



2022-2023 Total and Permanent Disability

The U.S. Department of Education has informed us that you have either: (1) indicated that you will apply for a Total and Permanent Disability (TPD) discharge, (2) applied for a TPD discharge or (3) have had a TPD discharge. If you receive a Federal student loan, it may affect your eligibility for discharge, or may cause your loan or grant obligation to be reinstated.

If you have applied for, or are in the process of applying for, a TPD discharge, but the application has neither been approved nor rejected, any disbursements of a Federal student loan that are made may cause your application for TPD discharge to be suspended until the disbursement is returned or may cause your TPD application to be rejected.

- You must contact the TPD Servicer* for specific information on the status of your TPD application and guidance on the impact that receiving Federal student loans may have on your TPD application. (*TPD Servicer Nelnet 1-888-303-7818).
- If you wish to take a student loan, you must submit FDU's Physician Certification form completed by a legally licensed physician. The form includes the physician license number, signature, and the following:
 1. A statement that your condition has improved, and you have the ability to engage in "substantial gainful activity"
 2. Confirmation of your ability to secure employment in that field of study in order to repay the new loan
 3. If you are applying for student loans the physician's certification form must be turned in with this form in order to be processed for financial aid

Certification and Signature

I acknowledge that I am aware that any new Federal Student Loan obligation that I obtain cannot later be discharged for any present impairment unless it deteriorates so that I am again totally and permanently disabled. I certify that the information given on this form is true and complete. If I choose to take a new student loan, I understand that collection activity will resume on any conditionally discharged loans or loans that are in a post-discharge monitoring period.

Student Signature

Date

Student ID Number

Office of Financial Aid
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Teaneck, NJ 07666
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