



Office of Financial Aid  
Mail Stop 1023 • Post Office Box 5616 • Greenville, South Carolina 29606-5616 • (864) 250-8000

## DISCHARGED LOANS WORKSHEET

Please complete the appropriate section depending on the reason your loan was discharged. Your aid cannot be processed until you complete and return this form to the Financial Aid Office within 15 days.

Name \_\_\_\_\_ Student ID or SSN # \_\_\_\_\_

Address \_\_\_\_\_  
City State Zip

Phone number \_\_\_\_\_ Award Year \_\_\_\_\_

### SECTION A: DISCHARGED DUE TO BANKRUPTCY

The U.S. Department of Education indicated that you have federally guaranteed student loans and have filed for bankruptcy. Please answer the questions below:

- Are your student loans dischargeable and have they been included in the bankruptcy filing?  
 **Yes** - Please sign and return this form to the GTC Financial Aid Office.  
 **No** - Please go to question 2.
- Have you made satisfactory arrangements to repay your student loans?  
 **Yes** - Sign and return this form to the GTC Financial Aid Office.  
 **No** - Contact your lender to make satisfactory arrangements to pay. You are not eligible to receive federal or state aid until your student loans are in a satisfactory payment status with the lender.
- I have contacted my lender as instructed above.  
 **Yes**    **No**

Please sign and return this form to the GTC Financial Aid Office.

*I certify that this information is accurate.*

\_\_\_\_\_  
Student's Signature

\_\_\_\_\_  
Date

### SECTION B: DISCHARGED DUE TO DISABILITY

#### Part I: FEDERAL LOAN CONSIDERATION OPTIONS

- Yes, I want GTC to consider me for additional federal loans. Your physician must complete **Part II** below.
- No, I do not want GTC to consider me for additional federal loans. No additional action is necessary.

**Part II: PHYSICIAN CERTIFICATION:** If you selected 'Yes' in Part I, *we must have the following 'Physician Certification and information' on official physician letterhead to include the following:*

Physician's Full Name  
License No.  
Specialty  
Office Address, City, State, Zip  
Phone Number  
Physician's wet signature & Date

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**Total and Permanent Disability (TPD) Discharges**

Loans made under the Direct Loan, FFEL, and Perkins Loan programs, as well as TEACH Grant service obligations, may qualify to be discharged if the borrower or TEACH Grant recipient becomes totally and permanently disabled. Borrowers and TEACH Grant recipients may qualify for TPD discharge based on a qualifying disability determination from the Department of Veterans Affairs (VA), a qualifying disability determination from the Social Security Administration (SSA), or a certification from an authorized health professional. If an individual who received a TPD discharge later wants to receive a new Direct Loan or a new TEACH Grant, certain additional eligibility requirements apply.

**Physician's Certification and Acknowledgement (All TPD Discharge Recipients)**

If an individual whose prior loan or TEACH Grant service obligation was discharged due to a total and permanent disability later wishes to take out a new Direct Loan or TEACH grant, they must:

1. Obtain a certification from a physician (who must be a doctor of medicine or osteopathy licensed to practice in the U.S.) that they have the ability to engage in substantial gainful activity, and
2. Sign a statement acknowledging that the new loan or the TEACH Grant service obligation can't later be discharged for any present impairment unless it deteriorates so that the individual is again totally and permanently disabled.

The requirements described above apply to all individuals who wish to receive new Direct Loans or TEACH Grants after a prior TPD discharge, regardless of how they qualified for the TPD discharge or when the TPD discharge was granted.

**Reinstatement of Previously Discharged Loans or TEACH Grant Service Obligations (Non-Veteran TPD Discharge Recipients Only)**

In addition to the two requirements described above, a third requirement applies to individuals who wish to receive new Direct Loans or TEACH Grants within three years after having received a TPD discharge based on a disability determination from the SSA or a medical professional's certification. These individuals are subject to a three-year post-discharge monitoring period that begins on the date the TPD discharge is granted. During this three-year period, the Department monitors discharge recipients for the receipt of new Direct Loans or TEACH Grants. If someone who received a TPD discharge based on an SSA disability determination or a medical professional's certification wishes to receive a new loan or TEACH Grant during the three-year post-discharge monitoring period, the previously discharged loan or TEACH Grant service obligation must be reinstated before the individual can receive the new loan or TEACH Grant.

If a reinstated loan was in default when it was discharged, it remains in default upon reinstatement, and the student must resolve the default (see the Resolving Default Status section below) before receiving the new loan or TEACH Grant, in addition to meeting the other requirements described above. Note that veterans who receive TPD discharges based on a qualifying disability determination by the VA are not subject to a post-discharge monitoring period, and therefore are never required to have their previously discharged loans or TEACH Grant service obligations reinstated as a condition for receiving new loans or TEACH Grants. However, they must still meet the requirements described above under "Physician's certification and acknowledgement."

There are no restrictions on receiving *Title IV* aid other than Direct Loans or TEACH Grants after a prior TPD discharge.

*I certify that I have read and understand all of the information contained in the policy above*

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Student's Signature

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Date