
2022-2023 Physician's Certification and Borrower's Acknowledgment of Obligation

Student's Name (Last, First, MI)

Student Id Number

Phone Number

INSTRUCTIONS >>>

The National Student Loan Data System (NSLDS) indicates that you have one or more student loans discharged because of a total and permanent disability. **Before you can receive additional federal student loans**, this form must be completed and returned to the SPC Office of Financial Aid.

Would you like to be considered for a Federal Title IV student loan?

Please place an "X" on one of the responses below, follow the instructions that correspond to your response, and sign the form at the bottom of the page.

- No, I do not wish to receive Federal Title IV student loans; I only wish to apply for the Pell Grant. I understand that submission of this form does not automatically make me eligible for a Pell Grant.**

>>> Some examples of why you would not be eligible for a Pell Grant are: You are a graduate student, you have already received your first bachelor's degree, you do not have a qualifying Expected Family Contribution (EFC), or you have reached your Pell Lifetime Eligibility Usage (LEU).

- Yes, I wish to be considered for Federal Title IV student loans.**

>>> Please have your physician complete the Physician Certification on the second page of this form. You must initial each section below certifying:

_____ 1. I am aware that the new Federal Student Aid loan cannot later be discharged for any present impairment unless it deteriorates so that I am again permanently disabled.

_____ 2. I am aware that collection activity will resume on any loans in a conditional discharge period.

_____ If I am attempting to obtain new loans within the three-year conditional discharge period, I acknowledge that the suspension of collection activity on the conditionally discharged loan will be lifted.

_____ In addition, the suspension of collection activity on the conditionally discharged loan must be lifted before I (the borrower) can receive the new loan. (This means that the loan is no longer conditionally discharged and I am responsible for repaying it.) **NOT Applicable to VA Disability Discharge.**

_____ Unless my condition substantially deteriorates, the old loan cannot be discharged in the future for any impairment present when I began the conditional discharge or when I tried to get the new loan.

_____ 3. My physician will complete the second page of this page. The Physician's Certification states that I have the ability to engage in substantial gainful activity and am sufficiently physically recovered from my previous condition to be capable of attending school, successfully completing a program of study, and securing employment in order to repay the new loan I am seeking.

→ Only a Doctor of Medicine or Doctor of Osteopathy who is legally authorized to practice in your state may complete this form.

SIGNATURE AND AFFIRMATION >>>

Student's Signature**Digital signature cannot be accepted.**

Date

PHYSICIAN'S INSTRUCTIONS >>>

General Information

This form is used to obtain a physician's certification and a borrower's acknowledgment. The purpose is to have a licensed physician certify that the borrower is able to engage in substantial gainful activity and to have the borrower acknowledge that any federal student loans received as a result of this physician's certification cannot be canceled based on any present impairment or condition, unless that impairment or condition substantially deteriorates to the extent that the definition of total and permanent disability is met. This form will allow the borrower to secure additional loan(s) under one or more of the following Federal Loan Programs: Stafford Loans, PLUS Loans for Parents, PLUS Loans for Graduate Students, Consolidation Loans and Federal Perkins Loans.

Definition of Total and Permanent Disability

To be totally and permanently disabled, the borrower must be unable to work and earn money or attend school because of an injury or illness that is expected to continue indefinitely or result in death. This definition calls for a judgment decision as to the borrower's ability to earn income despite his or her disability. The physician is to assess the impact of the borrower's disability on his or her ability to earn income in light of what the borrower would normally be able to earn if he or she were not disabled. If the disability appears to have a significant adverse effect the borrower's earning potential, not only in the type of work performed before the impairment but for any substantial gainful employment, and the disability is expected to last for a long and indefinite period of time, then the borrower shall be considered permanently disabled under this definition. If, however, the borrower's condition has improved so that the borrower is able to engage in substantial gainful activity or attend an institution of postsecondary education, a reaffirmation (reinstatement, no longer in discharge status) can be processed to allow the borrower to complete procedures for eligibility for Title IV (federal) student aid.

Privacy Act Notice: The Privacy Act of 1974 (5 U.S.C. 522a) requires that an agency provide the following notice to each individual whom it asks to supply information.

The authority for collecting the information requested on this form is found in 20 U.S.C. 1087, 42 U.S.C. 209 4k and 22 U.S.C. 2601.

- ➔ The principal purpose of this information is to verify the identity of the borrower; determine that the borrower is able to engage in substantial gainful activity, and in the event it is necessary, to locate the borrower's certifying physician.
- ➔ The routine uses of this information include its disclosure to Federal, State or local agencies, to guaranty agencies, to educational and financial institutions and to agency contractors for the purpose of: verifying the identity of the borrower and the borrower's physician; determining that the borrower is able to engage in substantial gainful activity; investigating possible fraud and verifying compliance with program regulations. Failure to provide the requested information may result in denial of the borrower's new loan request.
- ➔ This information is necessary to process requests for new Federal Loan Programs.

*Source: U.S. Department of Education, "Physician Certification and Borrower's Acknowledgment of Obligation," 7-99 (L-54). SPCRevised 4/2021

TO BE COMPLETED BY CERTIFYING OFFICIAL >>>

Physician's Certification (Check one)

- I certify that in my professional medical judgment, the patient/borrower named above is able to engage in substantial gainful activity and can attend school. (Refer to Physician's Instructions below).
- In my professional medical judgment of the patient/borrower named above, I cannot certify that he/she is able to engage in substantial gainful activity and can attend school. (Refer to Physician's Instructions below).

>>> Date borrower became able to work and earn wages (MM DD YYYY): ___ / ___ / _____

Name of Physician (Last, First, MI)	State of Legal Authorization to Practice Medicine
Physician's Address (City, State, Zip)	Phone Number
Physician's Signature (M.D. or D.O.)	Physician's License Number