

3. **Physician Certification:** If you have a physician certify your disability, you can submit an application to discharge your federal student loans and attach supporting documents from your physician (details below).

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¹ The TPD Discharge does NOT apply to PRIVATE student loans.
² You should consult with a tax professional to find out whether you could end up owing taxes for student loans or service obligations canceled through the TPD Discharge process.
HOW DO I START THE PROCESS?

Contact Nelnet Total and Permanent Disability Servicer (“Nelnet”), which works with the U.S. Department of Education to administer the TPD Discharge process:

- Website: [http://www.disabilitydischarge.com](http://www.disabilitydischarge.com)
- Phone: (888) 303-7818 (5 a.m. to 5 p.m. Pacific Time)
- Email: DisabilityInformation@nelnet.net

When you contact Nelnet:

1. Nelnet will provide you with the information you need to apply for a TPD Discharge, **and**
2. Nelnet will review its records and identify your federal student loan(s) and/or TEACH Grant service obligation(s) that may qualify for a TPD Discharge, **and**
3. Nelnet will contact your loan holders and instruct them to suspend collection activity on your loans for a period of up to 120 days.
   - During those 120 days, you won’t have to make payments on your loans, to give you time to complete and return the Discharge Application. However, **interest will continue to accrue** during the 120-day period.
   - Also, any **involuntary** loan payments (such as wage garnishments, or offsets of your tax refund or Social Security) will NOT stop until you submit the Discharge Application.
     - Simply notifying Nelnet that you plan to apply for a TPD Discharge will **NOT** stop these involuntary loan payments.
   - If Nelnet does not receive your Discharge Application within the 120-day period, you must start making payments on your loans at the end of the 120-day period.

WHAT FORMS DO I FILL OUT?

Everyone applying for a TPD Discharge must complete a **Discharge Application**. You may need to attach additional documents supporting your Discharge Application, as indicated below.

Also, a representative can fill out and send your Discharge Application on your behalf, and assist you throughout the discharge process. However, you and your representative must complete an **Applicant Representative Designation** form. Nelnet must receive this form before it can work with your representative, even if your representative has a power of attorney for you.

Sample versions and blank copies of the Discharge Application and Applicant Representative Designation form are attached, and are current as of the date listed on the cover page of this instructional packet. These forms are updated frequently. Make sure you have the most current forms by checking the TPD Discharge website at [http://www.disabilitydischarge.com](http://www.disabilitydischarge.com) or by calling Nelnet at (888) 303-7818 (5 a.m. to 5 p.m. Pacific Time).

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3 The contact information for Nelnet is current as of the date on the cover page of this packet.
WHAT DOCUMENTS DO I ATTACH TO MY DISCHARGE APPLICATION?

Documents to attach if you are a DISABLED VETERAN:

- You must obtain documents from the VA that state:
  - You have a service-connected disability that is 100% disabling; or
  - You are totally disabled based on an individual unemployability determination.

- What do I do next?
  - Complete sections 1-3 of the Discharge Application (but NOT section 4), and
  - Mail the Discharge Application with a copy of the documents from the VA.
  - Note: If you submit the required documents from the VA, you do not need to have a physician complete Section 4 of the Discharge Application.

Documents to attach if you receive SSDI or SSI benefits:

- What documents do I need to get from the SSA?
  - You should obtain a document from the SSA called the “Notice of Award” letter.
  - The Notice of Award letter should indicate the next time the SSA plans to review your disability status, under the “Disability Review” section in the letter.
    - Note: Generally, the more likely your condition will improve, the sooner the SSA will review your status.
  - To apply for a TPD Discharge under this process, the next review of your disability status must be scheduled to occur at least 5 to 7 years after the date of the most recent disability review.

- What if my Notice of Award letter doesn’t indicate when my next disability review will be?
  - You can find out this information by calling your local SSA office, or by calling (800) 772-1213 and requesting a Benefits Planning Query (“BPQY”).
  - You should obtain a copy of the BPQY from the SSA if the Notice of Award does not indicate the date of your next disability review. The BPQY will indicate when your next disability review will be.

- What do I do next?
  - Complete sections 1-3 of the Discharge Application (but NOT section 4), and
  - Mail the Discharge Application with a copy of your SSA Notice of Award or BPQY.
  - Note: If you submit the required documents from the SSA, you do not need to have a physician complete Section 4 of the Discharge Application.

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4 If you are a disabled veteran, you should consider applying for a TPD Discharge as a disabled veteran, even if you are also eligible to apply for a TPD Discharge because you receive SSDI or SSI benefits. The process of applying for a TPD Discharge as a disabled veteran is often quicker, and there is no post-approval monitoring period if your TPD Discharge Application is approved.

5 The contact information for the SSA is current as of the date on the cover page of this packet.
Documents to attach if you provide a PHYSICIAN CERTIFICATION of your disability:

- What must the physician certification in the application show?
  - A physician must certify that you cannot engage in any “substantial gainful activity” due to a medically determinable physical or mental impairment that:
    - Can be expected to result in death, or
    - Has lasted continuously for at least 60 months, or
    - Can be expected to last continuously for at least 60 months.
  - What is “substantial gainful activity”?
    - “Substantial gainful activity” is a level of work performed for pay or profit that involves doing significant physical and/or mental activities.

- Is the physician certification a specific form?
  - Yes. The physician certification is located in Section 4 of the Discharge Application and must be completed by your physician.

- Do I need to include any medical records with my Discharge Application?
  - You may include copies of any medical records you have that you think would help demonstrate your total and permanent disability, but this is not required.

- What do I do next?
  - Complete sections 1-3 of the Discharge Application; and
  - Have a physician fully complete Section 4 of the Discharge Application; and
  - Mail the completed Discharge Application within 90 days of the date that your physician signed the Discharge Application.

WHERE DO I MAIL THE DISCHARGE APPLICATION AND SUPPORTING DOCUMENTS

Mail your completed original Discharge Application with copies (not originals) of any required supporting documents to the following address, via certified mail with return receipt:

U.S. Department of Education
TPD Servicing
PO Box 87130
Lincoln, NE 68501-7130

Note: Keep a copy of the completed Discharge Application and all original documents supporting your Discharge Application that you send to the U.S. Department of Education for your records.

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6 If you are a disabled veteran, consider applying for a TPD Discharge as a disabled veteran, even if you are also eligible to apply for a TPD Discharge by providing a physician certification of your disability. Applying for a TPD Discharge as a disabled veteran is often quicker, and there is no post-approval monitoring period if your TPD Discharge Application is approved.

7 The only type of doctor who can certify your disability is a doctor of medicine (M.D.) or doctor of osteopathy (D.O.) who is licensed in the United States.

8 Make sure the physician certification is legible, completely filled out, signed, and dated. Otherwise, your Discharge Application may be rejected.

9 The address for the U.S. Department of Education is current as of the date on the cover page of this packet.
WHAT HAPPENS AFTER I MAIL THE APPLICATION AND SUPPORTING DOCUMENTS?

If you are a DISABLED VETERAN:

• REVIEW PROCESS:
  o Nelnet will review your Discharge Application and documents from the VA.
  o Nelnet may request additional information from you after you submit your Discharge
    Application. You must respond to all requests from Nelnet in a timely manner, or your
    Discharge Application may be denied.
  o If you have a question regarding any request from Nelnet, you must contact Nelnet
    IMMEDIATELY for clarification so that you will be able to respond in time.
  o You should contact Nelnet regularly to check the status of your Discharge Application:
    ▪ Website: http://www.disabilitydischarge.com
    ▪ Phone: (888) 303-7818 (5 a.m. to 5 p.m. Pacific Time)
    ▪ Email: DisabilityInformation@nelnet.net

• APPROVAL:
  o If your Discharge Application is APPROVED, Nelnet will notify you and the holders of your
    federal student loans and/or TEACH Grant service obligation(s) of the approval. Keep the
    approval letter for your records.
  o The discharge of your student loans or service obligations will be reported to nationwide
    consumer reporting agencies within 3-4 (three to four) months from the time your Discharge
    Application is approved.
  o Your loan holders will be instructed to return all loan payments received on or after your
    “disability date”\textsuperscript{11} to the person who made the payments.
    ▪ Any loan payments made BEFORE your “disability date” will NOT be returned.
    ▪ Any negative history reported on your credit report before your TPD Discharge
      Application is approved will NOT be removed and will remain on your credit report for
      seven (7) years.
  o After your student loan holders are notified of your discharge approval, your FEDERAL
    student loans will be discharged (but NOT your PRIVATE student loans).
  o If your loans are discharged, you will receive IRS Form 1099-C for the amount of the cancelled
    loan. Seek advice from a tax expert when you receive this form.
  o If your TPD Discharge is due to a VA determination of unemployability, there is no post-
    approval monitoring period.

• DENIAL:
  o If your Discharge Application is DENIED, you will be notified of the denial by mail, and your
    loan holders will be instructed that they can resume collection activity on your loans.
  o The notification will include the reason for the denial and information on how to request a re-
    evaluation of your Discharge Application by submitting additional documents from the VA.

\textsuperscript{10} The review process generally takes 1-3 (one to three) months from the time Nelnet receives your Discharge Application and supporting documents. The more complete your Discharge Application is, the less time the review process will take.

\textsuperscript{11} Here, “disability date” is the effective date of the VA’s determination that you were unemployable due to a service-connected disability.
All Other Applicants:

- **REVIEW PROCESS:**
  - Nelnet will review your Discharge Application and supporting documents.
  - Nelnet may request additional information from you after you submit your Discharge Application and supporting documents. You must respond to all requests from Nelnet in a timely manner, or your Discharge Application may be denied.
  - If you have a question regarding any request from Nelnet, contact Nelnet **IMMEDIATELY** for clarification so that you can respond in a timely manner.
  - You should contact Nelnet regularly to check the status of your Discharge Application:
    - Website: [http://www.disabilitydischarge.com](http://www.disabilitydischarge.com)
    - Phone: **(888) 303-7818** (5 a.m. to 5 p.m. Pacific Time)
    - Email: DisabilityInformation@nelnet.net
  - Nelnet will **STOP REVIEWING** your Discharge Application if you have an existing Direct Loan, Perkins Loan, or TEACH Grant that was approved **BEFORE** your “disability date,”**13** **AND** you receive a disbursement from that loan or grant **AFTER** your “disability date.”
    - Nelnet will not restart its review of your Discharge Application until you return any such disbursement.
  - Nelnet will **DENY** your Discharge Application during the review process if Nelnet determines that you were approved for a **NEW** Direct Loan, Perkins Loan, or TEACH Grant on or after your “disability date.”

