



RISLA
RHODE ISLAND STUDENT
LOAN AUTHORITY

Total and Permanent Disability Conditional Discharge Application

READ THIS FIRST: This is an application for total and permanent disability conditional discharge of your RI Family Education Loan, Collegebound Loan, RISLA Student Loan and/or RISLA Refinancing Loan for which I am the student borrower and/or the RISLA Parent Loan or RISLA Refinancing Loan for which I am the benefiting student.

Pre-Existing conditions prior to borrowing with Rhode Island Student Loan Authority (RISLA) are not eligible for Total and Permanent Disability Discharge.

To qualify for this conditional discharge (except for certain veterans), you must provide documentation from your Federal Loan Servicer showing there has been a three-year conditional discharge of your federal loans due to Total and Permanent Disability. If you do not have federal loans, you must submit a physician's certificate form (which we will provide to you) certifying that you have a total and permanent disability as defined in the next paragraph.

For purposes of this application, a **total and permanent disability** means that you are unable to engage in any substantial gainful activity 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.

If you are a veteran, you will be considered totally and permanently disabled for purposes of this discharge if you provide documentation from the U.S. Department of Veterans Affairs (VA) showing you have been determined to be **unemployable due to a service-connected disability**.

Section 1: BORROWER INFORMATION

Social Security Number: _____

Name: _____

Address: _____

City, State, and Zip Code: _____

Home Phone#: _____

Cell Phone#: _____

Date of Birth: _____

Email Address: _____

Section 2: INSTRUCTIONS FOR COMPLETING AND SUBMITTING THIS APPLICATION

- Complete all sections of this application in ink.
- Provide documentation from your Federal Loan Servicer showing there has been a three-year conditional discharge due to Total and Permanent Disability on your federal student loan(s), attach documentation of this determination.
- **If you do not have federal loans, provide a physician's certificate completed and signed by your doctor certifying that you have a total and permanent disability as defined above. Form is available on our website.**
- If you are a veteran, provide documentation from the U.S. Department of Veterans Affairs (VA) showing that you are unemployable due to a service-connected disability.
- Sign and date the application in Section 3. A representative may sign on your behalf if you are unable to do so because of your disability, if so attach Power of Attorney for the representative.

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

Before signing, carefully read the entire application.

I request that RI Student Loan Authority (RISLA) conditionally discharge my RI Family Education Loan, Collegebound Loan, RISLA Student Loan and/or RISLA Refinancing Loan for which I am the student borrower and/or the RISLA Parent Loan or RISLA Refinancing Loan for which I am the benefiting student.

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 Rhode Island Student Loan Authority and agree to sign any other forms necessary for the release of such information.

I understand that if I am granted a discharge, RISLA will monitor my status during the 3-year post discharge monitoring period that begins on the date my discharge is granted. In addition, I agree to the following during the 3-year post discharge period:

- I will promptly notify RISLA of any changes in my address or phone number
- I must notify RISLA immediately if my annual earnings from employment exceed the poverty line amount for a family of two in my state and that in such event I understand that I will no longer be eligible for a Total and Permanent Disability Discharge
- I must notify RISLA upon request with additional documentation or information related to my eligibility for a Total and Permanent Disability Discharge
- I must not receive a new education grant or loan from any source
- I must notify RISLA immediately if my Federal Loan Servicer determines I am no longer eligible for a Total and Permanent Disability Discharge in which event I will no longer be eligible for a Total and Permanent Disability Discharge
- RISLA may resume collection activity on my loan(s) if I am no longer eligible for Total and Permanent Disability Discharge

RISLA will grant Final and Permanent Disability Discharge after 3 years of continuous contingent eligibility. RISLA will issue a 1099 in the amount of your loan discharge. Please consult your tax advisor as to how this income should be reported.

I certify that I have a **total and permanent disability** as defined in this application. I have read this application and understand the terms and conditions for a discharge. I will continue to make payments on my loan(s) until I am notified that I have been granted a 3-year conditional discharge.

Signature of Applicant or Applicant's Representative (if applicable)

Date

Printed Name and Address of Applicant's Representative (If applicable)

Representative's Relationship to Applicant

If you have any questions, please contact our office at:

888.897.4752

Return Completed Application and documentation to:

RISLA
PO Box 81071
Warwick, RI 02888-0089