

Discharge Application: Total and Permanent Disability Important Information

- **Georgia Student Finance Authority Student Loans**

(Excludes University of North Georgia (UNG) Military Scholarship Program and Georgia National Guard Service Cancelable Loan)

READ THIS FIRST

- This is an application for a total and permanent disability discharge of your Georgia Student Finance Authority educational student loan.
- To qualify for this discharge, you must meet **one** of the following requirements:
 1. You are a veteran who has been determined by the U.S. Department of Veterans Affairs (VA) to be **unemployable due to a service-connected disability**, and you provide documentation from the VA of that determination;

OR
 2. You have received a Social Security Administration (SSA) notice of award for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) stating that **your next scheduled disability review will be 5 to 7 years or more from the date of your last SSA disability determination**, and you provide a copy of that SSA notice of award.

OR
 3. You provide a certification from a physician in Section 4 of this Discharge Application that you are unable to engage in any substantial gainful activity (see definition in Section 5) by reason of a medically determinable physical or mental impairment that:
 - Can be expected to result in death;
 - Has lasted for a continuous period of not less than 60 months; or
 - Can be expected to last for a continuous period of not less than 60 months.
- If you are requesting a discharge due to total and permanent disability based on a condition that existed before the loan was made, you will need to provide a physician's certification that the condition has substantially deteriorated after the loan was made.
- If you do not meet requirement #1 or requirement #2, you may qualify for discharge by obtaining a certification from a physician in Section 4 of this application, as described above for requirement #3. If you can provide the documentation to show that you meet requirement #1 or #2 above, you are **not** required to have a physician complete Section 4.
- If you are a veteran applying for discharge under requirement #1, you must provide documentation from the VA showing that the VA has determined that you are unemployable due to a **service-connected** disability. You do not meet this requirement if your disability is not service-connected. The following two types of VA determinations meet this requirement: (1) a determination that you have a service-connected disability (or disabilities) that is 100% disabling; or (2) a determination that you are totally disabled based on an individual unemployability determination.
- If you are applying for discharge under requirement #2, the SSA notice of award that you provide must show that your next scheduled disability review will be **5 to 7 years or more from the date of your last SSA disability determination**. You do not meet this requirement if the notice of award states that your next scheduled disability review will be within less than 5 years. If the notice of award does not clearly state the date of your next scheduled review, contact the SSA office that issued the award and request a Benefits Planning Query (BPQY). The BPQY provides a summary of your SSA disability benefits, including the scheduled date for your next disability review. If your BPQY shows that your next scheduled review will be 5 to 7 years or more from the date of your last SSA disability determination, you may submit a copy of your BPQY to show that you meet requirement #2.
- Except for VA or SSA determinations as described above (requirements #1 and #2), a disability determination by another federal or state agency does not qualify you for this discharge.
- Loan amounts discharged due to total and permanent disability may be considered taxable income by the Internal Revenue Service (IRS). Contact the IRS for more information.
- Before submitting your application, make sure that Section 3 and (if required) Section 4 include all requested information. Incomplete or inaccurate information may cause your application to be delayed or rejected.

WHERE TO SEND YOUR COMPLETED DISCHARGE APPLICATION

Return your completed application with any required documentation (see the instructions in Section 2 on page 2) to GSFA via:

Secure Document Upload on Pathways2GSFA.org ([click to upload the documents](#))

Mail: Georgia Student Finance Authority, 2082 East Exchange Place, Tucker, Georgia 30084

Contact number: 888.414.2692 or 770.724.9400

DISCHARGE APPLICATION: TOTAL AND PERMANENT DISABILITY

Georgia Student Finance Authority student loan programs (excludes University of North GA (UNG) Military Scholarship Loan Program and Georgia National Guard Service Cancelable Loan.)

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents will be subject to penalties that may include fine, imprisonment, or both under the U.S. Criminal code and 20 U.S.C. 1097. Please enter or correct the following information.

