



Office of Financial Aid

Central Washington University

Acknowledgement to Repay Federal Loans after Disability Discharge

Aid Year: 2023-2024

I, (print name) _____, Student ID: _____,

acknowledge that the Federal Direct Loan(s) I borrow and/or the TEACH Grant service obligation I commit to for the current award year cannot later be discharged for any present impairment or disability unless my condition deteriorates so that I again become totally and permanently disabled. I understand that I must provide this signed statement each year I take out a new Federal Direct Loan or receive a TEACH Grant.

I also acknowledge that I must provide a signed certification from my physician that I have the ability to engage in substantial gainful activity. I understand that I will only need to provide the physician's certification if this is the first time I am receiving a Federal Direct Loan or TEACH Grant at Central Washington University following my permanent and total disability discharge.

Written Signature: _____

Date: _____

This form and the Physician's Certification should be uploaded through your "To Do List" on the MyCWU Student tab. You should keep a copies for your records.

This form should be uploaded through your "To Do List" on the MyCWU Student tab.

Discharge Disclosures

3-Year Post-Discharge Monitoring Period:

After the U.S. Department of Education (called “the Department” throughout this document) 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.



Physician's Certification of Borrower's Condition

- I. United States Department of Education regulations allow students to discharge their federally regulated student loans based on permanent total disability. The definition for permanent total disability is "the borrower must be unable to work and earn money or go to school because of injury or illness that is expected to continue indefinitely or result in death. The total disability cannot be based on a condition that existed before the borrower applied for the loan, unless the condition has since substantially deteriorated" (Temporary or Permanent Total Disability Certification form).

- II. The United States Department of Education will allow students who have had federally regulated student loans discharged due to total permanent disability borrow additional funds, providing the student:
 - obtains a certification from a physician that the borrower is able to engage in substantial gainful activity (defined as attending school, successfully completing the program and securing employment to repay the new loan); and
 - signs a statement acknowledging that the loan the borrower receives cannot be canceled in the future on the basis of any impairment present when the new loan is made, unless that impairment substantially deteriorates" (Federal Register, Vol. 59, No. 228, Tuesday, November 29, 1994, Rules and Regulations, 61215).

*I certify that, in my professional judgment, the condition of _____, who has had federally regulated student loans discharged based on total permanent disability (Paragraph I above), has **improved enough** to allow the borrower to engage in substantial gainful activity (Paragraph II above).*

Signature of Physician (M.D. or D.O.)

Date

Please print or type the following information:

Physician's name

Physician's address

Physician's phone number

Warning: Any person who knowingly makes a false statement of misrepresentation on this form shall be subject to penalties, which may include fines or imprisonment under the United States Criminal Code.