



Borrower Acknowledgement

The Department of Education indicates one or more of your federal student loans were discharged due to total and permanent disability. As a result of that loan status, 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. You must also complete this form each time you wish to receive additional federal student loans while attending Metropolitan Community College.

Definitions

Federal student loans: Loans issued through the William D. Ford Federal Direct Loan Program. MCC offers three types of Direct Loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans.

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 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 _____