

# VIRGINIA PENINSULA COMMUNITY COLLEGE

## Federal Loan Discharge Borrower Acknowledgement

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First Name	Last Name	EMPLID	Last four SSN
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The National Student Loan Data System ([studentaid.gov](http://studentaid.gov)) indicates that you have one or more federal student loans and/or TEACH Grant service obligations discharged because of a total and permanent disability. *You must submit a Physician's Certification of Borrower's Ability to Engage in \*Substantial Gainful Employment form to the Financial Aid Office.*

Each time you wish to receive an additional federal student loan while attending Virginia Peninsula Community College, you must complete this form and submit it to the Financial Aid Office (*physician certification is only required one time*). It is your responsibility to initiate a new loan request by completing and submitting a new form.

### 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.

➤ \*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 in this acknowledgment form in order to repay the new loans;
3. Any federal loan(s) I receive as a result of a physician's 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.*

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Student Signature

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EMPLID

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Date

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### *Institutional Use:*

Physician's Certification on File:  Yes  No – Requested from student