SECTION 1: APPLICANT IDENTIFICATION

- SSN or Acct No
- DOB
- Name
- Address
- City, State, Zip
- Telephone
- Email Address

SECTION 2: INSTRUCTIONS FOR COMPLETING AND SUBMITTING THIS APPLICATION

- Carefully read the entire application, including page 1, the instructions in this section and the additional information on the following pages.
- Type or print in dark ink. Sign and date the application in Section 3. If you are required to have a physician complete Section 4, enter your name and Social Security Number at the top of page 3.
- Return completed form with applicable supporting documentation to GSFA via:
Secure Document Upload on Pathways2GSFA.org (click to upload the documents)
Mail: Georgia Student Finance Authority, 2082 East Exchange Place, Tucker, Georgia 30084

1. Are you a veteran who has received a determination from the U.S. Department of Veterans Affairs (VA) that you are unemployable due to a service connected disability?

- Yes-Attach documentation of the VA determination and complete section 3. **You are not required to have a physician complete section 4.**
- No-Continue to Item 2.

2. Have you received an SSA notice of award for SSDI or SSI benefits or an SSA Benefits Planning Query (BPQY) stating that **your next scheduled disability review will be in 5 to 7 years or more from the date of your last SSA disability determination?**

- Yes-Attach a copy of the SSA notice of award or BPQY and complete Section 3. **You are not required to have a physician complete Section 4.**
- No-Complete Section 3 and **have a physician who is a doctor of medicine or osteopathy complete and sign Section 4. You must submit this application to us within 90 days of the date of signature in Section 4.**

Section 3: APPLICANT'S DISCHARGE REQUEST, AUTHORIZATION, UNDERSTANDINGS AND CERTIFICATIONS

I **request** that Georgia Student Finance Authority discharge my state educational loan obligation.

I **authorize** any physician, hospital or other institution having records about the disability that is the basis for my request for a discharge to make information from those records available to the Georgia Student Finance Authority.

I **understand** that:

- (1) If I am applying for discharge based on a physician's certification in Section 4, I must submit this application to the Georgia Student Finance Authority within 90 days of the date of my physician's signature in Section 4.
- (2) If I am a veteran who does not meet the requirement described above in Section 2, Item 1, and I have obtained a certification from a physician in Section 4, the certification by the physician on this form is only for the purposes of establishing my eligibility to receive a discharge of a Georgia Student Finance Authority state educational loan and is not for purposes of determining my eligibility for, or the extent of my eligibility for, VA benefits.
- (3) I may not receive a discharge due to total and permanent disability based on a condition that existed before the loan was made, unless a physician certifies that the condition substantially deteriorated after the loan was made.

I **certify** that: (1) I have a total and permanent disability, as defined in Section 5; and (2) I have read and understand the information on the discharge process, the terms and conditions for discharge, and the eligibility requirements to receive future loans.

Signature of Applicant

Date

Applicant Name: _____ Applicant SSN or Account Number: _____

Section 4: PHYSICIAN'S CERTIFICATION

Information and Instructions for Physician:

- The applicant identified above is applying for a discharge of a Georgia Student Finance Authority student educational loan on the basis that he or she has a total and permanent disability, as defined in Section 5 of this form. To qualify for a discharge, the applicant must be unable to engage in any substantial gainful activity (as defined below and in Section 5) by reason of a medically determinable physical or mental impairment that **(1)** can be expected to result in death; or **(2)** has lasted for a continuous period of not less than 60 months; or **(3)** can be expected to last for a continuous period of not less than 60 months. This disability standard may be different from standards used under other programs in connection with occupational disability, or eligibility for social service or veterans benefits. A determination that the applicant is disabled by another federal agency (for example, the Social Security Administration) or a state agency does not automatically establish the applicant's eligibility for this loan discharge.
- Complete this form only if you are a doctor of medicine or osteopathy legally authorized to practice in a state, as defined in Section 5, and only if the applicant's condition meets the definition of total and permanent disability in Section 5.
- **Print legibly in dark ink or type. All fields must be completed. If a field is not applicable, enter "N/A." Your signature date must include month, day, and year (MM/DD/YYYY)**
- Provide all requested information for Items 1, 2, and 3 below, and attach additional pages if necessary. Complete the physician's certification at the bottom of this page. The applicant's loan discharge application cannot be processed if the information requested in this section is missing or if your signature is missing.
- If you make any changes to the information you provide in this section, you must initial each change.
- **Please return the completed form to the applicant.**

