



Office of Financial Aid
1704 S. Slappey Blvd.
Albany, Ga 31701
Finaid@albanytech.edu
Fax: 229-430-6180

**Borrower
Acknowledgement
2019-20 School Year**

Student Name: _____ Student ID: _____

Students who have had previous Federal Direct Stafford loans discharged due to permanent/total disability must provide a statement acknowledging their ability to engage in substantial gainful activity before any new Federal Direct Student Loans can be awarded by the school they are attending. Please complete this form if you seek to borrow a new Federal Direct student loan and had federal loans that were previously discharged. In addition, the back page of this form must be completed by a physician in order for this form to be considered valid.

The borrower acknowledges that:

- he/she has had previous Stafford loan(s) cancelled due to certification of permanent and total disability by his/her physician.
- he/she is now able to engage in substantial gainful activity.
- the attached certification from his/her physician states that the borrower is now able to engage in substantial gainful activity.
- the federal Direct Loan(s) he/she receives CANNOT be cancelled in the future on the basis of any impairment present when the new loan(s) is/are made, unless that impairment substantially deteriorates.
- a new loan can cause any old loans to enter repayment.

Student Signature _____ Date _____



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**Physician
Certification
2019-20 School Year**

1. United States Department of Education regulations allow students to discharge their federally regulated student loans based on permanent total disability. The definition for permanent total disability is “the borrower must be unable to work and earn money or go to school because of injury or illness that is expected to continue indefinitely or result in death. The total disability cannot be based on a condition that existed before the borrower applied for the loan, unless the condition has since substantially deteriorated” (Temporary or Total Disability Certification Form).
2. The United States Department of Education will allow students who have had federally regulated student loans discharged due to total permanent disability to borrow additional funds, provided the student:
 - “(A) obtains certification from a physician that the borrower is able to engage in substantial gainful activity (defined as attending school, successfully completing the program, and securing employment to repay the new loan) and;
 - (B) sign a statement acknowledging that the loan the borrower receives cannot be cancelled in the future on the basis of any impairment present when the new loan is made, unless that impairment substantially deteriorates” (Federal Register, Vol 59, No 228, Tuesday, November 20, 1994, Rules and Regulations, 61215).

I certify that, in my professional judgment, the condition of _____, who has had federally regulated student loans discharged based on total permanent disability (see bullet 1 above), has **improved enough** to allow him/her to engage in substantial gainful activity (see bullet 2 above).

Warning: Any person who knowingly makes a false statement of misrepresentation on this form shall be subject to penalties which may include fines or imprisonment under the United States Criminal Code.

Signature of Physician (M.D. or D.O.) _____

Date _____

Please print or type the following information:

Physician's Name _____

Physician's Address _____

Physician's Phone Number _____

Physician's License Number _____