- **APPROVAL:**
  - If your Discharge Application is **APPROVED**, Nelnet will notify you and the holders of your federal student loans and/or TEACH Grant service obligation(s) of the approval. **Keep the approval letter for your records.**
  - The discharge of your student loans or service obligations will be reported to nationwide consumer reporting agencies within 3-4 (three to four) months from the time your Discharge Application is approved.
  - Your loan holders will be instructed to return all student loan payments received after your “disability date” to the person who made the payments.
  - After your student loan holders are notified of your discharge approval, your **FEDERAL** student loans will be discharged (but **NOT** your **PRIVATE** student loans).
  - If your loans are discharged, you will receive IRS Form 1099-C for the amount of the cancelled loan. You should seek advice from a tax expert when you get this form.

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**12** The review process generally takes 1-3 (one to three) months from the time Nelnet receives your Discharge Application and supporting documents but it could take longer. The more complete your Discharge Application is, the less time the review process will take.

**13** Here, “disability date” is either the date Nelnet received the required SSA documents, or the date the physician signed your Discharge Application, depending on the documents you provided.
• **POST-APPROVAL MONITORING PERIOD:**
  
  o Once your loan holders are notified that your Discharge Application was approved, they will transfer your loans and/or service obligation(s) to Nelnet for discharge.
  
  o You then will be subject to a monitoring period lasting three (3) years, beginning on the date your Discharge Application is approved.
  
  o **Nelnet will reinstate your federal student loan or service obligation if ANY of the following occurs during the three-year monitoring period:**
    
    ▪ You earn employment income that exceeds the poverty guideline amount\(^{14}\) for a family of two in your state, regardless of your actual family size;
    
    ▪ You are approved for a **NEW** Direct Loan, Perkins Loan, or TEACH Grant;
    
    ▪ You receive a notice from the SSA indicating that:
      
      • You are no longer disabled;
      
      • Your next disability review was changed to a date sooner than the 5 to 7 years previously indicated in your Notice of Award or BPQY. Your review date could be changed if any of the following occurs:
        
        o You return to work,
        
        o You inform the SSA that your condition has improved,
        
        o Your medical evidence shows that your condition has improved,
        
        o The SSA receives information showing that you aren’t following your prescribed treatment, or
        
        o A new treatment for your condition has been introduced.
    
    ▪ You have an existing Direct Loan, Perkins Loan, or TEACH Grant:
      
      • that was approved any time **BEFORE** your TPD Discharge date,
      
      • **AND** you receive a disbursement from that existing loan or grant during the three-year monitoring period,
      
      • **UNLESS** you return the disbursement within 120 days after it was disbursed.
      
      • **Example of federal student loans being reinstated due to a disbursement from an existing loan:**
        
        o “Lorraine Loanholder” has an existing Direct Loan, Perkins Loan, or TEACH Grant that was approved at some point **before August 1**.
        
        o Lorraine’s TPD Discharge is approved on **August 1**.
        
        o Lorraine receives a disbursement from the existing loan or grant on **September 1**.
        
        o Nelnet will reinstate Lorraine’s loan or service obligation unless she returns the disbursement before **December 30** (which is 120 days after the September 1 disbursement in this example).
  
  • **DENIAL:**
    
    o If your Discharge Application is **DENIED**, you will be notified of the denial by mail, and your loan holders will be instructed that they can resume collection activity on your loans.
    
    o The notification will include the reason for the denial and information on how you may request a re-evaluation of your Discharge Application.

\(^{14}\) The poverty guideline amounts are updated annually and may be obtained at [http://aspe.hhs.gov/poverty](http://aspe.hhs.gov/poverty).
SAMPLE
DISCHARGE
APPLICATION
DISCHARGE APPLICATION: TOTAL AND PERMANENT DISABILITY

IMPORTANT INFORMATION

- William D. Ford Federal Direct Loan Program
- Federal Family Education Loan Program
- Federal Perkins Loan Program
- TEACH Grant Program

READ THIS FIRST

- This is an application for a total and permanent disability discharge of your William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, and/or Federal Perkins Loan (Perkins Loan) Program loan(s), and/or your Teacher Education Assistance for College and Higher Education (TEACH) Grant service obligation.
- You only need to submit a single application to the U.S. Department of Education to apply for discharge of all of your Direct Loan, FFEL, and/or Perkins Loan program loans and your TEACH Grant service obligations. Throughout this application, the words “we,” “us,” and “our” refer to the U.S. Department of Education.
- To qualify for this discharge, you must meet one of the following requirements:
  1. You are a veteran who has been determined by the U.S. Department of Veterans Affairs (VA) to be unemployable due to a service-connected disability, and you provide documentation from the VA of that determination; OR
  2. You have received a Social Security Administration (SSA) notice of award for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) stating that your next scheduled disability review will be 5 to 7 years or more from the date of your last SSA disability determination, and you provide a copy of that SSA notice of award. OR
  3. You provide a certification from a physician in Section 4 of this Discharge Application that you are unable to engage in any substantial gainful activity (see definition in Section 5) by reason of a medically determinable physical or mental impairment that:
     - Can be expected to result in death;
     - Has lasted for a continuous period of not less than 60 months; or
     - Can be expected to last for a continuous period of not less than 60 months.
- If you do not meet requirement #1 or requirement #2, you may qualify for discharge by obtaining a certification from a physician in Section 4 of this application, as described above for requirement #3. If you can provide the documentation to show that you meet requirement #1 or #2 above, you are not required to have a physician complete Section 4.
- If you are a veteran applying for discharge under requirement #1, you must provide documentation from the VA showing that the VA has determined that you are unemployable due to a service-connected disability. You do not meet this requirement if your disability is not service-connected. The following two types of VA determinations meet this requirement: (1) a determination that you have a service-connected disability (or disabilities) that is 100% disabling; or (2) a determination that you are totally disabled based on an individual unemployability determination.
- If you are applying for discharge under requirement #2, the SSA notice of award that you provide must show that your next scheduled disability review will be 5 to 7 years or more from the date of your last SSA disability determination. You do not meet this requirement if the notice of award states that your next scheduled disability review will be within less than 5 years. If the notice of award does not clearly state the date of your next scheduled review, contact the SSA office that issued the award and request a Benefits Planning Query (BPQY). The BPQY provides a summary of your SSA disability benefits, including the scheduled date for your next disability review. If your BPQY shows that your next scheduled review will be 5 to 7 years or more from the date of your last SSA disability determination, you may submit a copy of your BPQY to show that you meet requirement #2.
- If you are granted a discharge based on requirement #2 or requirement #3, we will monitor your status during a 3-year post-discharge monitoring period. Your discharged loans or TEACH Grant service obligation may be reinstated if you do not meet certain requirements during this period, as explained in Section 6 of this form.
- Except for VA or SSA determinations as described above (requirements #1 and #2), a disability determination by another federal or state agency does not qualify you for this discharge.
- Loan amounts discharged due to total and permanent disability may be considered taxable income by the Internal Revenue Service (IRS). Contact the IRS for more information.
- If you wish to designate an individual or organization to represent you in matters related to your total and permanent disability discharge request, you must complete the Total and Permanent Disability: Applicant Representative Designation form. You may obtain this form from our Total and Permanent Disability Discharge Servicer (see below for contact information).
- Before submitting your application, make sure that Section 3 and (if required) Section 4 include all requested information. Incomplete or inaccurate information may cause your application to be delayed or rejected.

WHERE TO SEND YOUR COMPLETED DISCHARGE APPLICATION

Send your completed application with any required documentation (see the instructions in Section 2 on page 2) to the following address:

U.S. Department of Education
TPD Servicing
PO Box 87130
Lincoln, NE 68501-7130

If you need help completing this form, contact our Total and Permanent Disability Discharge Servicer:

Phone: 1-888-303-7818
E-Mail: disabilityinformation@nelnet.net
Web site: www.disabilitydischarge.com
DISCHARGE APPLICATION: TOTAL AND PERMANENT DISABILITY
William D. Ford Federal Direct Loan, Federal Family Education Loan, Federal Perkins Loan, and TEACH Grant Programs

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents will be subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: APPLICANT IDENTIFICATION
Please enter or correct the following information.
☐ Check this box if any of your information has changed.

SSN  5 5 5 5 5 - 5 5 5 5 5 5
DOB  0 4 1 7 1 8 7 9
Name  Albert Einstein
Address  112 Mercer St.
City, State, Zip Code  Princeton, NJ 08540
Telephone ( 609 )  555-5555
E-mail Address (Optional)  albert@einstein.com

SECTION 2: INSTRUCTIONS FOR COMPLETING AND SUBMITTING THIS APPLICATION

- Carefully read the entire application, including page 1, the instructions in this section, and the additional information on the following pages.
- Type or print in dark ink.
- Social Security Number
- Send the completed application and complete Section 3 to the Total and Permanent Disability Discharge Servicer.

1. Are you a veteran who has connected disability?
   - Yes – Attach documentation
   - No – Continue
2. Have you received a review of your disability within 90 days of the date of your physician's signature in Section 4?
   - Yes – Attach documentation
   - No – Complete the application to us within 90 days of the date of your physician's signature in Section 4.

SECTION 3: APPLICANT'S DISCHARGE REQUEST, AUTHORIZATION, UNDERSTANDINGS, AND CERTIFICATIONS

I request that the U.S. Department of Education discharge my Direct Loan, FFEL, and/or Perkins Loan, program loan(s), and/or my TEACH Grant service obligation.

I authorize any physician, hospital, or other institution having records about the disability that is the basis for my request for a discharge to make information from those records available to the U.S. Department of Education.

I understand that:
(1) If I am applying for discharge based on a physician’s certification in Section 4, I must submit this application to the U.S. Department of Education within 90 days of the date of my physician’s signature in Section 4.
(2) Unless I am a veteran who provides the documentation described above in Section 2, Item 1, I may be required to repay a discharged loan or satisfy a discharged TEACH Grant service obligation if I fail to meet certain requirements during a post-discharge monitoring period, as explained in Section 6.
(3) If I am a veteran who does not meet the requirement described above in Section 2, Item 1, and I have obtained a certification from a physician in Section 4, the certification must be the purpose of establishing my eligibility to receive a discharge of a Direct Loan Program loan, a FFEL Program Loan, a Perkins Loan, and/or a TEACH Grant service obligation, and is not for purposes of determining my eligibility for, or the terms and conditions for discharge.
(4) If I wish to designate an individual or organization to represent me in matters related to my total and permanent disability discharge request, I must complete and submit the Total and Permanent Disability: Applicant Representative Designation form.

