

## **PERMANENT TOTAL DISABILITY CANCELLATION**

Your student loan(s) may be cancelled if you are permanently totally disabled.

### Eligibility

To be eligible for a permanent total disability cancellation, you must be **permanently totally disabled**.

### DEFINITION

- Permanently and totally disabled.
- Unable to engage in any substantial gainful activity because of a physical or mental impairment that is expected to result in death, has lasted for a continuous period of not less than 60 months, or can be expected to last for a continuous period of not less than 60 months or
- If it is determined by the VA that you are unemployable due to a service-connected Disability

### Applying for a Permanent Total Disability Cancellation

To apply for a permanent total disability cancellation:

- Print and complete the permanent disability loan discharge application (*Information & Forms page*).
  - Complete Sections I and II;
  - Have your physician complete Section III;
  - Return the application to:

Office of Student Loans and Scholarships  
108 Shields Building  
University Park, PA 16802

Upon receipt, our office will review your completed application. If eligibility requirements are met, your account will be forwarded to the Department of Education. The Department of Education will monitor your account for a three (3) year conditional discharge period.

If eligibility requirements continue to be met throughout the conditional discharge period, a final discharge will be granted and your loan(s) will be considered satisfied-in-full. Please note, principal and interest will not accrue during the conditional discharge period.

### What are my options if my loan is not eligible for a permanently total disability cancellation?

If your loan is not eligible for a permanent total disability cancellation and you are unable to meet your scheduled payments, you may apply for a [temporary total disability deferment](#) or an [unemployment deferment, economic hardship deferment, or forbearance](#).