Nelnet
EDUCATION PLANNING & FINANCING

U.S. Department of Education
Information about your federal student loan

Total and Permanent Disability Servicing Unit

[Date]

[Name]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip Code]

[Borrower Name]
Account Number: [parti id]

Dear [Name]:

The U.S. Department of Education has received documentation from the U.S. Department of Veterans Affairs (VA) showing that you may be eligible for a Total and Permanent Disability (TPD) discharge of your federal student loans and your Teacher Education Assistance for College and Higher Education (TEACH) Grant service obligation. TPD discharge means that the remaining balance of your loans would be forgiven and you would not be required to make any further payments, and that you would not be required to fulfill your TEACH Grant service obligation.

If you still want to apply for a TPD discharge, follow the steps below.

Next steps in applying for a TPD discharge:

1 Make sure all of your loan holders are listed here and that the information about your TEACH Grant(s) is correct. If not, notify us using the contact information below.

LoanHolderName	HolderPhone	Type	Date	Amount	School ID
[LH Name]	[LH Phone]	[LoanType]	[LoanDate]	[LoanAmount]	[SchoolID]

2 Complete Sections 1, 2 and 3 of the enclosed TPD application and send it to:

U.S. Department of Education
P.O. Box 87130
Lincoln, NE 68501-7130

Email your TPD application to: **DisabilityInformation@Nelnet.net**
Fax you TPD application to: 303-696-5250

NOTE: You are NOT required to submit documentation of the VA determination of your service connected disability or individual unemployability as instructed in section 2 of the application. You are also NOT required to complete section 4 of the application.

You can also fill out and print a TPD application from the Web at https://secure.disabilitydischarge.com/registration.

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3 Wait for further instructions. We will send you instructions within 30 days of receiving your TPD application.
(You are not required to make loan payments while your TPD application is under review.)

To give you time to complete and return the TPD application, your loan holders have temporarily suspended the requirement for you to make payments on your loans, and you are temporarily not required to meet the terms and conditions of your TEACH Grant service obligation effective [MM/DD/CCYY].

If you do NOT submit a TPD application by [MM/DD/CCYY], your loan holder will require you to begin making payments again, and you will again be required to meet all terms and conditions of your TEACH Grant service obligation. In the future, if you do not meet the requirements of your service obligations, the TEACH Grant funds you received will be converted to a Direct Unsubsidized Loan. Once your TEACH Grant is converted to a Direct Unsubsidized loan you will be required to repay this loan in full, with interest charged from the date of each TEACH Grant disbursement.

NOTE: If any of your loans are in default and payments are being collected by wage garnishment and/or Treasury Offset, the garnishment or offset will continue. If your request for TPD discharge is approved, the wage garnishment and/or Treasury Offset will be discontinued.

For detailed questions and answers regarding the TPD process and to learn how it might affect you, please visit:
https://www.disabilitydischarge.com.

Important Information about TPD Discharge:

Tax Implications if Your Loans are Discharged:

As a result of a change in tax law, loan balances that are discharged due to TPD are not considered income for federal tax purposes if you receive the discharge during the period from January 1, 2018 through December 31, 2025. If you qualify for a TPD discharge based on documentation from the VA, the date you are considered to have received the discharge for tax purposes is the date that we approve the discharge. If you qualify for a TPD discharge based on documentation from the Social Security Administration or a physician's certification, the date you are considered to have received the discharge for tax purposes is the completion date of your three-year post-discharge monitoring period.

If you receive a Form 1099-C, you should keep the form for your records, but you do not need to include it when filing your federal tax return. For additional information, visit irs.gov.

The discharged loan amount may be considered income for state tax purposes. You may want to consult with your state tax office or a tax professional before you file your state tax return.

How To Contact Us:

Visit **DisabilityDischarge.com** to check the status of your discharge application, upload any supporting documentation that we may request from you, and update your personal information.

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If you have questions, you can call us at 855.819.7142 from 8:00 a.m. to 8:00 p.m. (Eastern Standard Time) Monday through Friday and 8:00 a.m. to 7:00 p.m. Saturday, or you can email us at **DisabilityInformation@Nelnet.net**.

If you are hearing impaired, you may chat with a representative by visiting **DisabilityDischarge.com** and clicking “Chat Now”.

Send written correspondence to:

U.S. Department of Education
P.O. Box 87130
Lincoln, NE 68501-7130

Sincerely,

U.S. Department of Education **Nelnet Total and Permanent Disability Servicer***

Enclosure

*Nelnet assists the Department of Education in administering the TPD discharge process, and will communicate with you on behalf of the Department of Education if you request a TPD discharge.

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