I certify that: (1) I have a total and permanent disability as defined in Section 5, and (2) I have read and understand the information on the discharge process, the terms and conditions for discharge, and the eligibility requirements to receive future loans or TEACH Grants as explained in Sections 6 and 7.

Signature of Applicant or Applicant’s Representative (see NOTE below)  
Date  
Printed Name of Representative (if applicable)  

NOTE: You may designate an individual or organization to represent you in matters related to your total and permanent disability discharge request. If you wish to designate a representative, you must complete the Total and Permanent Disability: Applicant Representative Designation form. You may obtain this form from our Total and Permanent Disability Discharge Servicer. See the “Read This First” section of this form for contact information.
## SECTION 4: PHYSICIAN’S CERTIFICATION

### Information and Instructions for Physician:
- The applicant identified above is applying for a discharge of a federal student loan and/or a teaching service obligation for a federal grant on the basis that he or she has a total and permanent disability, as defined in Section 5 of this form. To qualify for a discharge, the applicant must be unable to engage in any substantial gainful activity (as defined below) for a continuous period of not less than 60 months, or has lasted for a continuous period of not less than 60 months, and is expected to last for a continuous period of not less than 60 months. This disability standard may be different from standards used under other programs in connection with occupational disability or social service or veterans benefits. A determination that the applicant is disabled by another federal agency or a state agency does not automatically establish eligibility for a discharge under this program.
- Complete this form only if you are a doctor of medicine or osteopathy legally authorized to practice in a state or a state agency does not automatically establish eligibility for a discharge under this program.
- Print legibly in dark ink or type. All fields must be completed. If a field is not applicable, enter “N/A.” Your signature date must include month, day, and year (mm-dd-yyyy).
- Provide all requested information for items 1, 2, and 3 below, and attach additional pages if necessary. Complete the physician’s certification at the bottom of this page. The applicant’s loan discharge application cannot be processed if the information requested in this section is missing or if your signature is missing.
- If you make any changes to the information you provide in this section, you must initial each change.
- If you are applying with a physician’s certification of your disability, have the physician complete the rest of this page. Otherwise, leave the rest of this page blank.

### Instructions for Physician:
- Attach additional pages if more space is needed.
- Do not use abbreviations or insurance codes.
- Complete this form only if you are a doctor of medicine or osteopathy legally authorized to practice in a state or a state agency does not automatically establish eligibility for a discharge under this program.

#### 1. Medically Determinable Physical or Mental Impairment.
- Does the applicant have a medically determinable physical or mental impairment that (a) prevents the applicant from engaging in any substantial gainful activity, in any field of work, and (b) can be expected to result in death, or has lasted for a continuous period of not less than 60 months, or can be expected to last for a continuous period of not less than 60 months?
  - [ ] Yes  [ ] No
- **Substantial gainful activity** means a level of work performed for pay or profit that involves doing significant physical or mental activities, or a combination of both. If the applicant is able to engage in any substantial gainful activity, in any field of work, you must answer “No.” The determination of whether or not the applicant can perform substantial gainful activity is not based on whether the applicant can perform his or her current or past job or profession.

**IF THE ANSWER TO QUESTION 1 IS NO, DO NOT COMPLETE THIS APPLICATION.**

#### 2. Disabling Condition.
- Complete Items (a) and (b) regarding the applicant’s disabling impairment. Do not use abbreviations or insurance codes.
  - (a) Provide your diagnosis of the applicant’s impairment:
  - (b) Describe the severity of the disabling physical or mental impairment, including any special therapy or modifications of the disabling impairment.

#### 3. Limitations.
- Explain how the disabling condition affects the applicant in the areas described in Item 2.
  - (a) Limitations on sitting, standing, or lifting:
  - (b) Limitations on activities of daily living:
  - (c) Residual functionality:
  - (d) Social/behavioral limitations, if any:
  - (e) Current Global Assessment Function Score (for psychiatric conditions):

### Physician’s Certification
- I certify that, in my best professional judgment, the applicant identified above is unable to engage in any substantial gainful activity in any field of work by reason of a medically determinable physical or mental impairment that (1) can be expected to result in death; or (2) has lasted for a continuous period of not less than 60 months; or (3) can be expected to last for a continuous period of not less than 60 months.
- I understand that an applicant who is currently able to engage in any substantial gainful activity in any field of work does not have a total and permanent disability as defined on this form.

I am a doctor of (check one) [ ] medicine [ ] osteopathy/osteopathic medicine.

I am legally authorized to practice in the state identified below and I have provided my professional license number below.

<table>
<thead>
<tr>
<th>State Where Legally Authorized to Practice</th>
<th>Professional License Number (stamp is acceptable; subject to verification through state records)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Physician’s Signature** (a signature stamp is not acceptable)  Date (mm-dd-yyyy)  Printed Name of Physician (first name, middle initial, last name)

<table>
<thead>
<tr>
<th>Address  (stamp is acceptable)</th>
<th>City, State, Zip Code</th>
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SECTION 5: DEFINITIONS

If you have a total and permanent disability, this means that:

1. You are unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death, or that has lasted for a continuous period of not less than 60 months, or that can be expected to last for a continuous period of not less than 60 months; OR

2. You are a veteran who has been determined by the VA to be unemployable due to a service-connected disability.

IMPORTANT INFORMATION ABOUT THE DEFINITION OF “TOTAL AND PERMANENT DISABILITY”:

To demonstrate that you have a total and permanent disability in accordance with paragraph (1) of this definition, you must either (a) provide a copy of an SSA notice of award for SSDI or SSI benefits or an SSA Benefits Planning Query (BPOQ) stating that your next scheduled disability review will be 5 to 7 years from the date of your last SSA disability determination, or (b) have a physician who is a doctor of medicine or osteopathy complete Section 4 of this application.

To demonstrate that you have a total and permanent disability in accordance with paragraph (2) of this definition, you must provide documentation of a determination from the VA that you are unemployable due to a service-connected disability. See page 1 of this form for more information on acceptable documentation.

The above definition of “total and permanent disability” may differ from disability standards used by other federal agencies. Except for certain individuals who have received SSA notices of award for SSDI or SSI benefits, as explained above, or for certain veterans, a disability determination by another federal or state agency does not establish your eligibility for a discharge of your loan(s) and/or TEACH Grant service obligation due to a total and permanent disability.

Substantial gainful activity means a level of work performed for pay or profit that involves doing significant physical or mental activities, or a combination of both.

A discharge of a loan due to a total and permanent disability cancels your obligation (and, if applicable, an endorser’s obligation) to repay the remaining balance on your Direct Loan, FFEL, and/or Perkins Loan program loans. A discharge of a TEACH Grant service obligation cancels your obligation to complete the teaching service that you agreed to perform as a condition for receiving a TEACH Grant.

The post-discharge monitoring period begins on the date we grant a discharge of your loan(s) or TEACH Grant service obligation and lasts for three years. If you fail to meet certain conditions at any time during or at the end of the post-discharge monitoring period, we will reinstate your obligation to repay your loan(s) or complete your TEACH Grant service. See Section 6 for more information.

Note to Veterans: The post-discharge monitoring period does not apply if you are a veteran who receives a discharge based on a determination from the VA that you are unemployable due to a service-connected disability.

The William D. Ford Federal Direct Loan (Direct Loan) Program includes Federal Direct Stafford/Ford Loans (Direct Subsidized Loans), Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans), Federal Direct PLUS Loans (Direct PLUS Loans), and Federal Direct Consolidation Loans (Direct Consolidation Loans).

The Federal Family Education Loan (FFEL) Program includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.

The Federal Perkins Loan (Perkins Loan) Program includes Federal Perkins Loans, National Direct Student Loans (NDSL), and National Defense Student Loans (Defense Loans).

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants to students who agree to teach full time for at least four years in high-need fields in low-income elementary or secondary schools as a condition for receiving the grant funds. If a TEACH Grant recipient does not complete the required teaching service within eight years after completing the program of study for which the TEACH Grant was received, the TEACH Grant funds are converted to a Direct Unsubsidized Loan that the grant recipient must repay in full, with interest, to the U.S. Department of Education.

The holder of your FFEL Program loan(s) may be a lender, a guaranty agency, or the U.S. Department of Education. The holder of your Perkins Loan Program loan(s) may be a school you attended or the U.S. Department of Education. The holder of your Direct Loan Program loan(s) and/or your TEACH Grant Agreement to Serve (if you received a TEACH Grant) is the U.S. Department of Education. Your loan holder may use a servicer to handle billing and other matters related to your loan. The term “holder” as used on this application means either your loan holder or, if applicable, your loan servicer.

The term “state” for purposes of the physician’s certification in Section 4 (the physician must be licensed to practice in a state) includes the 50 United States, the District of Columbia, American Samoa, the Commonwealth of Puerto Rico, Guam, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands, the Republic of the Marshall Islands, the Federated States of Micronesia, and the Republic of Palau.

A representative is a member of your family, your attorney, a law firm or legal aid society, or another individual or organization authorized to act on your behalf in connection with your total and permanent disability discharge application.

SECTION 6: DISCHARGE PROCESS / ELIGIBILITY REQUIREMENTS / TERMS AND CONDITIONS FOR DISCHARGE (continues on next page)

APPLYING FOR DISCHARGE (ALL APPLICANTS):

1. Submission of discharge application. After you submit your completed discharge application and any required documentation to us, we will send you a notice that will:
   - Acknowledge receipt of your application;
   - Explain the process for our review of total and permanent disability discharge applications; and
   - Inform you that your loan holders will suspend collection activity or continue the previous suspension of collection activity on your loans while we review your application for discharge (you are not required to make any payments on your loans during this period).

2. Consequences of failure to submit discharge application. If you do not submit an application for total and permanent disability discharge to us within 120 days of notifying us that you intend to submit an application, collection activity will resume on your loans, and your loan holder may capitalize any unpaid interest that accrued during the 120-day period. This means that the unpaid interest will be added to the principal balance of your loans, and interest will then be charged on the increased loan principal amount. However, if you have a FFEL Program loan and the loan holder is a guaranty agency, or if you have a Federal Perkins Loan, unpaid interest will not be capitalized at the end of the 120-day period.
DISCHARGE PROCESS FOR VETERANS WHO HAVE BEEN DETERMINED BY THE VA TO BE UNEMPLOYABLE DUE TO A SERVICE-CONNECTED DISABILITY:

1. Our review of your discharge application. We will review the documentation from the VA to determine if you are totally and permanently disabled as described in paragraph (2) of the definition of “total and permanent disability” in Section 5 of this application.

