

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 Direct Loan Programs: Stafford Loans (subsidized and unsubsidized), PLUS Loans for Undergraduate Students.

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 on 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. The borrower must complete Section II.
2. Have Section III of the form completed and signed by a Doctor of Medicine or Doctor of Osteopathy.
3. Return this completed form to:

Northcentral Technical College
Financial Aid Office
1000 W Campus Drive
Wausau, WI 54401-1899

It is recommended that you keep a copy of this and all other financial aid forms for your records.

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.

Sources: U.S. Department of Education, "Total and Permanent Disability Discharge," 34 CFR 685.213.
"Student Eligibility After TPD Discharge." www.disabilitydischarge.com. U.S. Department of Education.