



2024-2025 Total and Permanent Disability Discharge New Loan Request

Student Name: _____ **Student ID:** _____

The National Student Loan Data System (NSLDS) indicates that you have one or more student loans discharged because of a Total and Permanent Disability. Before you can receive additional federal student loans this form must be completed and returned to the Maria College Student Financial Services. Each time you wish to receive an additional federal student loan at Maria College you will have to complete a new borrower acknowledgement form.

Please select one:

- I do NOT want to apply for Federal Student Loans during the 2024-2025 aid year
- I DO want to apply for Federal Student Loans for the 2024-2025 aid year

Borrower's Acknowledgement Statement

I acknowledge that I have previously received a total and permanent disability discharge of a federal student loan(s) authorized under the Higher Education Act of 1965, as amended. By my signature below, I acknowledge that any additional federal student loans I receive must be repaid in full and cannot be cancelled in the future based on any present impairment when the new loan is made unless that impairment deteriorates so that I am again totally and permanently disabled as determined by my physician.

Student Signature

Date



General Information

A Total and Permanent Disability (TPD) means that you are unable to engage in substantial gainful activity 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 at least 60 months; can be expected to last for a continuous period of at least 60 months; or has been determined by the Department of Veterans Affairs (VA) to be unemployable due to a service-connected disability.

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to borrow another federal student loan, the borrower must obtain a physician's certification that they have the ability to engage in substantial gainful activity, and must sign a borrower statement acknowledging that the new loan cannot later be discharged for any present impairment unless it deteriorates so that they are again totally and permanently disabled.

The phrase "substantial gainful activity" means a level of work performed for pay that involves doing significant physical or mental activities or a combination of both. If a physician's certification does not appear to support this status, the school should contact the physician for clarification. Borrowers whose previous federal student loans were discharged are monitored by the U. S. Department of Education (ED) for three years. If the borrower fails to meet certain eligibility requirements throughout the monitoring period, ED reinstates the borrower's obligation to repay the discharged loan/s. If the loan/s on which repayment obligation is reinstated was in default status at the time of discharge, it remains in default upon reinstatement, and the student must make satisfactory repayment arrangements before receiving the new loan.

Please submit your completed form to sfs@mariacollege.edu