2. Determination of eligibility or ineligibility for discharge. If we determine that you are totally and permanently disabled, you will be notified that your loans and/or TEACH Grant service obligation has been discharged. The discharge will be reported to nationwide consumer reporting agencies, and any loan payments received on your loan or on or after the effective date of the determination by the VA that you are unemployable due to a service-connected disability will be refunded to the person who made the payments.

   If we determine that you are not totally and permanently disabled, you will be notified of that determination. The notification will include:
   - The reason or reasons for the denial of your discharge application;
   - An explanation that your loans are due and payable to the loan holder under the terms of the promissory note that you signed and that your loans will return to the status they were in at the time you applied for a total and permanent disability discharge;
   - An explanation that your loan holder will notify you of the date you must resume making payments on your loans; and
   - An explanation that if you applied for a discharge of a TEACH Grant service obligation, you must comply with all terms and conditions of your TEACH Grant Agreement to Serve.

The notification will also explain your ability to request reconsideration of this determination or to submit a new discharge application:
- You may request that we re-evaluate your discharge application if, within 12 months of the date of the notification from us that you are ineligible for discharge, you provide us with additional documentation from the VA that supports your eligibility for discharge (you do not have to submit a new application); or
- If the documentation from the VA does not indicate that you are unemployable due to a service-connected disability, you may reapply for discharge under the “Discharge Process For All Other Applicants,” as described below (you must submit a new application with the required documentation from the SSA or a physician’s certification in Section 4).

DISCHARGE PROCESS FOR ALL OTHER APPLICANTS:

1. Our review of your discharge application. If you submit a discharge application supported by an award of benefits notice from the SSA or an SSA Benefits Planning Query (BPQY), we will review the SSA notice of award (or BPQY) to determine if it meets the requirements described in Section 2, Item 2 of this form. If you submit a discharge application supported by a physician’s certification in Section 4 of this application, we will review the physician’s certification and any accompanying documentation to determine if you are totally and permanently disabled as described in paragraph (1) of the definition of “total and permanent disability” in Section 5 of this application. We may also contact your physician for additional information, or may arrange for an additional review of your condition by an independent physician at our expense. Based on the results of this review, we will determine your eligibility for discharge.

   If we determine during our review of your application that you received a Direct Loan or Perkins Loan program loan, or a TEACH Grant before the date we received the SSA notice of award (or BPQY) or before the date the physician certified your application in Section 4, and a disbursement of that loan or grant is made after that date, but before we have granted a discharge, we will suspend processing of your discharge request until you ensure that the full amount of the disbursement is returned to the loan holder or (for a TEACH Grant) to us.

   If you apply for a total and permanent disability discharge and we determine as part of its review that a new Direct Loan or Perkins Loan program loan or a new TEACH Grant was made to you on or after the date we received the SSA notice of award (or BPQY) or the date the physician certified your application in Section 4, and before the date we grant a discharge, we will deny your discharge request. Collection will resume on your loans and you will again be responsible for complying with the terms and conditions of your TEACH Grant Agreement to Serve.

2. Determination of eligibility or ineligibility for discharge. If we determine that you are totally and permanently disabled, we will notify you that a discharge has been approved, and that you will be subject to a post-discharge monitoring period for three years beginning on the discharge date. The notification of discharge will explain the terms and conditions under which we will reinstate your obligation to repay your loan or to complete your TEACH service, as described in Item 3, below. The discharge will be reported to nationwide consumer reporting agencies, and any loan payments that were received after the date we received the SSA notice of award for SSDI or SSI benefits (or BPQY) or after the date the physician certified your discharge application will be returned to the person who made the payments.

   If we determine that you are not totally and permanently disabled, we will notify you of that determination. The notification will include:
   - The reason or reasons for the denial of your discharge application;
   - An explanation that your loans are due and payable to the loan holder under the terms of the promissory note that you signed and that your loans will return to the status that would have existed if your total and permanent disability discharge application had not been received;
   - An explanation that your loan holder will notify you of the date you must resume making payments on your loans;
   - An explanation that if you applied for a discharge of a TEACH Grant service obligation, you must comply with all terms and conditions of your TEACH Grant Agreement to Serve;
   - An explanation that you are not required to submit a new total and permanent disability discharge application if, within 12 months of the date of our notification to you that you are ineligible for discharge, you provide additional information regarding your disabling condition that supports your eligibility for discharge, and you request that we re-evaluate your discharge application; and
   - An explanation that if you do not request re-evaluation of your prior discharge application within 12 months of the date of our notification of ineligibility for discharge, and you still wish to have us re-evaluate your eligibility for a total and permanent disability discharge, you must submit a new total and permanent disability discharge application to us.

   If you request a re-evaluation of your total and permanent disability discharge application or submit a new total and permanent disability discharge application, as described above, your request must include new information regarding your disabling condition that was not provided to us in connection with your prior application for discharge.
3. Post-discharge monitoring period. If you are granted a discharge, we will monitor your status during the 3-year post-discharge monitoring period that begins on the date the discharge is granted. We will reinstate the requirement for you to repay your loans and/or complete your TEACH Grant service if, at any time during or at the end of the post-discharge monitoring period, you:

- Receive annual earnings from employment that exceed the poverty guideline amount (see Note below) for a family of two in your state, regardless of your actual family size;
- Receive a new loan under the Direct Loan Program or the Perkins Loan Program, or a new TEACH Grant;
- Receive a disbursement of a Direct Loan Program or Perkins Loan Program loan or a TEACH Grant that was initially disbursed prior to your discharge date and you fail to ensure that the disbursement is returned to the loan holder or (for a TEACH Grant) to us within 120 days of the disbursement date; or
- Receive a notice from the SSA indicating that you are no longer disabled or that your continuing disability review will no longer be the 5- to 7-year period indicated in the SSA notice of award for SSDI or SSI benefits or BPOY.

During the 3-year post-discharge monitoring period, you (or your representative) must:

- Promptly notify us of any changes in your address or telephone number;
- Upon request, provide us with documentation of your annual earnings from employment, on a form that we will provide; and
- Promptly notify us if you receive a notice from the SSA indicating that you are no longer disabled or that your continuing disability review will no longer be the 5- to 7-year period indicated in the SSA notice of award for SSDI or SSI benefits or BPOY (after you had been previously determined to be disabled by the SSA, were receiving SSDI or SSI benefits, and had a continuing disability review period of 5 to 7 years or more from the date of your last SSA disability determination).

Note: The poverty guideline amounts are updated annually and may be obtained at http://aspe.hhs.gov/poverty. We will notify you of the current poverty guideline amounts during each year of the post-discharge monitoring period.

4. Reinstatement of obligation to repay discharged loans or complete discharged TEACH Grant service obligation. If you do not meet the requirements described above in Item 3 at any time during or at the end of the post-discharge monitoring period, we will reinstate your obligation to repay your loans and/or to complete your TEACH Grant service. If your loans are reinstated, you will be responsible for repaying your loans to us in accordance with the terms of your promissory note(s). Your loans will be returned to the status that would have existed if we had not received your total and permanent disability discharge application. However, you will not be required to pay interest on your loans for the period from the date of the discharge until the date your repayment obligation was reinstated. We will be your loan holder. If your TEACH Grant service obligation is reinstated, you will again be subject to the requirements of your TEACH Grant Agreement to Serve. If you do not meet the terms of that agreement and the TEACH Grant funds you received are converted to a Direct Unsubsidized Loan, you must repay that loan in full, and interest will be charged from the date(s) that the TEACH Grant funds were disbursed.

If your obligation to repay your loans or to complete your TEACH Grant service is reinstated, we will notify you of the reinstatement. This notification will include:

- The reason or reasons for the reinstatement;
- For loans, an explanation that the first payment due date on the loan following the reinstatement will be no earlier than 60 days following the date of the notification of reinstatement; and
- Information on how you may contact us if you have questions about the reinstatement, or if you believe that your obligation to repay a loan or complete TEACH Grant service was reinstated based on incorrect information.

SECTION 7: ELIGIBILITY REQUIREMENTS TO RECEIVE FUTURE LOANS OR TEACH GRANTS

FOR VETERANS WHO RECEIVE A TOTAL AND PERMANENT DISABILITY DISCHARGE BASED ON A DETERMINATION BY THE VA THAT THEY ARE UNEMPLOYABLE DUE TO A SERVICE-CONNECTED DISABILITY:

If you are a veteran who is granted a discharge based on a determination that you are totally and permanently disabled as described in paragraph (2) of the definition of “total and permanent disability” in Section 5 of this application, you are not eligible to receive future loans under the Direct Loan Program or the Perkins Loan Program, or future TEACH Grants, unless:

- You obtain a certification from a physician that you are able to engage in substantial gainful activity; and
- You sign a statement acknowledging that the new loan or TEACH Grant service obligation cannot be discharged in the future on the basis of any injury or illness present at the time the new loan or TEACH Grant is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled.

FOR ALL OTHER INDIVIDUALS WHO RECEIVE A TOTAL AND PERMANENT DISABILITY DISCHARGE:

If you are granted a discharge based on a determination that you are totally and permanently disabled in accordance with paragraph (1) of the definition of “total and permanent disability” in Section 5 of this application, you are not eligible to receive future loans under the Direct Loan Program or the Perkins Loan Program, or future TEACH Grants, unless:

- You obtain a certification from a physician that you are able to engage in substantial gainful activity; and
- You sign a statement acknowledging that the new loan or TEACH Grant service obligation cannot be discharged in the future on the basis of any injury or illness present at the time the new loan or TEACH Grant is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled; and

If you request a Direct Loan Program or Perkins Loan Program loan, or a new TEACH Grant, within three years of the date that a previous loan or TEACH Grant was discharged, you resume payment on the previously discharged loan or acknowledge that you are once again subject to the terms of the TEACH Grant Agreement to Serve before receiving the new loan.
SECTION 8: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., §461 et seq., and §420L et seq. of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., 20 U.S.C. 1087aet seq., and 20 U.S.C. 1070g et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and §31001(i)(1) of the Debt Collection Improvement Act of 1996 (31 U.S.C. 7701(c)). Participating in the Federal Family Education Loan (FFEL) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan (Perkins Loan) Program, and/or the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a FFEL Direct Loan, and/or Perkins Loan program loan or a TEACH Grant, to receive a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) or a discharge of a TEACH Grant service obligation, to permit the servicing of your loan(s) or TEACH Grant(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices.

