Loan Discharged Through Disability

Student ID	Student Last Name	Student First Name	MI

The National Student Loan Data System (NSLDS) indicates that one or more of your federal student loans have been discharged due to disability. If a borrower whose prior loan was discharged due to a total and permanent disability wishes to take out another Federal student loan, the borrower must obtain a physician's certification indication that he/she can engage in substantial gainful activity.

The phrase "substantial gainful activity" generally describes a situation in which a borrower is sufficiently physically recovered to be capable of attending school, completing a program of study, and securing employment to repay the new loan the borrower is seeking.

☐ **I am not interested in applying for any more federal student loans.**

Student Signature   Date

---OR---

☐ **I am interested in applying for a federal student loan.**

1. Attach a physician's certification (on the physician's letterhead) that you can engage in "substantial gainful activity".
2. Read and acknowledge the Borrower Certification below.

Borrower Certification:

I certify that I have had prior student loan(s) discharged due to Total and Permanent Disability. Furthermore, I understand that any new federal student loans I may borrow cannot be discharged due to my current disability, unless my condition significantly deteriorates, as verified by a State-Licensed physician.

I also acknowledge that to apply for new student loans, I must provide a State-licensed physician's statement certifying my ability to obtain gainful employment in the future.

I am fully aware that if I have been granted a student loan discharge due to Total and Permanent Disability within the last three years, and I am currently in the "three-year conditional discharge period," borrowing additional student loans may void my prior discharge.

I certify that all information reported on this form and any attachments is true, complete, and accurate.

Student Signature   Date