



BORROWER CERTIFICATION

For Academic Year 20____/20____

Please select one box only.

<input type="checkbox"/> This is the first new Federal Direct Loan for which I am applying since my TPD Discharge and I have included a physician’s certification that I have the ability to engage in substantial gainful activity*.	<input type="checkbox"/> I received one or more Federal Direct Loans since my TPD discharge and have already provided the Financial Aid Office with a physician’s certification that I have the ability to engage in substantial gainful activity*.
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STUDENT CERTIFICATION

I, _____, _____,
Student’s Name NCC ID (N#)

understand that any new Federal Direct Loan I borrow cannot later be discharged for any present impairment unless it deteriorates to the extent that the definition of Total and Permanent Disability (TPD) is once again met.**

Furthermore, I understand that if I request a new loan during the post-discharge monitoring period, I may also be required to resume payment on the old loan(s) before receipt of the new loan*. If the loan on which I must resume payment was in default when it was discharged, it remains in default upon reinstatement and I must make satisfactory repayment arrangements before receiving the new loan.**

(Student’s Signature) (Date)

*For TIV aid purposes, 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.

**Total and Permanent Disability-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; OR has been determined by the Department of Veterans Affairs (VA) to be unemployable due to a service connected disability.

***Please check with your loan discharge servicer to determine whether or not you are required to resume payment on your old loan(s).