



A student who has had a previous federal education loan discharged due to Total and Permanent Disability may, under some circumstances, borrow a new federal student loan, although it may be necessary to resume repayment on the previously discharged loan. **Please see the reverse of this form for details.**

A. Student Acknowledgements

Please print clearly.

Student Name _____ Student ID CO _____

Street Address _____

City _____ State _____ ZIP Code _____

Cell Phone (_____) _____ Ivy Tech Campus _____
 City _____

Consent and Acknowledgements (check **all** boxes):

- I authorize any physician, hospital, or other institution having records pertaining to the disability for which my prior loan/s were discharged to make information from such records available to Ivy Tech Community College.
- I read and understand the information on the back of this form.
- I am aware that my new loan/s cannot be discharged in the future on the basis of any current impairment, unless that impairment substantially deteriorates to the extent that I am again totally and permanently disabled.
- I acknowledge that, if I borrow a federal student loan within the monitoring period after a loan discharge, the obligation to repay the discharged loan/s will be reinstated.**

Student Signature _____ Date _____

Student: See "Notes" box on the reverse side of this form.

If required, please have your physician complete Section B. Mail this form to Ivy Tech Community College.

B. Physician's Certification: see reverse for details and check only **one** box below.

- In my professional medical judgment, the patient/student named above is able to both enroll in college and engage in gainful employment.
- In my professional medical judgment, the patient/student named above is not able to both enroll in college and engage in gainful employment.

Physician Name - Printed _____ License # _____ State _____

Physician Signature _____ Telephone (_____) _____ Date _____

Please mail or fax this completed form to the **Financial Aid Office** of the student's Ivy Tech Community College campus shown above (<https://www.ivytech.edu/financial-aid/index.html>).

Office Use Only Date Received _____ Post as "P" for Discharge C-Flag on RRAAREQ
 Processed By _____ Section B Required: Yes/ No (required: Section B Provided)
 Date Processed _____ For _____ Award Year Update RRAAREQ RHACOMM Xtender

The criteria for disability discharge and borrowing again after disability discharge are outlined in the Federal Student Aid Handbook, https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2024-2025/vol1/ch3-nslds-financial-aid-history#pid_1391622. You are encouraged to review these federal regulations before applying for a new loan.

Following is a brief summary:

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.

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.

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to borrow another federal student loan, he/she must obtain a physician’s certification that he/she has the ability to engage in substantial gainful activity, and must sign a borrower statement (Section A on page 1) acknowledging that the new loan cannot later be discharged for any present impairment unless it deteriorates so that he/she is again totally and permanently disabled.

For status information on potentially discharged loans, you may contact ED’s TPD servicer (Nelnet) at

- Phone: 1-888-303-7818
- Fax: 1-303-696-5250
- E-Mail: disabilityinformation@nelnet.net

Notes:

1. The student must sign a new acknowledgment (Section A of this form) for the school each time he/she receives a new loan after a disability discharge.
2. The physician’s certification (Section B of this form) is required only once before the student may borrow new federal student loans after a disability discharge. The school will maintain this certification in the student’s files.