

TOTAL AND PERMANENT DISABILITY (TPD) INFORMATION AND INSTRUCTIONS

You have indicated that you will apply for a Total and Permanent Disability (TPD) discharge, have applied for a TPD discharge, or have received a TPD discharge. Receiving a new Title IV loan may affect your discharge eligibility or cause your loan obligation to be reinstated. If you have already received a TPD discharge, you must meet additional eligibility requirements before receiving additional Title IV loans.

Please carefully review the information below:

- If you have applied for, or are in the process of applying for, a TPD discharge and the application has not been approved or denied, a Title IV loan disbursement may cause your application to be suspended until the disbursement is returned or may cause the application to be denied. Contact your TPD servicer for the status of your application and guidance regarding the impact of receiving Title IV loans.
- If you have received a TPD discharge, you are not eligible to receive additional Title IV loans unless you provide both of the following:
 1. A signed Total and Permanent Disability Physician Statement form for the academic year in which you are applying, certifying that you can engage in substantial gainful activity; and
 2. A signed Total and Permanent Disability Student Acknowledgment Statement form for the academic year in which you are applying, acknowledging that the new Title IV loan obligation cannot be discharged in the future based on an impairment present when the new loan is made, unless that impairment substantially deteriorates and you are once again totally and permanently disabled.

This requirement applies to all students who received a TPD discharge, regardless of whether they were subject to, or have completed, a post-discharge monitoring period.

If your TPD discharge was granted based on a physician's certification or documentation from the Social Security Administration, you may be subject to a post-discharge monitoring period beginning on the date the U.S. Department of Education granted the discharge. During this period, receiving a new Title IV loan or a later disbursement of a loan first received before the discharge may cause your repayment obligation to be reinstated. A TPD discharge based on documentation from the U.S. Department of Veterans Affairs is not subject to a post-discharge monitoring period.

INSTRUCTIONS

If you ARE pursuing a new Federal Direct Loan, complete TPD Forms 1 and 2.

If you are NOT pursuing a new Federal Direct Loan, contact the Office of Student Financial Aid & Scholarships for guidance.

ALABAMA A&M UNIVERSITY

OFFICE OF STUDENT FINANCIAL AID & SCHOLARSHIPS

FORM 1: TOTAL AND PERMANENT DISABILITY (TPD) - PHYSICIAN STATEMENT

ACADEMIC YEAR _____

NAME _____ A# _____

ADDRESS _____

BULLDOG EMAIL _____ PHONE _____

PHYSICIAN CERTIFICATION - CHECK ONLY ONE

- ☐ I cannot certify that the student named above is able to engage in substantial gainful activity.
- ☐ I certify that the patient's impairment has improved sufficiently to allow the patient/borrower to engage in substantial gainful activity. Substantial gainful activity is work performed for pay that involves significant physical or mental activities, or a combination of both.

ABILITY REGAINED AS OF _____

I AM A DOCTOR OF: ☐ Medicine (MD) ☐ Osteopathy (DO)

The certification must be completed by a physician who is a Doctor of Medicine (MD) or Doctor of Osteopathic Medicine (DO) and is legally authorized to practice in a state.

PHYSICIAN NAME _____

LICENSE NUMBER _____ STATE _____

OFFICE ADDRESS _____

OFFICE PHONE _____

PHYSICIAN SIGNATURE _____ DATE _____

NOTES

- If a physician's certification does not appear to support the student's status, the University may contact the physician for clarification.
- Substantial gainful activity generally describes a borrower who is sufficiently physically recovered and able to attend school, complete a program of study, and secure employment to repay the new loan.

Submit the completed forms to the Office of Student Financial Aid & Scholarships via Laserfiche

ALABAMA A&M UNIVERSITY

OFFICE OF STUDENT FINANCIAL AID & SCHOLARSHIPS

FORM 2: TOTAL AND PERMANENT DISABILITY(TPD) STUDENT ACKNOWLEDGMENT

ACADEMIC YEAR _____

NAME _____ A# _____

BULLDOG EMAIL _____ PHONE _____

Total and permanent disability generally means that an individual is unable to engage in substantial gainful activity because of a physical or mental impairment that is expected to result in death, has lasted continuously for at least 60 months, or can be expected to last continuously for at least 60 months.

STUDENT ACKNOWLEDGMENT - READ AND INITIAL EACH STATEMENT

I acknowledge that I previously had Title IV student loan(s) discharged due to total and permanent disability. I further acknowledge that my physician has certified that my impairment has improved sufficiently so that I can engage in substantial gainful activity.

INITIALS _____

I acknowledge that if I accept any new Title IV loan(s), the obligation cannot be discharged in the future based on an impairment present when the new loan is made unless that impairment substantially deteriorates so that I am once again totally and permanently disabled.

INITIALS _____

PLEASE READ CAREFULLY

Federal regulations require the University to collect a borrower acknowledgment each time a student requests a new loan. By signing this form, I affirm that the information provided on this form and in any attachments is complete and accurate to the best of my knowledge. If requested, I agree to provide documentation supporting the information provided.

I understand that purposely providing false or misleading information may result in the denial, reduction, withdrawal, or repayment of financial aid. I may also be subject to penalties under applicable federal law and disciplinary action by Alabama A&M University. If I have questions or concerns, I will contact the Office of Student Financial Aid & Scholarships.

This form must contain the student's signature.

STUDENT SIGNATURE _____ DATE _____

Submit the completed forms to the Office of Student Financial Aid & Scholarships via Laserfiche