

## 2019-20 Borrower Acknowledgment of Ineligibility for TPD Loan Discharge

### A. Student Information

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_

### B. Affirm the following conditions:

The U.S. Department of Education indicated you had one or more federal student loan(s) previously discharged because of a total permanent disability (TPD). Federal regulations require a physician to certify your current physical condition before additional Federal student loans can be offered to you.

1) Provide a written statement, on letterhead, from your physician certifying the following:

- Your physical condition will allow you to engage in substantial gainful activity\*
- Your physical condition will allow you to successfully complete a college program study
- Your physical condition will allow you to be able to secure employment in order to repay the new Federal Student Loans being offered to you

2) Student must also sign the statement below (Section C) acknowledging future loan obligation each time a new loan is applied for.

\* **Substantial gainful activity** means a level of work performed for pay or profit that involves doing significant physical or mental activities, or a combination of both

### C. Borrower Certification and Acknowledgement

I acknowledge that I am applying for a new Federal Direct Loan. I have the ability to engage in substantial gainful activity as defined above to repay the new loans I'm applying for. Any Federal loan obligation I receive at MUSC 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/condition, unless that condition/impairment substantially deteriorates so that I again meet the definition of Total and Permanent Disability. If I request a new loan during the post-discharge or conditional discharge monitoring period, I must resume payment on the prior loan(s) before receipt of a new loan.

Student Signature \_\_\_\_\_ Date \_\_\_\_\_