1. Medically Determinable Physical or Mental Impairment. Does the applicant have a medically determinable physical or mental impairment that (a) prevents the applicant from engaging in any substantial gainful activity, in any field of work, and (b) can be expected to result in death, or has lasted for a continuous period of not less than 60 months, or can be expected to last for a continuous period of not less than 60 months.

Yes No

Substantial gainful activity means a level of work performed for pay or profit that involves doing significant physical or mental activities, or a combination of both. If the applicant is able to engage in any substantial gainful activity, in any field of work, you must answer "No". The determination of whether or not the applicant can perform substantial gainful activity is not based on whether the applicant can perform his or current or past job or profession.

IF THE ANSWER TO QUESTION 1 IS NO, DO NOT COMPLETE THIS APPLICATION.

2. Disabling Condition. Complete items (a) and (b) regarding the applicant's disabling impairment. **Do not use abbreviations or insurance codes.**

- (a) Provide your diagnosis of the applicant's impairment and the date the applicant was determined to be totally and permanently disabled:
 Diagnosis _____ Date _____
- (b) Describe the severity of the disabling physical or mental impairment, including, if applicable, the phase of the disabling condition:

3. Limitations. Explain how the disabling condition prevents the applicant from engaging in substantial gainful activity in any field of work by responding to items (a) through (e) below, as relevant to the applicant's condition. Attach additional pages if more space is needed. In addition to what is required below, you may include any additional information that you believe would be helpful in understanding the applicant's condition, such as medications used to treat the condition, surgical and non-surgical treatments for the condition, etc.

- (a) Limitations on sitting, standing, walking, or lifting:
- (b) Limitations on activities of daily living:
- (c) Residual functionality:
- (d) Social/behavioral limitations, if any:
- (e) Current Assessment Function Score (for psychiatric conditions):

Physician's Certification

I certify that, in my best professional judgement, the applicant identified above is unable to engage in any substantial activity in *any* field of work by reason of a medically determinable physical or mental impairment that **(1)** can be expected to result in death; or **(2)** has lasted for a continuous period of not less than 60 months; or **(3)** can be expected to last for a continuous period of not less than 60 months.

I understand that an applicant who is currently able to engage in any substantial gainful activity in any field or work does not have a total and permanent disability as defined on this form.

I am a doctor of (check one) medicine osteopathy/osteopathic medicine.

I am legally authorized to practice in the state identified below and I have provided my professional license number below.

State Where Legally Authorized to Practice _____

Professional License Number (stamp acceptable; subject to verification through state records) _____

Physician's Signature (a stamp is not acceptable) _____

Date (mm/dd/yyyy) _____

Printed Name of Physician (first name, middle initial, last name) _____

Address (stamp is acceptable) _____

City, State, Zip Code _____

Telephone _____

Fax _____

Email Address (Optional) _____

Section 5: DEFINITIONS

- If you have a **total and permanent disability**, this means that:
 - (1) You are unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death, or that has lasted for a continuous period of not less than 60 months, or that can be expected to last for a continuous period of not less than 60 months; **OR**
 - (2) You are a veteran who has been determined by the VA to be **unemployable due to a service-connected disability**.

IMPORTANT INFORMATION ABOUT THE DEFINITION OF “TOTAL AND PERMANENT DISABILITY”:

To demonstrate that you have a total and permanent disability in accordance with paragraph (1) of this definition, you must either (a) provide a copy of an SSA notice of award for SSDI or SSI benefits or an SSA Benefits Planning Query (BPQY) stating that your next scheduled disability review will be 5 to 7 years from the date of your last SSA disability determination, or (b) have a physician who is a doctor of medicine or osteopathy complete Section 4 of this application.

