

QUEENS COLLEGE
The City University of New York
Flushing, New York 11367-1597

Office of Financial Aid Services

Tel: 718-997-5100

Fax: 718-997-5122

Date _____

Dear Borrower:

Queens College of The City University of New York has received your request for a "Total and Permanent Disability Cancellation" of your Federal Perkins Loan from Queens College. All requests must be submitted in writing. In order to proceed with this process, the U.S. Department of Education requires that you read and complete the enclosed application (Form OMB 1845-0065) thoroughly, in particular Sections 6, 7, 9 and 10. These sections detail your rights, eligibility requirements and responsibilities during the application and determination process. The completed form must be returned to Queens College in order that Queens College can make the preliminary determination. This determination is conditional and will be reviewed by the U.S. Department of Education.

You are reminded that these are Federal funds, and the college, as holder of the loan, is obligated by Federal regulations to rigorously review all applications. Requesting a discharge for total and permanent disability is a serious matter. **Willful falsification or misrepresentation of any documentation and information is a felony and is subject to Federal penalties that include: fines, imprisonment or both.**

The Federal Department of Education makes the final determination regarding your application for this Discharge. You must meet all of the criteria as stated in 34 CFR Chapter VI, Section 674.51(s) and 674.41. The criteria are paraphrased below:

- a) You must be unable to work or earn money due to a condition that is the result of an illness or injury that will last indefinitely or result in death. In addition, your condition must **not have** existed at the time your loan(s) was made, unless your condition has substantially deteriorated so that you are now totally and permanently disabled.

Your physician's certification is required and can be documented on the lower half (section 3) of the first page of the application.

The diagnosis in the certifying physician's statement and his / her signature must be legible (printed or typewritten in black or blue ink). If the college is unable to read the certification, your application will be denied or delayed.

- b) Your annual income must not exceed the poverty level for a family of two, and
- c) You will not be eligible to receive future loans under the Direct and / or Perkins Loan Programs unless you obtain a letter from a physician certifying you are able to engage in substantial gainful activity **and** that you sign a statement that acknowledges that any new loan you receive cannot be discharged in the future on the basis of any injury or illness present at the time the new loan is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled.

The college will determine whether your application is **approved** or **denied**. If the college **denies** your application, you will need to begin repayment according to the terms of your promissory note, or you may wish to request a temporary deferment or forbearance. If the college **approves** your application, you will receive further information regarding the assignment of your loan to the U.S. Department of Education. Thank you.

Yours truly,
Ellen Rondot
Federal Perkins Loan Coordinator