

## Appendix B

# Required Actions When a Student Dies

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## When a School Receives Information That a Student Has Died

If, during the school year, your school receives information that a current recipient of Title IV aid has died, you must determine the validity of that information. Until you have made this determination, you may not make additional disbursements of Title IV aid to the student (including releasing any Title IV credit balance that has not already been paid).

To avoid causing distress to a student's family and friends based on an inaccurate report of a student's death received by your school, you should first make internal inquiries and consult public information sources when investigating a report that a student has died. If there is no local newspaper report of a student's death, you can conduct an online search of the student's hometown newspaper and the newspapers where the death was reported to occur.

Internally, to confirm a student's deceased status, you should get attendance reports from the faculty in whose classes the student is currently enrolled. If the student lives/lived on campus, you should contact the appropriate residence hall staff to see what information the staff possesses. Faculty members and residence hall staff should be told that if the student is present, it is critical the student call or visit the financial aid office to confirm that they are not deceased.

You should also write the student at the local USPS mailing address/residence of record and at any electronic address available (email and social media) to inform the student that you have reason to believe the student to be deceased and will not be making further disbursements of financial aid to the student until/unless the student calls or visits the financial aid office.

You should complete your internal attempt to resolve the report of the student's death within 30 days. After 30 days, if you have not resolved the report of the student's death, you should seek information from the student's family (named on the FAFSA if the student is dependent or married) and any references the student provided during entrance counseling (if the student is a recipient of a federal student loan).

If your school is unable to confirm a student's death, you must make a determination that the student is no longer in attendance (has withdrawn) 30 days after the end of the earlier of the:

- payment or enrollment period;
- academic year in which the student was enrolled;
- educational program in which the student was attending.

You must return any Title IV funds required under [34 CFR 668.22](#) as soon as possible but no later than 45 days after the date you determined the student withdrew. For more details on the procedures and requirements of returning aid, see the *FSA Handbook, Volume 5, Chapter 1*.

## Obtaining a death certificate or an acceptable copy of a death certificate

If your school confirms that a current recipient of Title IV aid has died, you should try to obtain an original or certified copy of the recipient's death certificate, or an accurate and complete photocopy of the original or certified copy of the death certificate.

If you can determine from a notice of death or news report that a medical professional or mortuary was involved, you could request a copy of the student's death certificate from them. You may also be able to obtain death certificates from the local government record offices where the death occurred or the local government offices where the student's permanent residence was located. For example, you can contact the vital records office for the student's home state (a list is available at <https://www.cdc.gov/nchs/w2w/index.htm>) and ask about the possibility of obtaining a death certificate and the steps for obtaining it; paying a fee is typically also required.

Since individual state rules for documenting the death of an individual and obtaining a copy of an individual's death

certificate differ widely, you should consult with your school's attorney to establish procedures for obtaining the required documentation from local authorities in your state.

## New ISIR based on CPS match with the U.S. Social Security Administration

The Social Security numbers of applicants currently in Federal Student Aid's Central Processing System (for all award years currently being processed) are matched weekly against SSA records. If the Social Security number entered in Item 8 of the FAFSA matches that of a deceased person in the SSA records, the CPS will send a new ISIR to all schools indicated on the student's FAFSA. The new ISIR will include Comment Code 076, with comment text explaining the action that the student must take. For more information, see the [2023-2024 ISIR Guide](#) and the [2023-2024 SAR Comment Codes and Text Guide](#).

## Enrollment reporting when a current student has died

If you have obtained a copy of the death certificate for a current student, you must update the student's status in NSLDS. If you are due to perform your regular Enrollment Status Reporting within the next 14 days, you may use that process to update the student's status. If your regular Enrollment Reporting is more than 14 days in the future, we recommend that you manually update the student's enrollment status on the NSLDS Professional Access Web site at <https://nslidsfap.ed.gov> to a status of "D as soon as possible."

## Withdrawal date when a student dies

If your school is not required to take attendance and you are informed that a student has died, you must determine the withdrawal date for the student according to the guidance contained in [34 CFR 668.22\(c\)\(1\)\(iv\)](#). This section provides that if a school determines that a student did not begin its withdrawal process or otherwise provide official notification of their intent to withdraw because of illness, accident, grievous personal loss, or other such circumstances beyond the student's control, the withdrawal date is the date that the school determines is related to that circumstance.

The withdrawal date can be no later than the date of the student's death. If your school is required to take attendance, the withdrawal date for a student who has died is the last date of attendance as determined from your school's attendance records. **You must maintain the documentation you received that the student has died** and determine an appropriate withdrawal date.

## When a student who has died is due a post-withdrawal disbursement

You may not make a post-withdrawal disbursement of Title IV funds to the account or estate of a student who has died.

If you determine that a student has died during a period in which the student was receiving Title IV aid, your school must perform a Return to Title IV Funds (R2T4) calculation (see the FSA Handbook, Volume 5) and then return any Title IV funds for which it is responsible under this calculation.