You are not eligible to receive a total and permanent disability discharge based on a condition that existed before your loan was made unless a physician certifies that the condition substantially deteriorated after the loan was made.

To demonstrate that you have a total and permanent disability in accordance with paragraph (2) of this definition, you must provide documentation of a determination from the VA that you are unemployable due to a service-connected disability. See page 1 of this form for more information on acceptable documentation.

The above definition of “total and permanent disability” may differ from disability standards used by other federal agencies. Except for certain individuals who have received SSA notices of award for SSDI or SSI benefits, as explained above, or for certain veterans, a disability determination by another federal or state agency does not establish your eligibility for a discharge of your loan due to a total and permanent disability.

- **Substantial gainful activity** means a level of work performed for pay or profit that involves doing significant physical or mental activities, or a combination of both.
- A **discharge of a loan** due to a total and permanent disability cancels your obligation (and, if applicable, an endorser’s obligation) to repay the remaining balance on your Georgia Student Finance Authority student loan.
- The Georgia Student Finance Authority student loan programs include The Scholarship for Engineering Education Service Cancelable Loan, Scholarship for Engineering Education for Minorities Service Cancelable Loan, Student Access Loan, HOPE Teacher Scholarship Program, Promise Teacher Scholarship Program, Promise II Teacher Scholarship Program, Transition to Teaching Loan Program, Intellectual Capital Partnership Program, Nurse Faculty Loan Program, Paul Douglas Teacher Scholarship Program, and Registered Nurse Pilot Program.
- The term “**state**” for purposes of the physician’s certification in Section 4 (the physician must be licensed to practice in a state) includes the 50 United States, the District of Columbia, American Samoa, the Commonwealth of Puerto Rico, Guam, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands, the Republic of the Marshall Islands, the Federated States of Micronesia, and the Republic of Palau.

Section 6: DISCHARGE PROCESS/ELIGIBILITY/REQUIREMENTS/TERMS AND CONDITIONS FOR DISCHARGE

APPLYING FOR DISCHARGE (ALL APPLICANTS):

1. **Submission of discharge application.** After you submit your completed discharge application and any required documentation to us, we will send you a notice that will:
 - Acknowledge receipt of your application;
 - Inform you that Georgia Student Finance Authority will suspend collection activity or continue the previous suspension of collection activity on your loan while we review your application for discharge (you are not required to make any payments on your loan during this period).

DISCHARGE PROCESS FOR VETERANS WHO HAVE BEEN DETERMINED BY THE VA TO BE UNEMPLOYABLE DUE TO A SERVICE-CONNECTED DISABILITY:

1. **Our review of your discharge application.** We will review the documentation from the VA to determine if you are totally and permanently disabled as described in paragraph (2) of the definition of “total and permanent disability” in Section 5 of this application.
2. **Determination of eligibility or ineligibility for discharge.** If we determine that you are totally and permanently disabled, you will be notified that your loan has been discharged. The discharge will be reported to nationwide consumer reporting agencies, and any loan payments received on your loan on or after the effective date of the determination by the VA that you are unemployable due to a service-connected disability will be refunded to the person who made the payments.

If we determine that you are **not** totally and permanently disabled, you will be notified of that determination. The notification will include:

- The reason or reasons for the denial of your discharge application;
- An explanation that your loan is due and payable to the Georgia Student Finance Authority under the terms of the promissory note that you signed and that your loan will return to the status it was in at the time you applied for a total and permanent disability discharge;
- An explanation that the Georgia Student Finance Authority will notify you of the date you must resume making payments on your loan; and
- If the documentation from the VA does not indicate that you are unemployable due to a service-connected disability, you may reapply for discharge under the “Discharge Process For All Other Applicants,” as described below (you must submit a new application with the required documentation from the SSA or a physician’s certification in Section 4).

