

BORROWER'S ACKNOWLEDGEMENT STATEMENT TOTAL AND PERMANENT DISABILITY DISCHARGE

The National Student Loan Data System (NSLDS) reported that you have one or more Federal Direct Student Loan(s) discharged due to a Total and Permanent Disability. This form **MUST** be completed and requested documentation returned to the Office of Financial Aid before your financial aid eligibility can be determined.

The student must sign a new acknowledgment form for each new loan received while attending Northcentral Technical College.

A physician's certification is required only once before a student may borrow new federal loans after a disability discharge. The school will maintain this certification in the student file.

- A signed certification from my physician is attached.
- I have previously submitted a signed certification from my physician

Borrower's Acknowledgement Statement

Borrower's Acknowledgement Statement By signing this document, I acknowledge that any new Federal Direct Student Loan that I may qualify for cannot be discharged in the future for any present impairment unless it deteriorates so that I am again total and permanently disabled. I am also aware that before I can receive any Federal Direct Student Loan I must obtain a physician's certification stating that I can engage in "substantial gainful activity." I certify that the information given on this form is true and complete.

Last Name

First Name

MI

NTC Student ID Number

Student's Signature

Date

Electronic signatures are not accepted on this form.

Return this completed form to:

Northcentral Technical College
Financial Aid Office
1000 W Campus Drive
Wausau, WI 54401-1899

It is recommended that you keep a copy of this and all other financial aid forms for your records.

Questions? Please contact the Financial Aid Office at 715.803.1647 or by emailing financialaid@ntc.edu

The criteria for disability discharge and borrowing again after disability discharge are outlined in the Federal Student Aid Handbook, https://fsapartners.ed.gov/sites/default/files/2024-2025/2024-2025_Federal_Student_Aid_Handbook/knowledge-center_fsa-handbook_2024-2025_vol1_ch3-nslds-financial-aid-history.pdf

You are encouraged to review these federal regulations before applying for a new loan. The following is a brief summary:

A Total and Permanent Disability (TPD) means that you are 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; 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.

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to borrow another federal student loan, he/she must obtain a physician's certification that he/she has the ability to engage in substantial gainful activity, and must sign a borrower statement acknowledging that the new loan cannot later be discharged for any present impairment unless it deteriorates so that he/she is again totally and permanently disabled.

The phrase "substantial gainful activity" means a level of work performed for pay that involves doing significant physical or mental activities or a combination of both. If a physician's certification does not appear to support this status, the school should contact the physician for clarification.

Borrowers whose previous federal student loans were discharged are monitored by the U. S. Department of Education (ED) for three years. If the borrower fails to meet certain eligibility requirements throughout the monitoring period, ED reinstates the borrower's obligation to repay the discharged loan/s. If the loan/s on which repayment obligation is reinstated was in default status at the time of discharge, it remains in default upon reinstatement, and the student must make satisfactory repayment arrangements before receiving the new loan.

For additional information regarding Total and Permanent Disability Discharge: <https://studentaid.gov/manage-loans/forgiveness-cancellation/disability-discharge>

Note:

- (1) The student must sign a new acknowledgment for the school each time he/she receives a new loan after a disability discharge.
- (2) The physician's certification is required **only once** before the student may borrow new federal student loans after a disability discharge. The school will maintain this certification in the students' file.

WARNING: Any person who knowingly and willingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.