



Loans Disability Discharge Acknowledgment
Original must be submitted

The National Student Loan Data System (NSLDS) indicates that you have one or more Federal student loans discharged due to a Total and Permanent Disability. This form **MUST** be completed and returned to the MCC Financial Aid Office before your financial aid eligibility may be determined.

Terms and Conditions:

1. **If you are granted a final discharge due to total and permanent disability, you are not eligible to receive future loans under the Direct Loan program unless:**
 - You sign a statement acknowledging (Section I) that the new loan obligation cannot be discharged in the future on the basis of any injury or illness present at the time the new loan is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled; and
 - You obtain a certification from a physician that you are able to engage in substantial gainful activity (Section II).

2. **If you are granted a conditional discharge based on total and permanent disability and you request a new Direct Loan program during the conditional discharge period, you are not eligible to receive the new Loan unless:**
 - You sign a statement acknowledging that neither the precious conditionally discharged loan(s) obligation can be discharged in the future on the basis of any injury or illness present when you applied for a total and permanent disability discharge or at the time the new loan is made, unless your condition substantially deteriorates so that you are again totally and permanently disabled (Section I);
 - You sign a statement acknowledging that the conditionally discharged loan(s) obligations will be removed from conditional discharge status (Section I);
 - You obtain a certification from a physician that you are able to engage in substantial gainful activity (Section II); and
 - The Department has removed the conditionally discharged loan(s) obligation from conditional discharge status.

SECTION I – BORROWER/STUDENT ACKNOWLEDGEMENT (to be completed by the borrower/student)

By signing this form, I, _____ acknowledge that any new loan or TEACH grant
(Print Name)

I accept and receive cannot be discharged in the future on the basis of any present injury, illness, or impairment unless my condition substantially deteriorates so that I am once again totally and permanently disabled. If I am currently still in the post-discharge monitoring period or the conditional discharge period, I must also resume payment on any old loans before I receive a new loan or TEACH grant. I also acknowledge that if I was in default on any FSA loans, then upon my acceptance of any new loans, my previous default status is reinstated, and I must make satisfactory repayment arrangements before receiving any new loan, in addition to meeting the other requirements described.

Signature: _____ **Student ID Number:** _____ **Date:** _____

✓ Please mail to MCC Financial Aid Office; 1000 East Henrietta Road; Rochester, NY 14623; or submit this form in person at our office (Building 1, Room 224).

SECTION II – PHYSICIAN’S CERTIFICATION STATEMENT (to be completed by certifying Physician)

I certify that the above named person has been examined and in my professional opinion is able to engage in substantial gainful activity*. **Date Examined:** _____

I cannot certify that the above name person is able to engage in substantial gainful activity*.

*Substantial gainful activity is defined as a level of work performed for pay that involves doing significant physical or mental activity or a combination of both.

Comments: _____

Name of Physician	Address	Phone Number
Signature	Date	License Number
		State of License

**Official Office Stamp:
(REQUIRED)**

SECTION III – BORROWER/STUDENT ACKNOWLEDEMENT (to be completed by borrower/student if not interested in receiving loans)

I am not interested in receiving loans, but I am interested in Federal Grants and/or Federal Work study.

Student Signature: _____ **Student ID Number:** _____ **Date:** _____

***NOTE: (1) THE STUDENT MUST SIGN A NEW ACKNOWLEDGMENT FOR THE SCHOOL EACH TIME HE/SHE RECEIVED A NEW LOAN AFTER A DISABILITY DISCHARGE.**

(2) THE PHYSICIAN’S CERTIFICATION IS REQUIRED ONLY ONCE BEFORE THE STUDENT MAY BORROW NEW DIRECT LOANS AFTER A DISABILITY DISCHARGE. THE SCHOOL WILL MAINTIAN THIS CERTIFICATION IN THE STUDENT’S FILE.

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Revised 2/2019