

# Total and Permanent Disability Borrower's Acknowledgement

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| Last Name | First Name | Student ID | Email Address |
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*Your current FAFSA record indicates that you have had federal student loans discharged for Total and Permanent Disability. In order to receive any additional federal student loans, please read the information below and provide our office with the necessary documentation. No further federal loans will be disbursed until these documents have been received by the Financial Aid Office.*

## Total and Permanent Disability (TPD):

The condition of an individual who:

- is 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; or 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.

## For students who have had federal loans discharged by the determination of TPD:

### ***Taking out another loan:***

*If a borrower whose prior loan was discharged due to a total and permanent disability wishes to take out another FSA loan, they must obtain a physician's certification\* that they have the ability to engage in substantial gainful activity, and the borrower must sign a borrower statement acknowledging that the new FSA loan can't later be discharged for any present impairment unless it deteriorates so that they are again totally and permanently disabled. (FSA HB, Vol. 1 – Student Eligibility 2024 – 25, page 66-67)*

\* The student only needs to obtain the physician certification once; the school keeps a copy of it in the student's file. ***But the school must collect a new borrower acknowledgment from the student each time he receives a new loan.***

### Instructions:

1. Obtain a physician's certification that states you have the ability to engage in substantial gainful activity.
2. Sign the statement below each academic year that you wish to use federal loans as part of your financial aid.
3. Three-year post-discharge monitoring begins on the date the TPD discharge was granted. If someone who received a TPD discharge based on an SSA disability determination or a medical professional's certification wishes to receive a new loan or TEACH Grant during the three-year post-discharge monitoring period, the previously discharged loan or TEACH Grant service obligation must be reinstated before the individual can receive the new loan or TEACH Grant.

I, \_\_\_\_\_, acknowledge that the new federal loan that I am currently requesting cannot later be discharged for any present impairment unless it deteriorates so that I am again clarified as totally and permanently disabled.

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Student Signature

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Date

Return this worksheet to:

Capital University, Financial Aid Office, 1 College and Main, Columbus, Ohio 43209

Phone: 614-236-6511 Fax: 614-236-6926 Email: [finaid@capital.edu](mailto:finaid@capital.edu)

**\*\*Please do NOT email documents with personally identifiable information\*\***