For a loan or for a TEACH Grant that has not been converted to a Direct Unsubsidized Loan, the routine uses of the information that we collect about you include, but are not limited to, its disclosure to federal, state, or local agencies, to institutions of higher education, and to third party servicers to determine your eligibility to receive a loan or a TEACH Grant, to investigate possible fraud, and to verify compliance with federal student financial aid program regulations.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

For a loan, including a TEACH Grant that has been converted to a Direct Unsubsidized Loan, the routine uses of this information also include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to creditors, to financial and educational institutions, and to guaranty agencies to verify your identity, to determine your program eligibility and benefits, to permit making, servicing, assigning, collecting, adjusting, or discharging your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, or to verify whether your debt qualifies for discharge or cancellation. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state or local agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the information collection. Individuals are obligated to respond to this collection to obtain a benefit in accordance with 34 CFR 674.61(b) or (c), 34 CFR 682.402(c)(2) or (c)(9), 34 CFR 685.213(b) or (c), and 34 CFR 686.42(b). Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20210-4537, or e-mail PDEocketMar@ed.gov and reference OMB Control Number 1845-0065. IMPORTANT: Do NOT return the completed Discharge Application to this address. If you return the completed form to this address, it will delay the processing of your application.

If you have comments or concerns regarding the status of your individual submission of this form, contact the U.S. Department of Education at 1-888-303-7818.
BLANK
DISCHARGE
APPLICATION
DISCHARGE APPLICATION: TOTAL AND PERMANENT DISABILITY

IMPORTANT INFORMATION

- William D. Ford Federal Direct Loan Program
- Federal Family Education Loan Program
- Federal Perkins Loan Program
- TEACH Grant Program

READ THIS FIRST

- This is an application for a total and permanent disability discharge of your William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, and/or Federal Perkins Loan (Perkins Loan) Program loan(s), and/or your Teacher Education Assistance for College and Higher Education (TEACH) Grant service obligation.
- You only need to submit a single application to the U.S. Department of Education to apply for discharge of all of your Direct Loan, FFEL, and/or Perkins Loan program loans and your TEACH Grant service obligations. Throughout this application, the words “we,” “us,” and “our” refer to the U.S. Department of Education.
- To qualify for this discharge, you must meet one of the following requirements:
  1. You are a veteran who has been determined by the U.S. Department of Veterans Affairs (VA) to be unemployable due to a service-connected disability, and you provide documentation from the VA of that determination;
  OR
  2. You have received a Social Security Administration (SSA) notice of award for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) stating that your next scheduled disability review will be 5 to 7 years or more from the date of your last SSA disability determination, and you provide a copy of that SSA notice of award.
  OR
  3. You provide a certification from a physician in Section 4 of this Discharge Application that you are unable to engage in any substantial gainful activity (see definition in Section 5) by reason of a medically determinable physical or mental impairment that:
     o Can be expected to result in death;
     o Has lasted for a continuous period of not less than 60 months; or
     o Can be expected to last for a continuous period of not less than 60 months.
- If you do not meet requirement #1 or requirement #2, you may qualify for discharge by obtaining a certification from a physician in Section 4 of this application, as described above for requirement #3. If you can provide the documentation to show that you meet requirement #1 or #2 above, you are not required to have a physician complete Section 4.
- If you are a veteran applying for discharge under requirement #1, you must provide documentation from the VA showing that the VA has determined that you are unemployable due to a service-connected disability. You do not meet this requirement if your disability is not service-connected. The following two types of VA determinations meet this requirement: (1) a determination that you have a service-connected disability (or disabilities) that is 100% disabling; or (2) a determination that you are totally disabled based on an individual unemployability determination.
- If you are applying for discharge under requirement #2, the SSA notice of award that you provide must show that your next scheduled disability review will be 5 to 7 years or more from the date of your last SSA disability determination. You do not meet this requirement if the notice of award states that your next scheduled disability review will be within less than 5 years. If the notice of award does not clearly state the date of your next scheduled review, contact the SSA office that issued the award and request a Benefits Planning Query (BPQY). The BPQY provides a summary of your SSA disability benefits, including the date of your next disability review. If your BPQY shows that your next scheduled review will be 5 to 7 years or more from the date of your last SSA disability determination, you may submit a copy of your BPQY to show that you meet requirement #2.
- If you are granted a discharge based on requirement #2 or requirement #3, we will monitor your status during a 3-year post-discharge monitoring period. Your discharged loans or TEACH Grant service obligation may be reinstated if you do not meet certain requirements during this period, as explained in Section 6 of this form.
- Except for VA or SSA determinations as described above (requirements #1 and #2), a disability determination by another federal or state agency does not qualify you for this discharge.
- Loan amounts discharged due to total and permanent disability may be considered taxable income by the Internal Revenue Service (IRS). Contact the IRS for more information.
- If you wish to designate an individual or organization to represent you in matters related to your total and permanent disability discharge request, you must complete the Total and Permanent Disability: Applicant Representative Designation form. You may obtain this form from our Total and Permanent Disability Discharge Servicer (see below for contact information).
- Before submitting your application, make sure that Section 3 and (if required) Section 4 include all requested information. Incomplete or inaccurate information may cause your application to be delayed or rejected.

WHERE TO SEND YOUR COMPLETED DISCHARGE APPLICATION

Send your completed application with any required documentation (see the instructions in Section 2 on page 2) to the following address:

U.S. Department of Education
TPD Servicing
PO Box 87130
Lincoln, NE 68501-7130

If you need help completing this form, contact our Total and Permanent Disability Discharge Servicer:

Phone: 1-888-303-7818
E-Mail: disabilityinformation@nelnet.net
Web site: www.disabilitydischarge.com
DISCHARGE APPLICATION: TOTAL AND PERMANENT DISABILITY
William D. Ford Federal Direct Loan, Federal Family Education Loan, Federal Perkins Loan, and TEACH Grant Programs
WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents will be subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: APPLICANT IDENTIFICATION

Please enter or correct the following information.
☐ Check this box if any of your information has changed.

SSN ______________________ - ______________________ - ______________________
DOB ______________________ - ______________________ - ______________________
Name ______________________
Address ______________________
City, State, Zip Code ______________________
Telephone ( ) ______________________
E-mail Address (Optional) ______________________

SECTION 2: INSTRUCTIONS FOR COMPLETING AND SUBMITTING THIS APPLICATION

1. Carefully read the entire application, including page 1, the instructions in this section, and the additional information on the following pages.
2. Type or print in dark ink. Sign and date the application in Section 3. If you are required to have a physician complete Section 4, enter your name and Social Security Number at the top of page 2 (if not preprinted).
3. Send the completed application with any required documentation to:
   U.S. Department of Education, TPD Servicing, PO Box 87130, Lincoln, NE 68501-7130

   1. Are you a veteran who has received a determination from the U.S. Department of Veterans Affairs (VA) that you are unemployable due to a service-connected disability?
   ☐ Yes – Attach documentation of the VA determination and complete Section 3. You are not required to have a physician complete Section 4.
   ☐ No – Continue to Item 2.

   2. Have you received an SSA notice of award for SSDI or SSI benefits or an SSA Benefits Planning Query (BPQY) stating that your next scheduled disability review will be 5 to 7 years or more from the date of your last SSA disability determination?
   ☐ Yes – Attach a copy of the SSA notice of award or BPQY and complete Section 3. You are not required to have a physician complete Section 4.
   ☐ No – Complete Section 3 and have a physician who is a doctor of medicine or osteopathy complete and sign Section 4. You must submit this application to us within 90 days of the date of your physician’s signature in Section 4.

SECTION 3: APPLICANT’S DISCHARGE REQUEST, AUTHORIZATION, UNDERSTANDINGS, AND CERTIFICATIONS

I request that the U.S. Department of Education discharge my Direct Loan, FFEL, and/or Perkins Loan, program loan(s), and/or my TEACH Grant service obligation.

I authorize any physician, hospital, or other institution having records about the disability that is the basis for my request for a discharge to make information from those records available to the U.S. Department of Education.

I understand that:

(1) If I am applying for discharge based on a physician’s certification in Section 4, I must submit this application to the U.S. Department of Education within 90 days of the date of my physician’s signature in Section 4.

(2) Unless I am a veteran who provides the documentation described above in Section 2, Item 1, I may be required to repay a discharged loan or satisfy a discharged TEACH Grant service obligation if I fail to meet certain requirements during a post-discharge monitoring period, as explained in Section 6.

(3) If I am a veteran who does not meet the requirement described above in Section 2, Item 1, and I have obtained a certification from a physician in Section 4, the certification by the physician on this form is only for the purposes of establishing my eligibility to receive a discharge of a Direct Loan Program loan, a FFEL Program Loan, a Perkins Loan Program loan, and/or a TEACH Grant service obligation, and is not for purposes of determining my eligibility for, or the extent of my eligibility for, VA benefits.

(4) If I wish to designate an individual or organization to represent me in matters related to my total and permanent disability discharge request, I must complete and submit the Total and Permanent Disability Discharge: Applicant Representative Designation form.

I certify that: (1) I have a total and permanent disability, as defined in Section 5; and (2) I have read and understand the information on the discharge process, the terms and conditions for discharge, and the eligibility requirements to receive future loans or TEACH Grants as explained in Sections 6 and 7.

Signature of Applicant or Applicant’s Representative (see NOTE below) ______________________ Date ______________________
Printed Name of Representative (if applicable) ______________________

NOTE: You may designate an individual or organization to represent you in matters related to your total and permanent disability discharge request. If you wish to designate a representative, you must complete the Total and Permanent Disability: Applicant Representative Designation form. You may obtain this form from our Total and Permanent Disability Discharge Servicer. See the “Read This First” section of this form for contact information.
SECTION 4: PHYSICIAN’S CERTIFICATION

Information and Instructions for Physician:
- The applicant identified above is applying for a discharge of a federal student loan and/or a teaching service obligation for a federal grant on the basis that he or she has a total and permanent disability, as defined in Section 5 of this form. To qualify for a discharge, the applicant must be unable to engage in any substantial gainful activity (as defined below and in Section 5) by reason of a medically determinable physical or mental impairment that (1) can be expected to result in death; or (2) has lasted for a continuous period of not less than 60 months; or (3) can be expected to last for a continuous period of not less than 60 months. This disability standard may be different from standards used under other programs in connection with occupational disability, or eligibility for social service or veterans benefits. A determination that the applicant is disabled by another federal agency (for example, the Social Security Administration) or a state agency does not automatically establish the applicant’s eligibility for this loan discharge.
- Complete this form only if you are a doctor of medicine or osteopathy legally authorized to practice in a state, as defined in Section 5, and only if the applicant’s condition meets the definition of total and permanent disability in Section 5.
- Print legibly in dark ink or type. All fields must be completed. If a field is not applicable, enter “N/A.” Your signature date must include month, day, and year (mm-dd-yyyy).
- Provide all requested information for Items 1, 2, and 3 below, and attach additional pages if necessary. Complete the physician’s certification at the bottom of this page. The applicant’s loan discharge application cannot be processed if the information requested in this section is missing or if your signature is missing.
- If you make any changes to the information you provide in this section, you must initial each change.
- Please return the completed form to the applicant or the applicant’s representative. The U.S. Department of Education may contact you for additional information or documentation.

