

Total and Permanent Disability Discharge Verification 2025-2026

University of Rochester Financial Aid Office

Your 2025-2026 Free Application for Federal Student Aid (FAFSA) indicates that you are currently in the process of applying for, or have received a Total and Permanent Disability (TPD) Discharge of your Federal Title IV loans. You may only receive new Title IV loans under certain criteria and federal regulations as described below.

Review the instructions in Section B of the form to determine what documentation must be provided in order for you to receive new Title IV loans. Please attach any required documentation before submitting this form back to the Financial Aid Office.

If you **are past** the post-discharged monitoring period, you will not need to repay any previously borrowed Title IV loans. If you **are not past** the post-discharged monitoring period, you will need to resume payments on your previously borrowed Title IV loans that have been discharged before you can receive a new loan.

By signing this form, you acknowledge that the submitted information is true and correct to the best of your knowledge. In addition, you understand that purposely providing false or misleading information may result in reduction or repayment of aid, fines, and/or imprisonment in this and/or future years.

SECTION A: STUDENT INFORMATION

Student Name (please print)

UR Student ID

SECTION B: INSTRUCTIONS AND SIGN OFF

Step 1: Provide a physician's certification that you have the ability to engage in substantial gainful activities.

- ☐ Physician's certification is attached to this form

Step 2: Provide documentation that demonstrates whether you **are past** or **not past** the post-discharged monitoring period of three years. Such documentation can be requested from your federal loan servicer.

- ☐ I am **past** the post-discharged monitoring period.
- ☐ I am **not past** the post-discharged monitoring period.
- ☐ Documentation is attached to this form showing post-discharged monitoring period status.

Step 3: Complete and sign the below statement indicating the academic year in which you are requesting a new Title IV loan and acknowledge the terms of such a request:

I understand that any new Federal Title IV Loan taken out in the 20___-20___ academic year cannot be later discharged for any present impairment, unless said impairment deteriorates so that I am again totally and permanently disabled. I understand that the attached physician's statement is required for Title IV Loan eligibility. I understand that any previously discharged loan will show as a default with the stipulation that the loan was canceled due to permanent and total disability. I understand, providing I meet all requirements, that I may regain eligibility for financial assistance. I understand that I can reaffirm my previous debt at any time.

Student Signature

Date

www.rochester.edu/financial-aid

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