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# YORK COUNTY COMMUNITY COLLEGE

**York County Community College**  
*Financial Aid Office*  
College Drive  
Wells, ME 04090  
207-216-4403, [finaid@yccc.edu](mailto:finaid@yccc.edu)  
**(Be sure to password protect documents you send through email)**

## Physician's Certification and Borrower's Acknowledgment of Obligation

The National Student Loan Data System (NSLDS) indicates that you have one or more student loans discharged because of a total and permanent disability. Before you can receive additional Federal Direct Stafford loans additional information must be submitted to the York County Community college Office of Financial Aid.

If you **do not** want to apply for federal student loans, check this box:  You do not have to complete the remainder of this form. Return the form with name, ID, and signature to Office of Financial Aid at York County Community College.

_____	_____	_____	_____
Last Name	First Name	M.I.	YCCC ID Number
_____		_____	
Student's Signature		Date	

### If you want to apply for a federal student loan, complete the remainder of this form

Consent for release of information: I authorize any physician, hospital or other institution having records pertaining to the disability for which I had loan(s) canceled to make information form such records available to the U.S. Department of Education or the holder of my loan(s).

### Section 1: To be completed by the borrower (see reverse for instructions)

_____	_____	_____	_____
Last Name	First Name	M.I.	YCCC ID Number
_____			_____
Address	City	State	Zip
_____			_____
Student's Signature			Date

### Section 2: To be completed by the certifying physician (see reverse for instructions)

By signing this form, I acknowledge that any loans I receive hereafter cannot be canceled in the future on the basis of any present impairment or condition, unless the impairment or condition substantially deteriorates to the extent that the definition of total and permanent disability is met.

### Physician's Certification: Date Borrower Became able to work and earn wages: ( MM DD YY )

- I certify that in my professional medical judgment, the patient/borrower named above is able to engage in substantial gainful activity and can attend school. (Refer to Physician's Instructions on back page.)
- In my professional medical judgment of the patient/borrower named above, I cannot certify that he/she is able to engage in substantial gainful activity and can attend. (Refer to Physician's Instructions on back page)

_____	_____		
Name of Physician (please print)	I am legally authorized to practice in the state above		
_____			
Address	City	State	Zip
_____			_____
Signature of physician (M.D. or D.O.)			Date :
_____		_____	
Physician License No.		Primary Office Phone Number	

## ***Physician's Certification and Borrower's Acknowledgment of Obligation***

***Federal Loan Programs: Stafford Loans, PLUS Loans for Parents, PLUS Loans for Graduate Students, Consolidation Loans and Federal Perkins Loans.***

### **GENERAL INFORMATION**

This form is used to obtain a physician's certification and a borrower's acknowledgment. The purpose is to have a licensed physician certify that the borrower is able to engage in substantial gainful activity and to have the borrower acknowledge that any federal student loans received as a result of this physician's certification cannot be canceled based on any present impairment or condition, unless that impairment or condition substantially deteriorates to the extent that the definition of total and permanent disability is met. This form will allow the borrower to secure additional loan(s) under one or more of the following Federal Loan Program: Stafford Loans, PLUS Loans for Parents, PLUS Loans for Graduate Students, Consolidation Loans and Federal Perkins Loans.

### **DEFINITION OF TOTAL AND PERMANENT DISABILITY**

To be totally and permanently disabled the borrower must be unable to work and earn money or attend school because of an injury or illness that is expected to continue indefinitely or result in death. This definition calls for a judgment decision as to the borrower's ability to earn income despite his or her disability. The physician is to assess the impact of the borrower's disability on his or her ability to earn income in light of what the borrower would normally be able to earn if he or she were not disabled. If the disability appears to have a significant adverse effect the borrower's earning potential, not only in the type of work performed before the impairment but for any substantial gainful employment, and the disability is expected to last for a long and indefinite period of time, then the borrower shall be considered permanently disabled under this definition. If, however, the borrower's condition has improved so that the borrower is able to engage in substantial gainful activity or attend an institution of postsecondary education, a reaffirmation (reinstatement, no longer in discharge status) can be processed to allow the borrower to complete procedures for eligibility for Title IV (federal) student aid.

### **BORROWER INSTRUCTIONS**

1. If the borrower wants to apply for federal student loans, they must complete Section 2
2. Have Section 3 of the form completed and signed by a Doctor of Medicine or Doctor of Osteopathy.
3. Return this completed form to York County Community College Office of Financial Aid, 112 College Drive, Wells, ME 04090.

It is recommended that you keep a copy of this and all other financial aid forms for your records. You may need to provide a copy of this statement as evidence of your eligibility for future student loans.

### **PHYSICIAN INSTRUCTIONS**

1. You may complete this form for the borrower only if you are a Doctor of Medicine or Doctor of Osteopathy legally authorized to practice in your state.
2. You are being asked to complete, sign and date this form to certify whether the borrower does or does not meet the **above definition of total and permanent disability**. Please check the box [ ] beside the statement applicable to the borrower's condition.

### **PRIVACY ACT NOTICE: The Privacy Act of 1974 (5 U.S.C. 522a) requires that an agency provide the following notice to each individual whom it asks to supply information.**

The authority for collecting the information requested on this form is found in 20 U.S.C. 1087, 42 U.S.C. 209 4k and 22 U.S.C. 2601.

- The principal purpose of this information is to verify the identity of the borrower; determine that the borrower is able to engage in substantial gainful activity, and in the event it is necessary, to locate the borrower's certifying physician.
- The routine uses of this information include its disclosure to Federal, State or local agencies, to guaranty agencies, to educational and financial institutions and to agency contractors for the purpose of: verifying the identity of the borrower and the borrower's physician; determining that the borrower is able to engage in substantial gainful activity; investigating possible fraud and verifying compliance with program regulations. Failure to provide the requested information may result in denial of the borrower's new loan request.
- This information is necessary to process requests for new Federal Loan Programs.

Source: U.S. Department of Education, "Physician Certification and Borrower's Acknowledgment of Obligation," 7-99 (L-54)