



## **Borrower Acknowledgement**

The National Student Loan Data System (NSLDS.ed.gov) indicates that you have one or more federal student loans discharged because of a total and permanent disability. **You must submit statement from your doctor on their letterhead that certifies that you are able to engage in substantial gainful activity and can attend school.**

Each time you wish to receive an additional federal student loan while attending Northeast Community College, you must complete this form and submit it to the Financial Aid Office.

### Definitions

**Federal student loans:** One or more of the following loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans for parents of dependent undergraduate students and for graduate or professional students, Direct Consolidation Loans, and Federal Perkins Loan.

**Total and Permanent Disability:** Total and permanent disability is the condition of an individual who:

- is unable to engage in substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death; has lasted for a continuous period of at least 60 months; or can be expected to last for a continuous period of at least 60 months; **OR**
- has been determined by the Department of Veterans Affairs (VA) to be unemployable due to a service-connected disability.
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**Substantial Gainful Activity:** A level of work performed for pay that involves doing significant physical or mental activities or a combination of both.

## **Borrower Acknowledgement**

I, \_\_\_\_\_ acknowledge that:

1. I am applying for one or more federal loans for the award year \_\_\_\_\_;
2. I currently have the ability to engage in substantial gainful activity as defined above in order to repay the new loans;
3. any federal loan I receive as a result of a physician certification of my ability to engage in substantial gainful activity cannot be discharged based on any present impairment unless that present impairment or conditions deteriorates so that I again meet the definition of having a total and permanent disability;  
**AND**
4. If I request a new loan during the post-discharge monitoring period or conditional discharge period, I must resume payment on the old loan before receipt of the new loan.

## **Borrower Certification:**

*By signing this form, I am certifying that I have read the above Borrower Acknowledgment statement:*

Student signature \_\_\_\_\_

Student ID \_\_\_\_\_

Date \_\_\_\_\_