A deceased student's estate is not required to return any Title IV funds disbursed to the student. Therefore, you should neither report a grant overpayment for a deceased student to NSLDS, nor refer a grant overpayment for a deceased student to the Default Resolution Group (see below). If you had previously reported a grant overpayment for a student who is deceased to the Default Resolution Group, you should inform the Default Resolution Group that you have received notification that the student is deceased.

The regulations governing the Title IV federal student loan programs provide for a discharge of a borrower's obligation to repay a loan if the borrower dies (including a parent borrower's obligation to repay a PLUS Loan if the student on whose behalf the parent borrowed dies). If you are aware that a student who has died has any outstanding Title IV loan debt, you should contact the student's estate and inform it of the actions it can take to have the student's Title IV loan debt cancelled.

If a Title IV credit balance created from funds disbursed before the death of the student exists after the completion of the Return calculation and the institutional refund calculations, you must resolve the Title IV credit balance as follows:

1. In accordance with the cash management regulations, paying authorized charges at the school (including previously paid charges that are now unpaid due to the Return of Title IV funds by the school).

2. Returning any Title IV grant overpayments owed by the student for previous withdrawals from the present school. You may deposit the funds in your federal funds account and make the appropriate entry in G5.

If you previously referred the grant overpayment to the Default Resolution Group (see below), you should provide the Default Resolution Group with documentation that the student has died so that the Default Resolution Group can delete the overpayment from its records.

3. Returning any remaining credit balance to the Title IV programs.

**Default Resolution Group**

U.S. Department of Education  
Default Resolution Group  
P.O. Box 5609  
Greenville, TX 75403-5609  
**800-621-3115**

## When a Federal Student Loan Borrower or TEACH Grant Recipient Dies

The regulations governing Direct Loans, FFEL Program loans, and Perkins Loans (including Defense Loans and NDSL loans) provide for discharge of a borrower's obligation to repay those loans if the borrower dies (including a parent borrower's obligation to repay a Direct PLUS Loan or Federal PLUS Loan if the student on whose behalf the parent borrowed dies). In addition, if a student who received a TEACH Grant dies, the obligation to complete the TEACH Grant service obligation is discharged.

If a student who has received a Title IV loan or TEACH Grant dies, or if a parent Direct PLUS Loan borrower dies, you should notify the loan or TEACH Grant servicer that the student or parent has died. Unless the deceased student has an outstanding Perkins Loan that is held by your school, you are not responsible for gathering the documentation needed to discharge the borrower's outstanding loans or TEACH Grant service obligation.

### Discharge when a student loan borrower or TEACH Grant recipient dies

Direct Loan: [34 CFR 685.212\(a\)](#)  
FFEL: [34 CFR 682.402\(b\)](#)  
Perkins: [34 CFR 674.61](#)  
TEACH Grant: [34 CFR 686.42\(a\)](#)

## Documentation required for discharge of a federal student loan or TEACH Grant service obligation when a student dies

The information that follows is provided for reference only. As noted earlier in this Appendix, you are not responsible for gathering the documentation needed to discharge a deceased borrower's outstanding loans or TEACH Grant service obligation, except in the case of a Perkins Loan that is held by your school. For more information on discharging a Perkins Loan due to the borrower's death, see *Volume 6* of the *Federal Student Aid Handbook*.

In order to discharge the unpaid balance (including interest) of a Perkins Loan (including NDSL and Defense loans), FFEL Program loan, Direct Loan, or TEACH Grant service obligation, the loan holder or servicer must obtain:

- an original or certified copy of the death certificate or an accurate and complete photocopy of the original or certified copy of the death certificate for the person who has died;
- an accurate and complete original or certified copy of the death certificate for the person who has died that is scanned and submitted electronically or sent by facsimile transmission; or
- verification of the borrower's death through an authoritative Federal or State electronic database approved for use

by the Department.

On a case-by-case-basis, in exceptional circumstances, a discharge may also be approved based upon other reliable documentation of the borrower's death that is acceptable to the chief financial officer of the institution (for a Perkins Loan that is held by the school), the chief executive officer of the guaranty agency (for a FFEL Program loan that is not owned by the Department), or the Department (for a Direct Loan, a TEACH Grant service obligation, or a FFEL Program or Perkins Loan that is owned by the Department).

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## Documentation required for discharge of a federal student loan or TEACH Grant service obligation when a student dies

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Perkins: [34 CFR 674.61\(a\)](#)

FFEL: [34 CFR 682.402\(b\)\(2\)](#)

Direct Loan: [34 CFR 685.212\(a\)](#)

TEACH Grant: [34 CFR 686.42\(a\)](#)

## When a deceased student has earned Federal Work Study (FWS) income

You may deliver any FWS income earned by a deceased student to the student's estate.