DISCHARGE PROCESS FOR ALL OTHER APPLICANTS:

1. **Our review of your discharge application.** If you submit a discharge application supported by an award of benefits notice from the SSA or an SSA Benefits Planning Query (BPQY), we will review the SSA notice of award (or BPQY) to determine if it meets the requirements described in Section 2, Item 2 of this form. If you submit a discharge application supported by a physician’s certification in Section 4 of this application, we will review the physician’s certification and any accompanying documentation to determine if you are totally and permanently disabled as described in paragraph (1) of the definition of “total and permanent disability” in Section 5 of this application.

If we determine during our review of your application that you received a Georgia Student Finance Authority student educational loan before the date we received the SSA notice of award (or BPQY) or before the date the physician certified your application in Section 4, and a disbursement of that loan or grant is made after that date, but before we have granted a discharge, we will suspend processing of your discharge request until you ensure that the full amount of the disbursement is returned to the Georgia Student Finance Authority

If you apply for a total and permanent disability discharge and we determine as part of its review that a new Georgia Student Finance Authority student loan was made to you on or after the date we received the SSA notice of award (or BPQY) or the date the physician certified your application in Section 4, and before the we grant a discharge, we will deny your discharge request. Collection will resume on your loan and you will again be responsible for complying with the terms and conditions of your loan.

2. Determination of eligibility or ineligibility for discharge. If we determine that you are totally and permanently disabled, we will notify you that a discharge has been approved. The discharge will be reported to nationwide consumer reporting agencies, and any loan payments that were received after the date we received the SSA notice of award for SSDI or SSI benefits (or BPQY) or after the date the physician certified your discharge application will be returned to the person who made the payments.

If we determine that you are **not** totally and permanently disabled, we will notify you of that determination. The notification will include:

- The reason or reasons for the denial of your discharge application;
- An explanation that your loan is due and payable to the Georgia Student Finance Authority under the terms of the promissory note that you signed and that your loan will return to the status that would have existed if your total and permanent disability discharge application had not been received;
- An explanation that the Georgia Student Finance Authority will notify you of the date you must resume making payments on your loan.
- If you request a re-evaluation of your total and permanent disability discharge application or submit a new total and permanent disability discharge application, your request must include new information regarding your disabling condition that was not provided to us in connection with your prior application for discharge

SECTION 7 ELIGIBILITY REQUIREMENTS TO RECEIVE FUTURE LOANS

FOR VETERANS WHO RECEIVE A TOTAL AND PERMANENT DISABILITY DISCHARGE BASED ON A DETERMINATION BY THE VA THAT THEY ARE UNEMPLOYABLE DUE TO A SERVICE-CONNECTED DISABILITY:

If you are a veteran who is granted a **discharge** based on a determination that you are totally and permanently disabled as described in paragraph **(2)** of the definition of “total and permanent disability” in Section 5 of this application, you are not eligible to receive future loans under the Georgia Student Finance Authority student loan program, 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 cannot be discharged in the future on the basis of any injury or illness present at the time of the new loan, unless your condition substantially deteriorates so that you are again totally and permanently disabled.

FOR ALL OTHER INDIVIDUALS WHO RECEIVE A TOTAL AND PERMANENT DISABILITY DISCHARGE:

If you are granted a **discharge** based on a determination that you are totally and permanently disabled in accordance with paragraph **(1)** of the definition of “total and permanent disability” in Section 5 of this application, you are not eligible to receive future loans under the Georgia Student Finance Authority student loan program, unless:

- You obtain a certification from a physician that you are able to engage in substantial gainful activity;
- You sign a statement acknowledging that the new loan cannot be discharged in the future on the basis of any injury or illness present at the time of the new loan, unless your condition substantially deteriorates so that you are again totally and permanently disabled; and

If you request a Georgia Student Finance Authority student loan, within three years of the date that a previous loan was discharged, you resume payment on the previously discharged loan before receiving the new loan.