



# Total and Permanent Disability (TPD) Discharge

Based on a person's total and permanent disability, a TPD discharge<sup>1</sup> relieves them from having to:

- Repay a William D. Ford Federal Direct Loan (Direct Loan) Program loan
- Repay a Federal Family Education Loan (FFEL) Program loan
- Repay a Federal Perkins Loan (Perkins Loan) Program loan
- Complete a TEACH Grant service obligation

Before the federal student loans or TEACH Grant service obligation can be discharged, a person with a disability must provide information to the Department of Education to show that they're totally and permanently disabled.

A person can show that they're totally and permanently disabled in one of the following three ways:

1. Veterans can submit documentation from the U.S. Department of Veterans Affairs (VA) showing that the VA has determined that they are unemployable due to a service-connected disability.
2. People receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits, can submit a Social Security Administration (SSA) notice of award for SSDI or SSI benefits stating that their next scheduled disability review will be within five to seven years from the date of their most recent SSA disability determination.

3. People with disabilities can submit certification from a physician that they are totally and permanently disabled. The physician must certify that they 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.
  - Has lasted for a continuous period of not less than 60 months.
  - Can be expected to last for a continuous period of not less than 60 months.

People with disabilities must continue to pay their student loans while awaiting approval of their application.

If you have income of \$600 or more reported to the Internal Revenue Service (IRS), you may have an income tax liability. The Department of Education reports the amount of the loan forgiven to the IRS. The IRS sees this unpaid debt as income.

To apply, contact the Department of Education at 1-888-303-7818 from 8:00 a.m. to 8:00 p.m. ET or send an email to [DisabilityInformation@Nelnet.net](mailto:DisabilityInformation@Nelnet.net).

---

<sup>1</sup> You can find answers to many questions by visiting the Social Security Administration website at [socialsecurity.gov/payee](https://www.socialsecurity.gov/payee) or see CFPB's Managing Someone Else's Money guide for representative payees at [consumerfinance.gov/consumer-tools/managing-someone-elses-money/fiduciary-guides/](https://www.consumerfinance.gov/consumer-tools/managing-someone-elses-money/fiduciary-guides/).