1. Medically Determinable Physical or Mental Impairment. Does the applicant have a medically determinable physical or mental impairment that (a) prevents the applicant from engaging in any substantial gainful activity, in any field of work, and (b) can be expected to result in death, or has lasted for a continuous period of not less than 60 months, or can be expected to last for a continuous period of not less than 60 months?
   - Yes  ☐  No  ☐

   Substantial gainful activity means a level of work performed for pay or profit that involves doing significant physical or mental activities, or a combination of both. If the applicant is able to engage in any substantial gainful activity, in any field of work, you must answer “No.” The determination of whether or not the applicant can perform substantial gainful activity is not based on whether the applicant can perform his or her current or past job or profession.

   IF THE ANSWER TO QUESTION 1 IS NO, DO NOT COMPLETE THIS APPLICATION.

2. Disabling Condition. Complete Items (a) and (b) regarding the applicant’s disabling impairment. Do not use abbreviations or insurance codes.
   (a) Provide your diagnosis of the applicant’s impairment: ____________________________
   (b) Describe the severity of the disabling physical or mental impairment, including, if applicable, the phase of the disabling condition: ____________________________

3. Limitations. Explain how the disabling condition prevents the applicant from engaging in substantial gainful activity in any field of work by responding to Items (a) through (e) below, as relevant to the applicant’s condition. Attach additional pages if more space is needed.

   In addition to what is required below, you may include any additional information that you believe would be helpful in understanding the applicant’s condition, such as medications used to treat the condition, surgical and non-surgical treatments for the condition, etc.

   (a) Limitations on sitting, standing, walking, or lifting: ____________________________
   (b) Limitations on activities of daily living: ____________________________
   (c) Residual functionality: ____________________________
   (d) Social/behavioral limitations, if any: ____________________________
   (e) Current Global Assessment Function Score (for psychiatric conditions): ____________________________

   Physician’s Certification
   - I certify that, in my best professional judgment, the applicant identified above is unable to engage in any substantial gainful activity in any field of work by reason of a medically determinable physical or mental impairment that (1) can be expected to result in death; or (2) has lasted for a continuous period of not less than 60 months; or (3) can be expected to last for a continuous period of not less than 60 months.
   - I understand that an applicant who is currently able to engage in any substantial gainful activity in any field of work does not have a total and permanent disability as defined on this form.

   I am a doctor of (check one) ☐ medicine  ☐ osteopathy/osteopathic medicine.

   I am legally authorized to practice in the state identified below and I have provided my professional license number below.

State Where Legally Authorized to Practice ____________________________
Professional License Number (stamp is acceptable; subject to verification through state records) ____________________________

Physician’s Signature (a signature stamp is not acceptable) ____________________________  Date (mm-dd-yyyy) ____________________________
Printed Name of Physician (first name, middle initial, last name) ____________________________

Address (stamp is acceptable) ____________________________  City, State, Zip Code ____________________________
Telephone ____________________________  Fax ____________________________
E-mail Address (Optional) ____________________________
SECTION 5: DEFINITIONS

- If you have a total and permanent disability, this means:
  1. You are unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death, or that has lasted for a continuous period of not less than six months, or that can be expected to last for a continuous period of not less than six months; OR
  2. You are a veteran who has been determined by the VA to be unemployable due to a service-connected disability.

IMPORTANT INFORMATION ABOUT THE DEFINITION OF “TOTAL AND PERMANENT DISABILITY”:

To demonstrate that you have a total and permanent disability in accordance with paragraph 1 of this definition, you must either a) provide a copy of an SSA notice of award for SSDI or SSI benefits or an SSA Benefits Planning Query (BPQY) stating that your next scheduled disability review will be 5 to 7 years from the date of your last SSA disability determination, or b) have a physician who is a doctor of medicine or osteopathy complete Section 4 of this application.

To demonstrate that you have a total and permanent disability in accordance with paragraph 2 of this definition, you must provide documentation of a determination from the VA that you are unemployable due to a service-connected disability. See page 1 of this form for more information on acceptable documentation.

The above definition of “total and permanent disability” may differ from disability standards used by other federal agencies. Except for certain individuals who have received SSA notices of award for SSDI or SSI benefits, as explained above, or for certain veterans, a disability determination by another federal or state agency does not establish your eligibility for a discharge of your loan(s) and/or TEACH Grant service obligation due to a total and permanent disability.

Substantial gainful activity means a level of work performed for pay or profit that involves doing significant physical or mental activities, or a combination of both.

A discharge of a loan due to a total and permanent disability cancels your obligation (and, if applicable, an endorser’s obligation) to repay the remaining balance on your Direct Loan, FFEL, and/or Perkins Loan program loans. A discharge of a TEACH Grant service obligation cancels your obligation to complete the teaching service that you agreed to perform as a condition for receiving a TEACH Grant.

The post-discharge monitoring period begins on the date we grant a discharge of your loan(s) or TEACH Grant service obligation and lasts for three years. If you fail to meet certain conditions at any time during or at the end of the post-discharge monitoring period, we will reinstate your obligation to repay your loan(s) or complete your TEACH Grant service. See Section 6 for more information.

Note to Veterans: The post-discharge monitoring period does not apply if you are a veteran who receives a discharge based on a determination from the VA that you are unemployable due to a service-connected disability.

- The William D. Ford Federal Direct Loan (Direct Loan) Program includes Federal Direct Stafford/Ford Loans (Direct Subsidized Loans), Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans), Federal Direct PLUS Loans (Direct PLUS Loans), and Federal Direct Consolidation Loans (Direct Consolidation Loans).
- The Federal Perkins Loan (Perkins Loan) Program includes Federal Perkins Loans, National Direct Student Loans (NDSL), and National Defense Student Loans (Defence Loans).
- The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants to students who agree to teach full time for at least four years in high-need fields in low-income elementary or secondary schools as a condition for receiving the grant funds. If a TEACH Grant recipient does not complete the required teaching service within eight years after completing the program of study for which the TEACH Grant was received, the TEACH Grant funds are converted to a Direct Unsubsidized Loan that the grant recipient must repay in full, with interest, to the U.S. Department of Education.
- The holder of your FFEL Program loan(s) may be a lender, a guaranty agency, or the U.S. Department of Education. The holder of your Perkins Loan program loan(s) may be a school you attended or the U.S. Department of Education. The holder of your Direct Loan Program loan(s) and/or your TEACH Grant Agreement to Serve (if you received a TEACH Grant) is the U.S. Department of Education. Your loan holder may use a servicer to handle billing and other matters related to your loan. The term “holder” as used on this application means either your loan holder or, if applicable, your loan servicer.
- The term “state” for purposes of the physician’s certification in Section 4 (the physician must be licensed to practice in a state) includes the 50 United States, the District of Columbia, American Samoa, the Commonwealth of Puerto Rico, Guam, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands, the Republic of the Marshall Islands, the Federated States of Micronesia, and the Republic of Palau.
- A representative is a member of your family, your attorney, a law firm or legal aid society, or another individual or organization authorized to act on your behalf in connection with your total and permanent disability discharge application.

SECTION 6: DISCHARGE PROCESS / ELIGIBILITY REQUIREMENTS / TERMS AND CONDITIONS FOR DISCHARGE (continues on next page)

APPLYING FOR DISCHARGE (ALL APPLICANTS):

1. Submission of discharge application. After you submit your completed discharge application and any required documentation to us, we will send you a notice that will:
   - Acknowledge receipt of your application;
   - Explain the process for our review of total and permanent disability discharge applications; and
   - Inform you that your loan holders will suspend collection activity or continue the previous suspension of collection activity on your loans while we review your application for discharge (you are not required to make any payments on your loans during this period).

2. Consequences of failure to submit discharge application. If you do not submit an application for total and permanent disability discharge to us within 120 days of notifying us that you intend to submit an application, collection activity will resume on your loans, and your loan holder may capitalize any unpaid interest that accrued during the 120-day period. This means that the unpaid interest will be added to the principal balance of your loans, and interest will then be charged on the increased loan principal amount. However, if you have a FFEL Program loan and the loan holder is a guaranty agency, or if you have a Federal Perkins Loan, unpaid interest will not be capitalized at the end of the 120-day period.
**SECTION 6: DISCHARGE PROCESS / ELIGIBILITY REQUIREMENTS / TERMS AND CONDITIONS FOR DISCHARGE (continued)**

**DISCHARGE PROCESS FOR VETERANS WHO HAVE BEEN DETERMINED BY THE VA TO BE UNEMPLOYABLE DUE TO A SERVICE-CONNECTED DISABILITY:**

1. **Our review of your discharge application.** We will review the documentation from the VA to determine if you are totally and permanently disabled as described in paragraph (2) of the definition of “total and permanent disability” in Section 5 of this application.

2. **Determination of eligibility or ineligibility for discharge.** If we determine that you are totally and permanently disabled, you will be notified that your loans and/or TEACH Grant service obligation has been discharged. The discharge will be reported to nationwide consumer reporting agencies, and any loan payments received on your loan on or after the effective date of the determination by the VA that you are unemployable due to a service-connected disability will be refunded to the person who made the payments.

   If we determine that you are not totally and permanently disabled, you will be notified of that determination. The notification will include:
   - The reason or reasons for the denial of your discharge application;
   - An explanation that your loans are due and payable to the loan holder under the terms of the promissory note that you signed and that your loans will return to the status they were in at the time you applied for a total and permanent disability discharge;
   - An explanation that your loan holder will notify you of the date you must resume making payments on your loans; and
   - An explanation that if you applied for a discharge of a TEACH Grant service obligation, you must comply with all terms and conditions of your TEACH Grant Agreement to Serve.

   The notification will also explain your ability to request reconsideration of this determination or to submit a new discharge application:
   - You may request that we re-evaluate your discharge application if, within 12 months of the date of the notification from us that you are ineligible for discharge, you provide us with additional documentation from the VA that supports your eligibility for discharge (you do not have to submit a new application); or
   - If the documentation from the VA does not indicate that you are unemployable due to a service-connected disability, you may reapply for discharge under the “Discharge Process For All Other Applicants,” as described below (you must submit a new application with the required documentation from the SSA or a physician’s certification in Section 4).

