

Student Loan Forgiveness for Borrowers with Disabilities

By: Steven Nguyen



In an effort to ease the financial hardships felt by college students with disabilities; The U.S. Department of Education and the Social Security Administration, under the direction of the POTUS, Barack Obama, is proactively seeking to identify individuals who are eligible for the [Total and Permanent Disability \(TPD\)](#) Loan Discharge program. The Federal government and its agencies are ready to forgive \$7.7 billion dollars in student loans to about 400,000 Americans with permanent disabilities.

This program was one of a few items identified in President Obama's [Student Aid Bill of Rights](#), which details measures to make paying for higher education an easier and fairer experience for millions of Americans.

This program relieves you (the applicant) from having to repay a William D. Ford Federal Direct Program Loan, Federal Family Education Loan and/or Federal Perkins Loan or complete a Teacher Education Assistance for College and Higher Education (TEACH) Grant Service Obligation on the basis of your total and permanent disability.

In order to be considered, the applicant must provide information to the Department of Education which includes completing a TPD discharge application and gathering supporting documentation that shows that you are totally and permanently disabled or have your physician complete section 4 of your application.

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Once that is complete, you will submit your application and may be required to submit supporting documentation to the Nelnet Total and Permanent Disability Servicer. To find more specific information, visit the Federal Student Aid website by clicking [HERE](#).

Since the program was launched in 2012, the end result has been lackluster due to the fact that few Americans were taking advantage of this opportunity and falling through the cracks. In a statement, Education Under Secretary Ted Mitchell said, “Americans with disabilities have a right to student loan relief. And we need to make it easier, not harder, for them to receive benefits they are due.”

For more information, visit:

<http://www.ed.gov/news/press-releases/us-department-education-acts-protect-social-security-benefits-borrowers-disabilities>

<https://www.rt.com/usa/339393-obama-student-loan-disability/>



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