



Financial Aid Office
Eligibility Requirements for Prior Loan Discharge
2011-2012

NORFOLK STATE UNIVERSITY

Student's Name: (Last) (First) (MI) ID:

According to the National Student Loan Data System (NSLDS), you have one or more student loans that were discharged due to a total and/or permanent disability. A total and permanent disability is the condition of an individual who is unable to work and earn money because of an injury or illness that is expected to continue indefinitely or result in death. In order to be considered for a federal student loan for the 2011-12 academic year, you must answer the following questions and submit the appropriate documentation.

Would you like to be considered for a Federal Title IV loan for the 2011-2012 academic year? (Please place an "X" on one of the responses below.)

Yes, I wish to be considered for a Federal Title IV (Federal Direct or Federal Perkins) loan. By signing below, you certify that you will not allow any current or future federal student loans to be discharged due to your physical disability. Eligibility requirement(s) varies depending on when your prior loan discharge was granted. (If you checked this statement, you are required to return the appropriate documentation as indicated below with this statement to the Financial Aid Office.)

Loans Discharged before July 1, 2002

To receive a new Title IV loan, the borrower must (1) provide a certification from a physician that the borrower is able to engage in substantial gainful activity and (2) sign this statement to acknowledge that the new Title IV loan cannot be discharged in the future on the basis of any impairment present when the new Title IV loan is made, unless that impairment substantially deteriorates.

Loans Discharged on or after July 1, 2002 and before July 1, 2003

If you request a new Title IV loan with three years of the date you became totally and permanently disable (as certified by the physician on the borrower's discharge application), you must (1) provide a certification from a physician that you are able to engage in substantial gainful activity, (2) sign this statement to acknowledge that any new Title IV loan cannot be discharged in the future on the basis of any impairment present when the loan is made, unless that impairment substantially deteriorates, and (3) reaffirm by signing below to reaffirm the previously discharged loan. If you request a new loan more than three years after the date you became totally and permanently disable, you need only comply with requirements (1) and (2) as mentioned in this section

Loan Discharged on or after July 1, 2003

If you request a new Title IV loan during the 3-year conditional discharge period, you must (1) provide a certification from a physician that the borrower is able to engage in substantial gainful activity, (2) sign this statement acknowledging that neither the conditionally discharged loan nor the new Title IV loan may be discharged in the future based on any condition present when the borrower applied for a discharge or when the new loan is made, unless the condition substantially deteriorates, and (3) sign this statement acknowledging that the suspension of collection activity on the conditionally discharged loan will be lifted. (4) In addition, the suspension of collection activity on the conditionally discharged loan must be lifted before the borrower can receive the new loan. (This means that the loan is no longer conditionally discharged and the borrower is responsible for repaying it.) If the borrower requests a new loan after receiving a final discharge at the end of the 3-year conditional discharge period, the borrower must (1) provide a certification from a physician that the borrower is able to engage in substantial gainful activity, and (2) sign a statement acknowledging that the new loan the borrower receives cannot be discharged in the future on the basis of any impairment present when the new loan is made, unless that impairment substantially deteriorates.

No, I do not wish to receive a Federal Title IV (Federal Direct or Federal Perkins) loan. (If you checked this statement, you must sign below and return just this document to the Financial Aid Office.)

Student's Signature: Date: