

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>

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