

In accordance with federal regulation (682.402 c), if a borrower whose loan is discharged due to disability wishes to take out another Federal Student Assistance (FSA) loan, he/she must obtain a physician's certification that he/she has the ability to engage in substantial gainful activity, and he/she must sign a borrower statement acknowledging that the new FSA loan service obligation can't later be discharged for any present impairment unless it deteriorates so that he/she is again totally and permanently disabled. The school must collect a new borrower acknowledgement from the student each time he/she receives a new loan.

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.

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

Please print legibly.

Last Name _____ First Name _____ M.I. _____
Middlesex College ID Number _____

Please read and initial next to each line below.

Part A

- _____ I am aware that the new Federal Student loan service obligation can't later be discharged for any present impairment unless it deteriorates so that I am again totally and permanently disabled.
- _____ By signing this form, I certify that I have the ability to engage in substantial gainful activity.
- _____ I am aware that I must sign a new Borrower Acknowledgement Form for each time that I receive a new loan.

Part B

All student borrowers are required to complete this section, except for veterans.

- _____ If I request a NEW LOAN during the conditional discharge or the post-discharge monitoring period (3 years before or after discharge), I am aware that I will be responsible for resuming payment on the discharged loan(s) before receipt of the new loan.
- _____ If the loan on which I must resume payment was in default when it was discharged or conditionally discharged, it remains in default upon reinstatement, and I must make satisfactory repayment arrangements before receiving the new loan. (Satisfactory repayment status is achieved after having made six consecutive, full, voluntary payments on time.)

Student Signature

Today Date

For additional information regarding Total and Permanent Disability Discharge please visit:

<https://www.disabilitydischarge.com/faqs>

For Office Use Only FAC23BAS