**DISCHARGE PROCESS FOR ALL OTHER APPLICANTS:**

1. **Our review of your discharge application.** If you submit a discharge application supported by an award of benefits notice from the SSA or an SSA Benefits Planning Query (BPQY), we will review the SSA notice of award (or BPQY) to determine if it meets the requirements described in Section 2, Item 2 of this form. If you submit a discharge application supported by a physician’s certification in Section 4 of this application, we will review the physician’s certification and any accompanying documentation to determine if you are totally and permanently disabled as described in paragraph (1) of the definition of “total and permanent disability” in Section 5 of this application. We may also contact your physician for additional information, or may arrange for an additional review of your condition by an independent physician at our expense. Based on the results of this review, we will determine your eligibility for discharge.

   If we determine during our review of your application that you received a Direct Loan or Perkins Loan program loan, or a TEACH Grant before the date we received the SSA notice of award (or BPQY) or before the date the physician certified your application in Section 4, and a disbursement of that loan or grant is made after that date, but before we have granted a discharge, we will suspend processing of your discharge request until you ensure that the full amount of the disbursement is returned to the loan holder or (for a TEACH Grant) to us.

   If you apply for a total and permanent disability discharge and we determine as part of its review that a new Direct Loan or Perkins Loan program loan or a new TEACH Grant was made to you on or after the date we received the SSA notice of award (or BPQY) or the date the physician certified your application in Section 4, and before the date we grant a discharge, we will deny your discharge request. Collection will resume on your loans and you will again be responsible for complying with the terms and conditions of your TEACH Grant Agreement to Serve.

2. **Determination of eligibility or ineligibility for discharge.** If we determine that you are totally and permanently disabled, we will notify you that a discharge has been approved, and that you will be subject to a post-discharge monitoring period for three years beginning on the discharge date. The notification of discharge will explain the terms and conditions under which we will reinstate your obligation to repay your loan or to complete your TEACH service, as described in Item 3, below. The discharge will be reported to nationwide consumer reporting agencies, and any loan payments that were received after the date we received the SSA notice of award for SSDI or SSI benefits (or BPQY) or after the date the physician certified your discharge application will be returned to the person who made the payments.

   If we determine that you are not totally and permanently disabled, we will notify you of that determination. The notification will include:
   - The reason or reasons for the denial of your discharge application;
   - An explanation that your loans are due and payable to the loan holder under the terms of the promissory note that you signed and that your loans will return to the status that would have existed if your total and permanent disability discharge application had not been received;
   - An explanation that your loan holder will notify you of the date you must resume making payments on your loans;
   - An explanation that if you applied for a discharge of a TEACH Grant service obligation, you must comply with all terms and conditions of your TEACH Grant Agreement to Serve;
   - An explanation that you are not required to submit a new total and permanent disability discharge application if, within 12 months of the date of our notification to you that you are ineligible for discharge, you provide additional information regarding your disabling condition that supports your eligibility for discharge, and you request that we re-evaluate your discharge application; and
   - An explanation that if you do not request re-evaluation of your prior discharge application within 12 months of the date of our notification of ineligibility for discharge, and you still wish to have us re-evaluate your eligibility for a total and permanent disability discharge, you must submit a new total and permanent disability discharge application to us.

   If you request a re-evaluation of your total and permanent disability discharge application or submit a new total and permanent disability discharge application, as described above, your request must include new information regarding your disabling condition that was not provided to us in connection with your prior application for discharge.
3. **Post-discharge monitoring period.** If you are granted a discharge, we will monitor your status during the 3-year post-discharge monitoring period that begins on the date the discharge is granted. We will reinstate the requirement for you to repay your loans and/or complete your TEACH Grant service if, at any time during or at the end of the post-discharge monitoring period, you:

- Receive annual earnings from employment that exceed the poverty guideline amount (see Note below) for a family of two in your state, regardless of your actual family size;
- Receive a new loan under the Direct Loan Program or the Perkins Loan Program, or a new TEACH Grant;
- Receive a disbursement of a Direct Loan Program or Perkins Loan Program loan or a TEACH Grant that was initially disbursed prior to your discharge date and you fail to ensure that the disbursement is returned to the loan holder or (for a TEACH Grant) to us within 120 days of the disbursement date; or
- Receive a notice from the SSA indicating that you are no longer disabled or that your continuing disability review will no longer be the 5- to 7-year period indicated in the SSA notice of award for SSDI or SSI benefits or BPQY.

During the 3-year post-discharge monitoring period, you (or your representative) must:

- Promptly notify us of any changes in your address or telephone number;
- Upon request, provide us with documentation of your annual earnings from employment, on a form that we will provide; and
- Promptly notify us if you receive a notice from the SSA indicating that you are no longer disabled or that your continuing disability review will no longer be the 5- to 7-year period indicated in the SSA notice of award for SSDI or SSI benefits or BPQY (after you had been previously determined to be disabled by the SSA, were receiving SSDI or SSI benefits, and had a continuing disability review period of 5 to 7 years or more from the date of your last SSA disability determination).

**Note:** The poverty guideline amounts are updated annually and may be obtained at [http://aspe.hhs.gov/poverty](http://aspe.hhs.gov/poverty). We will notify you of the current poverty guideline amounts during each year of the post-discharge monitoring period.

4. **Reinstatement of obligation to repay discharged loans or complete discharged TEACH Grant service obligation.** If you do not meet the requirements described above in Item 3 at any time during or at the end of the post-discharge monitoring period, we will reinstate your obligation to repay your loans and/or to complete your TEACH Grant service. If your loans are reinstated, you will be responsible for repaying your loans to us in accordance with the terms of your promissory note(s). Your loans will be returned to the status that would have existed if we had not received your total and permanent disability discharge application. However, you will not be required to pay interest on your loans for the period from the date of the discharge until the date your repayment obligation was reinstated. We will be your loan holder. If your TEACH Grant service obligation is reinstated, you will again be subject to the requirements of your TEACH Grant Agreement to Serve. If you do not meet the terms of that agreement and the TEACH Grant funds you received are converted to a Direct Unsubsidized Loan, you must repay that loan in full, and interest will be charged from the date(s) that the TEACH Grant funds were disbursed.

If your obligation to repay your loans or to complete your TEACH Grant service is reinstated, we will notify you of the reinstatement. This notification will include:

- The reason or reasons for the reinstatement;
- For loans, an explanation that the first payment due date on the loan following the reinstatement will be no earlier than 60 days following the date of the notification of reinstatement; and
- Information on how you may contact us if you have questions about the reinstatement, or if you believe that your obligation to repay a loan or complete TEACH Grant service was reinstated based on incorrect information.

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**SECTION 7: ELIGIBILITY REQUIREMENTS TO RECEIVE FUTURE LOANS OR TEACH GRANTS**

**FOR VETERANS WHO RECEIVE A TOTAL AND PERMANENT DISABILITY DISCHARGE BASED ON A DETERMINATION BY THE VA THAT THEY ARE UNEMPLOYABLE DUE TO A SERVICE-CONNECTED DISABILITY:**

If you are a veteran who is granted a discharge based on a determination that you are totally and permanently disabled as described in paragraph (2) of the definition of “total and permanent disability” in Section 5 of this application, you are not eligible to receive future loans under the Direct Loan Program or the Perkins Loan Program, or future TEACH Grants, unless:

- You obtain a certification from a physician that you are able to engage in substantial gainful activity; and
- You sign a statement acknowledging that the new loan or TEACH Grant service obligation cannot be discharged in the future on the basis of any injury or illness present at the time the new loan or TEACH Grant is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled.

**FOR ALL OTHER INDIVIDUALS WHO RECEIVE A TOTAL AND PERMANENT DISABILITY DISCHARGE:**

If you are granted a discharge based on a determination that you are totally and permanently disabled in accordance with paragraph (1) of the definition of “total and permanent disability” in Section 5 of this application, you are not eligible to receive future loans under the Direct Loan Program or the Perkins Loan Program, or future TEACH Grants, unless:

- You obtain a certification from a physician that you are able to engage in substantial gainful activity;
- You sign a statement acknowledging that the new loan or TEACH Grant service obligation cannot be discharged in the future on the basis of any injury or illness present at the time the new loan or TEACH Grant is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled; and

If you request a Direct Loan Program or Perkins Loan Program loan, or a new TEACH Grant, within three years of the date that a previous loan or TEACH Grant was discharged, you resume payment on the previously discharged loan or acknowledge that you are once again subject to the terms of the TEACH Grant Agreement to Serve before receiving the new loan.
SECTION 8: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., §461 et seq., and §420L et seq. of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., 20 U.S.C. 1087aa et seq., and 20 U.S.C. 1070g et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and §31001(i)(1) of the Debt Collection Improvement Act of 1996 (31 U.S.C. 7701(c)). Participating in the Federal Family Education Loan (FFEL) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan (Perkins Loan) Program, and/or the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a FFEL Direct Loan, and/or Perkins Loan program loan or a TEACH Grant, to receive a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) or a discharge of a TEACH Grant service obligation, to permit the servicing of your loan(s) or TEACH Grant(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices.

For a loan or for a TEACH Grant that has not been converted to a Direct Unsubsidized Loan, the routine uses of the information that we collect about you, include, but are not limited to, its disclosure to federal, state, or local agencies, to institutions of higher education, and to third party servicers to determine your eligibility to receive a loan or a TEACH Grant, to investigate possible fraud, and to verify compliance with federal student financial aid program regulations.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

For a loan, including a TEACH Grant that has been converted to a Direct Unsubsidized Loan, the routine uses of this information also include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to creditors, to financial and educational institutions, and to guaranty agencies to verify your identity, to determine your program eligibility and benefits, to permit making, servicing, assigning, collecting, adjusting, or discharging your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, or to verify whether your debt qualifies for discharge or cancellation. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state or local agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the information collection. Individuals are obligated to respond to this collection to obtain a benefit in accordance with 34 CFR 674.61(b) or (c), 34 CFR 682.402(c) or (c)(2), 34 CFR 685.213(b) or (c), and 34 CFR 686.42(b). Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20210-4537, or e-mail IPocketMar@ed.gov and reference OMB Control Number 1845-0065. IMPORTANT: Do NOT return the completed Discharge Application to this address. If you return the completed form to this address, it will delay the processing of your application.

If you have comments or concerns regarding the status of your individual submission of this form, contact the U.S. Department of Education at 1-888-303-7818.
SAMPLE REPRESENTATIVE DESIGNATION FORM*

* Only use this form if a representative is completing and submitting your Discharge Application on your behalf.
Only use this form if a representative is completing and submitting your Discharge Application on your behalf.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or 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.

