



University of the Incarnate Word
Office of Financial Assistance
Parent Eligibility Verification for Previously
Discharged Loans

4301 Broadway, Box 308
San Antonio, TX 78209
Phone: (210) 829-6008
Fax: (210) 283-5053
finaid@uiwtx.edu
www.uiw.edu/finaid
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PDSCHG

Parent Name: _____ Parent Date of Birth: _____

Student Name: _____ Student UIW ID: _____

The National Student Loan Data System indicates that you (the **parent**) have had federal loans discharged (canceled/forgiven) due to total and permanent disability. This form serves to reestablish your eligibility for federal loan programs when prior loans have been discharged. ** Completion of this form does not guarantee that you will qualify for future federal loans.

** If your federal loans were conditionally discharged, they will be removed from their current conditional discharge status and the Department of Education will reinstate the obligation to repay any conditionally discharged loans. (see Discharge Disclosure)

Step 1: Physician Certification

Instructions for Physician: You are asked to certify that the **parent** named above can engage in substantial gainful activity. The U.S. Department of Education defines “substantial gainful activity” as, “a situation in which a borrower is sufficiently recovered to be capable of securing employment in order to repay the loan the borrower is seeking.”

Physician Name/Practice: _____

Address: _____

Phone Number/Email: _____

I certify in my best professional judgement that the above-named **parent** is able to engage in substantial gainful activity as defined by the U.S. Department of Education.

Physician Signature: _____ Date: _____

Step 2: Parent Certification

I acknowledge and agree that any future federal loans that I obtain cannot be canceled or forgiven based on any impairment present when the new loan is made, unless that impairment substantially deteriorates. My signature also indicates that I acknowledge and agree to all the terms of the “Discharge Disclosures” provided on the second page of this form.

Parent Signature: _____ **Date:** _____

Discharge Disclosures

3-Year Post-Discharge Monitoring Period:

After the U.S. Department of Education approves your discharge request on the basis of your total and permanent disability (TPD), your loan holders will transfer your federal student loans and/or Teacher Education Assistance for College and Higher Education (TEACH) Grant Program service obligation to the Total and Permanent Disability Servicer for discharge. If you are approved for TPD discharge based on Social Security Administration (SSA) documentation or a physician's certification, you will be subject to a 3-year post-discharge monitoring period that begins on the date the discharge is approved.

Note: The 3-year post-discharge monitoring period does not apply to borrowers who are approved for a total and permanent disability (TPD) discharge based on a Veterans Administration (VA) determination of unemployability due to a service-connected disability.

Monitoring:

The Department will reinstate your obligation to repay your discharged federal student loans or complete your discharged TEACH Grant service obligation if at any time during the 3-year monitoring period:

- You have annual employment earnings that exceed the Poverty Guideline amount for a family of two in your state, regardless of your actual family size;
- You receive a new William D. Ford Federal Direct Loan (Direct Loan) Program loan, Federal Perkins Loan (Perkins Loan) Program loan, or TEACH Grant;
- A disbursement of a Direct Loan, Perkins Loan, or TEACH Grant that you received before the discharge date is made, and you do not ensure the return of the full amount of the disbursement within 120 days of the disbursement date; or
- You receive a notice from the SSA stating that you are no longer totally and permanently disabled, or that your disability review will no longer be the 5-year or 7-year review period indicated in your most recent SSA notice of award for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits.

In addition, during the 3-year post-discharge monitoring period, you must promptly notify or respond to the Department if:

- You receive annual earnings from employment that exceed the Poverty Guideline amount for a family of two in your state, regardless of your actual family size;
- There is a change in your address or telephone number;
- You receive a request to provide the Department with documentation of your annual earnings from employment; or
- You receive a notice from the SSA that you are no longer totally and permanently disabled, or that your disability review will no longer be the 5-year or 7-year review period indicated in your most recent SSA notice of award for SSDI or SSI benefits.

If you have questions regarding the 3-year post-discharge monitoring period, you may call the Total and Permanent Disability Servicer Monday through Friday at (888) 303-7818 from 8:00 A.M. to 8:00 P.M. (Eastern), visit <https://disabilitydischarge.com/faqs>, or email

DisabilityInformation@Nelnet.net.

Reinstatement:

If your obligation to repay your federal student loans or complete your TEACH Grant service obligation is reinstated under the conditions described earlier, you will again be responsible for repaying your loans or completing your TEACH Grant service obligation. However, you will not be required to pay interest that would have accrued on the loans during the time your loans were discharged due to total and permanent disability.

If your obligation to repay your federal student loans or complete your TEACH Grant service obligation is reinstated, the Total and Permanent Disability Servicer will notify you of the reinstatement by U.S. Mail and return your loans to the status that existed at the time you applied for a TPD discharge. The notice will include

- The reason(s) for reinstatement
- An explanation that the first payment due date on the reinstated loans will be no earlier than 60 days after the date of the notification of reinstatement
- Information on how you may contact the Department if you have questions about the reinstatement or believe that the Department's determination was based on incorrect information

Eligibility for New Loans or TEACH Grants:

If the Department grants a TPD discharge of your federal student loans or TEACH Grant service obligation, you will not be eligible to receive a new Direct Loan, Perkins Loan, or TEACH Grant in the future 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.

In addition, if you request a new Direct Loan, Perkins Loan, or TEACH Grant during the 3-year post-discharge monitoring period described earlier, you must resume repayment on the previously discharged loans or acknowledge that you are once again subject to the terms of your TEACH Grant service obligation before you can receive the new loan or TEACH Grant.