

B 11 – Non Veteran Discharge Not Granted Letter
Recipient = Non Veteran Borrower (and Endorser, if applicable)
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[Date]

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

Account #: [this will include our parti id]

Dear [Borrower Name] [and Endorser Name]:

The U.S. Department of Education (the Department) has completed its review of your application for a total and permanent disability discharge of your Federal Family Education Loan (FFEL) Program, Federal Perkins Loan (Perkins Loan) Program, and/or William D. Ford Federal Direct Loan (Direct Loan) Program loan, and/or your Teacher Education Assistance for College and Higher Education (TEACH) Grant Program service obligation. Throughout this letter, we use the term “loan” to refer to one or more loans.

The Department has determined, based on the information provided in your application and/or obtained through the application review process, that you do not qualify to have your loan or TEACH Grant service obligation discharged on the basis of total and permanent disability. This means that you must repay the loan or fulfill the teaching service you agreed to perform as a condition for receiving a TEACH Grant.

--- Insert this text if borrower has an endorser on his or her PLUS loan and endorser has not applied for TPD discharge ---

Note to Endorser: You are receiving this letter to make you aware that the PLUS loan you agreed to repay if the borrower did not do so is not eligible for discharge. Your obligation to repay the loan if the borrower does not repay it remains in effect.

--- End inserted text ---

In this letter, we provide important information. First, we list your loan or TEACH Grant obligation that is not eligible for discharge. Next, we provide the reason the Department has determined that you do not qualify to have your loan or TEACH Grant obligation discharged and explain what you can do if you have questions about the basis for our decision or believe there is other information that should be considered. Finally, we identify the Department’s servicer to which we have transferred your account for servicing from this point forward.

Loan or TEACH Grant Service Obligation Ineligible for Discharge

Your loan or TEACH Grant service obligation that is ineligible for discharge is as follows:

| Assignment ID | Assignment Date | Status | Loan or TEACH Grant ID | Prior Holder |
|---------------|-----------------|--------|------------------------|--------------|
| | | | | |

Reason for Discharge Ineligibility

Based on the information provided in your application and/or obtained through the application review process, you do not qualify to have your loan or TEACH Grant service obligation discharged on the basis of total and permanent disability for the following reason(s):

--- Insert applicable text (bulleted item and left-justified follow up information) ---

- The information provided and certified by your physician indicates that you are able to engage in substantial gainful activity. "Substantial gainful activity" is a level of work performed for pay or profit that involves doing significant physical or mental activities, or both.

If you have questions about the basis for our decision or believe there is other information that should be considered, contact us to discuss.

- The information certified by your physician does not indicate that you have a medically determinable physical or mental impairment that (1) can be expected to result in death; (2) has lasted for a continuous period of not less than 60 months; or (3) can be expected to last for a continuous period of not less than 60 months.

If you have questions about the basis for our decision or believe there is other information that should be considered, contact us to discuss.

- Your physician did not fully complete the application and has not responded to our requests that he or she provide the missing information.

The missing information is as follows:

[List applicable incomplete fields including field number and description]

We will reevaluate your application if we receive the missing information within one year of the date of this letter. After one year, you will need to submit a new application if you want us to evaluate your eligibility for total and permanent disability discharge of your loan or TEACH Grant obligation.

- Your physician provided conflicting or unclear information on the application and has not responded to our requests that he or she clarify the information.

The conflicting or unclear information is as follows:

[List applicable fields including field number and description]

We will reevaluate your application if we receive the clarifying information within one year of the date of this letter. After one year, you will need to submit a new application if you want us to evaluate your eligibility for total and permanent disability discharge of your loan or TEACH Grant obligation.

- [Other unique bulleted reason and appropriate follow up information]

--- End inserted text ---

New Servicer Information

--- Insert this text if borrower has 1) a loan or 2) a loan and a TEACH Grant ---

The Department has transferred your loan identified above to its servicer, [Servicer Name]. You will make loan payments to this servicer, and the servicer will report your repayment status to national consumer reporting agencies.

Your new servicer will notify you upon receipt of your account and inform you of your first payment due date. Your first payment due date will be no earlier than 60 days from the date of this letter. The interest that accrued on your loan while it was evaluated for discharge has been added to the principal balance of your loan (this is called capitalization).

--- Insert this text if borrower has 1) a TEACH Grant or 2) a loan and a TEACH Grant ---

The Department has transferred your TEACH Grant to its servicer, [Servicer Name]. You are again responsible for completing the service obligation in accordance with the TEACH Grant Agreement to Serve that you signed. Your new servicer will communicate with you to monitor the completion of your service obligation.

--- End inserted text ---

How to Contact Us

Written correspondence can be sent to:

U.S. Department of Education
P.O. Box 173904
Denver, CO 80217

In addition, the following Web site, www.disabilitydischarge.com, is available for you to check the status of your discharge application, upload supporting documentation that may have been requested, and/or update your demographic information.

If you have questions, contact us at 1.888.303.7818 from 8:00 A.M. to 8:00 P.M. (ET), Monday through Friday. Individuals who use a telecommunications device for the deaf (TDD) can call 1.888.636.6401. Or, e-mail us at disabilityinformation@nelnet.net.

Sincerely,

Nelnet Total and Permanent Disability Servicer