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STUDENT LOAN ELIGIBILITY AFTER TPD DISCHARGE

BORROWERS WHO REQUEST NEW LOANS AFTER DISCHARGE

To receive a new Title IV loan (Perkins Loans or Direct Loans) or TEACH Grant after receiving a discharge due to total and permanent disability, a borrower must

- Obtain a certification from a physician that he or she is able to engage in substantial gainful activity; and
- 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 the condition substantially deteriorates so that he or she is again totally and permanently disabled.

The borrower must submit the certification from the physician and the signed statement to the school he or she wishes to attend. Only one copy of a physician's certification is needed for subsequent loans or TEACH Grants if the borrower remains at the same school. (That is, the borrower does not need to provide a new physician's certification if he or she requests additional loans or TEACH Grants for subsequent academic years at the same school.)

If the borrower requests a Perkins Loan or Direct Loan program loan or a new TEACH Grant within three years of the date that a previous loan or TEACH Grant was discharged, the borrower must resume payment on the previously discharged loan or acknowledge that the borrower is once again subject to the terms of the TEACH Grant Agreement to Serve before receiving the new loan.

SCHOOL RESPONSIBILITIES

In order for the borrower to receive a new Perkins or Direct loan after a prior TPD discharge, the school must:

1. Collect and Maintain Certification and Signed Statements

The school must collect from the borrower and keep on file the statements described above.

2. Confirm Resumed Payment or Agreement to Serve

If it is within the three-year post-discharge monitoring period, the school needs to confirm via NSLDS or by contacting the Disability Discharge Loan Servicing Center that the Department has removed the discharged loans or TEACH Grants from discharge status, repayment has resumed on any discharged loans, and the borrower has acknowledged that he or she is subject to the terms of the TEACH Grant Agreement to Serve.