SECTION 1: APPLICANT IDENTIFICATION

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

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</tbody>
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Name: Albert Einstein

Address: 112 Mercer St.

City, State, Zip Code: Princeton, NJ 08540

Telephone: (609) 555-5555

E-mail Address: albert@einstein.com

SECTION 2: DESIGNATION, CHANGE, OR REVOCATION OF APPLICANT REPRESENTATIVE

This form is required to designate an individual or organization to represent you in matters related to your total and permanent disability discharge request, even if that individual or organization has already been designated to act on your behalf through, for example, a power of attorney. Before completing this form, carefully read the entire form, particularly Sections 2 to 7.

Return the completed Form OMB No. 1845-0065. 


1. Please select the reason for your designation, change, or revocation of an applicant representative.

☐ a. I am designating an individual or organization to represent me in all matters relating to my total and permanent disability discharge request.

☐ b. I am changing the individual or organization to represent me in all matters relating to my total and permanent disability discharge request.

☐ c. I am revoking a designation of an individual or organization to represent me in all matters relating to my total and permanent disability discharge request.

I no longer wish to have a representative. — Skip to Section 3.

2. Please provide contact information for the representative that you are designating. If you are designating an organization as your representative, you do not need to provide a name of an individual at the organization that will be your representative.

Individual Name (if applicable): Rebecca Representative

Organization Name (if applicable):

Address: 123 Main St.

City: Princeton, State NJ, Zip 08540

Telephone – Primary: (609) 555-4321

Telephone – Alternate: 

E-mail Address (Optional): rebecca@representative.org

SECTION 3: APPLICANT REQUEST, UNDERSTANDINGS, AUTHORIZATIONS, AND CERTIFICATION

• I request to designate, change, or revoke an individual or organization to represent me in all matters relating to my total and permanent disability discharge request. If I have not already submitted an application for a total and permanent disability discharge, I intend to do so.

• I understand that:

1. The information or designation of an individual or organization must be true, complete, and correct to the best of my knowledge and belief.

2. I request that the Department of Education, the Department of Labor, and other federal agencies provide all information about my total and permanent disability discharge request for 1974 and will have the ability to act on my behalf as it relates to my total and permanent disability discharge request.

3. The Department of Education (the Department) may require the person who represents me to give me written information to verify his or her identity or the organization for which he or she works.

4. If I am requesting to change or revoke the individual or organization that I previously designated, I will no longer be my representative as of the date of this request.

5. My representative may also revoke my designation or organization I previously designated will no longer be my representative as of the date of this request.

6. My representative will also revoke my designation or organization I previously designated will no longer be my representative as of the date of this request.

7. My designation, change, or revocation will be effective on the date

• I authorize the Department and its agents to release to and discuss with the individual or organization named in Section 2, any records held by the Department regarding my federal student loan or grant service obligation(s) and to send correspondence related to my discharge request to that individual or organization. I also authorize the individual or organization named in Section 2 to assist me in satisfying the obligation through a total and permanent disability discharge.

• I certify that all of the information I have provided on this form and any accompanying documentation is true, complete, and correct to the best of my knowledge and belief.

Applicant’s Signature: 

Date: 
SECTION 4: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., §461 et seq., and §420L et seq. of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., 20 U.S.C. 1087aa et seq., and 20 U.S.C. 1070g et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§4288(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and §31001(f)(1) of the Debt Collection Improvement Act of 1996 (31 U.S.C. 7701(c)). Participating in the Federal Family Education Loan (FFEL) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan (Perkins Loan) Program, and/or the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a FFEL, Direct Loan, and/or Perkins Loan program loan or TEACH Grant, to receive a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) or a discharge of a TEACH Grant service obligation, to permit the servicing of your loan(s) or TEACH Grant(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices.

For a loan or for a TEACH Grant that has not been converted to a Direct Unsubsidized Loan, the routine uses of the information that we collect about you include, but are not limited to, its disclosure to federal, state, or local agencies, to institutions of higher education, and to third party servicers to determine your eligibility to receive a loan or TEACH Grant, to investigate possible fraud, and to verify compliance with federal student financial aid program regulations.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under § 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmable function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

For a loan, including a TEACH Grant that has been converted to a Direct Unsubsidized Loan, the routine uses of this information also include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to creditors, to financial and educational institutions, and to guaranty agencies to verify your identity, to determine your program eligibility and benefits, to permit making, servicing, assigning, collecting, adjusting, or discharging your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, or to verify whether your debt qualifies for discharge or cancellation. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state or local agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the information collection. Individuals are obligated to respond to this collection to obtain a benefit in accordance with 34 CFR 674.61(b) or (c), 34 CFR 682.402(c)(2) or (c)(9), 34 CFR 685.213(b) or (c), and 34 CFR 686.42(b). Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Education, 40 Maryland Avenue, SW, Washington, DC 20210-4537, or e-mail ICDocketMgr@ed.gov and reference OMB Control Number 1845-0065. IMPORTANT: Do NOT return the completed Applicant Representative Designation to this address. If you return the completed form to this address, it will delay the processing of your request.

If you have comments or concerns regarding the status of your individual submission of this form, contact the U.S. Department of Education at 1-888-303-7818.
BLANK REPRESENTATIVE DESIGNATION FORM*

* Only use this form if a representative is completing and submitting your Discharge Application on your behalf.
Total and Permanent Disability Discharge: Applicant Representative Designation

William D. Ford Federal Direct Loan (Direct Loan) Program / Federal Family Education Loan (FFEL) Program / Federal Perkins Loan (Perkins) Program / Teacher Education Assistance for College and Higher Education (TEACH) Grant Program

Use this form to (1) designate an individual or organization to represent you in all matters related to your total and permanent disability discharge request, (2) change the individual or organization that represents you in all matters related to your discharge request, or (3) revoke a designation of an individual or organization to represent you in all matters related to your discharge request.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or 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.

SECTION 1: APPLICANT IDENTIFICATION

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

SSN
DOB
Name
Address
City, State, Zip Code
Telephone
E-mail Address (Optional)

SECTION 2: DESIGNATION, CHANGE, OR REVOCATION OF APPLICANT REPRESENTATIVE

This form is required to designate an individual or organization to represent you in matters related to your total and permanent disability discharge request, even if that individual or organization already has authority to act on your behalf through, for example, a power of attorney. Before completing this form, carefully read the entire form, particularly Sections 3. Type or print using dark ink. If you need help completing this form, contact the U.S. Department of Education at 888-303-7818. Return the completed form and any required documentation to U.S. Department of Education, TPD Servicing, P.O. Box 87130, Lincoln, NE 68501-7130.

1. Please select the reason that you are completing this request by checking box a, b, or c, below.
   a. I am designating an individual or organization to represent me in all matters relating to my total and permanent disability discharge request—Continue to Item 2.
   b. I am changing the individual or organization that represents me in all matters relating to my total and permanent disability discharge request—Continue to Item 2.
   c. I am revoking my previous designation of an individual or organization that represents me in all matters related to my total and permanent disability discharge request. I no longer wish to have a representative.—Skip to Section 3.

2. Please provide contact information for the representative that you are designating. If you are designating an organization as your representative, you do not need to provide a name of an individual at the organization that will be your representative.

   Individual Name (if applicable)
   Organization Name (if applicable)
   Address
   City _______ State _______ Zip _______
   Telephone – Primary ( )
   Telephone – Alternate ( )
   E-mail Address (Optional)

SECTION 3: APPLICANT REQUEST, UNDERSTANDINGS, AUTHORIZATIONS, AND CERTIFICATION

☐ I request to designate, change, or revoke an individual or organization to represent me in all matters relating to my total and permanent disability discharge request. If I have not already submitted an application for a total and permanent disability discharge, I intend to do so.

☐ I understand that:
   (1) The individual or organization that I designate in Section 2 will have the ability to receive information about my total and permanent disability discharge request for my federal student loans or TEACH Grants that is otherwise protected by the Privacy Act of 1974 and will have the ability to act on my behalf as it relates to my total and permanent disability discharge request, including the authority to apply for the discharge, provide notifications or information to the U.S. Department of Education (the Department), and receive notifications and correspondence from the Department;
   (2) To verify my representative’s identity when making a request for disclosure or providing information by telephone, the representative may be required to provide my name, Social Security Number and date of birth;
   (3) When requesting disclosure of information, the representative named in Section 2 must submit information to verify his or her identity or the organization for which he or she works;
   (4) If I am requesting to change or revoke the individual or organization that represents me, the individual or organization that I previously designated will no longer be my representative as of the date that the Department receives my request;
   (5) If I am requesting to revoke the individual or organization that represents me, I may do so in any oral or written communication to the Department;
   (6) My representative may also revoke my designation in any oral or written communication to the Department; and
   (7) My designation, change, or revocation will be effective on the date that the Department receives and (if written) processes my communication.

☐ I authorize the Department and its agents to release to, and discuss with, the individual or organization named in Section 2, any records held by the Department regarding my federal student loan or grant service obligation(s) and to send correspondence related to my discharge request to that individual or organization. I also authorize the individual or organization named in Section 2 to assist me in satisfying the obligation through a total and permanent disability discharge.

☐ I certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief.

Applicant’s Signature __________________________ Date __________________________
The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., §461 et seq., and §420L et seq. of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., 20 U.S.C. 1087aa et seq., and 20 U.S.C. 1070g et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§4288(f) and 48(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and §31001(d)(1) of the Debt Collection Improvement Act of 1996 (31 U.S.C. 7701(c)). Participating in the Federal Family Education Loan (FFEL) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan (Perkins Loan) Program, and/or the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a FFEL, Direct Loan, and/or Perkins Loan program loan or TEACH Grant, to receive a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) or a discharge of a TEACH Grant service obligation, to permit the servicing of your loan(s) or TEACH Grant(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices.

For a loan or for a TEACH Grant that has not been converted to a Direct Unsubsidized Loan, the routine uses of the information that we collect about you include, but are not limited to, its disclosure to federal, state, or local agencies, to institutions of higher education, and to third party servicers to determine your eligibility to receive a loan or TEACH Grant, to investigate possible fraud, and to verify compliance with federal student financial aid program regulations.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or in combination with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under § 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

For a loan, including a TEACH Grant that has been converted to a Direct Unsubsidized Loan, the routine uses of this information also include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to creditors, to financial and educational institutions, and to guaranty agencies to verify your identity, to determine your program eligibility and benefits, to permit making, servicing, assigning, collecting, adjusting, or discharging your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, or to verify whether your debt qualifies for discharge or cancellation. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state or local agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

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