

DO YOU RECEIVE SOCIAL SECURITY DISABILITY BENEFITS?

Has Social Security determined your Medical Improvement is Not Expected ("MINE")?

If you answered yes to either question, then you **MAY** be eligible to have your Student Loan Debt **FORGIVEN**.

YOUR LOAN TYPE MUST BE ONE OF THE FOLLOWING:

- William D. Ford Federal Direct Loan Program
- Federal Family Education Loan Program (FFEL)
- Federal Perkins Loan Program
- TEACH Grant Service obligation

Only the above loans can be forgiven through the U.S. Department of Education's Total and Permanent Disability Discharge Program. You should contact your lender or NelNet to find out if your loan(s) is eligible for discharge.

The Obama administration has asked the U.S. Department of Education to contact people who receive Social Security Disability Insurance (SSDI) benefits and have a "MINE" determination. Notices will be sent to all people who receive SSDI benefits and have a MINE designation within 16 weeks from April 18, 2016 until August 8, 2016. A second letter will be mailed 120 days after the first, **but only if** a signed application is received.

The U.S. Department of Education letter will list the following information about your loan:

- Loan Holder
- Loan Holder phone number
- Loan Type
- Loan Date
- Loan Amount
- School Identification

If there are loan holders not listed, you can call to have them added.

Then you complete the application provided.

- Fill in **Section 1, Section 2 and Section 3 ONLY** of the application by adding in your name, identifying information and contact information.
- You answer two questions about your disability;
- sign the application;
- and mail it in.

YOU DO NOT NEED TO SEND YOUR SOCIAL SECURITY ADMINISTRATION (SSA) NOTICE OF AWARD OR BENEFITS PLANNING QUERY HANDBOOK (BPQY).

Send the application to:

By mail:

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

Fax:

(303) 696-5250

You do **NOT** need a letter from the U.S. Department of Education (DOE) to apply for the Total and Permanent Discharge Program. Both Individuals who receive Social Security Disability benefits and those who receive Disability benefits through the U.S. Department of Veterans Affairs are eligible to apply.

NelNet Total & Permanent Disability Services handles the discharge process for the U.S. Department of Education.

To apply, you can call NelNet directly at

888-303-7818

8 a.m. until 8 p.m. (Monday – Friday)

You can also apply online at
www.disabilitydischarge.com

Note: Receiving student loan forgiveness may affect your taxes. The amount of money discharged can be considered income and taxable. Speak to a tax expert for more information.

Student Aid Bill of Rights

- I. Every student deserves access to a quality, affordable education at a college that's cutting costs and increasing learning.
- II. Every student should be able to access the resources needed to pay for college.
- III. Every borrower has the right to an affordable repayment plan.
- IV. And every borrower has the right to quality customer service, reliable information, and fair treatment, even if they struggle to repay their loans.

This brochure is for information only and does not constitute legal advice.

If you have difficulty understanding the process and need help, call Georgia Legal Services Program®.

1-800-498-9469

Georgia Legal Services Program® is a private, nonprofit statewide law firm that provides free legal services to low income people. We handle only civil matters. We do not handle criminal cases, nor do we handle "fee producing" cases where a client could pay a lawyer from money won in a lawsuit.

We represent clients with issues related to Public Benefits (Food Stamps, TANF, Medicaid and Unemployment), Social Security/SSI (Termination, overpayment and fleeing felon), Subsidized Housing, Family Violence (TPOs, some custody and divorce), Education (discipline and expulsion), Wills & Powers of Attorney for Seniors, and Consumer loans.



GEORGIA LEGAL SERVICES PROGRAM®
ACCESS TO JUSTICE AND OPPORTUNITIES OUT OF POVERTY

June 2016

HAVE STUDENT LOAN DEBT?

RECEIVE SOCIAL SECURITY DISABILITY BENEFITS?

You may be eligible for a
loan discharge
if you act quickly

