



2025-26 Loan Discharge Certification

The National Student Loan Database system (NSLDS) indicates that you have one or more student loans discharged because of a total or permanent disability. Before you can receive additional federal student loans these forms must be completed by you and your physician. All three pages must be returned to our office for processing.

STUDENT INFORMATION

STUDENT LAST NAME (PRINT)

FIRST

ID #

I DO NOT WANT TO BORROW FEDERAL STUDENT LOANS.

☐ I do not want to borrow federal student loans and only want to move forward with any eligible federal grants.

STUDENT SIGNATURE

DATE

STOP! IF YOU CHOSE THIS OPTION, DO NOT CONTINUE.

I WANT TO BORROW FEDERAL STUDENT LOANS

☐ I do want to borrow federal student loans, and will move forward with having my Physician fill out the Physician Instruction and Certification portion. I authorize any physician, hospital or other institution having records pertaining to the disability for which I had a loan(s) cancelled to make information from such records available to the CSUSB Office of Financial Aid, U.S. Department of Education, or the holder of my loan(s).

STUDENT SIGNATURE

DATE

PHYSICIAN INSTRUCTIONS AND CERTIFICATION

The above referenced borrower was previously classified as totally and permanently disabled and as a result of this condition received a total discharge of his/her federal student loan indebtedness. As stated in the Student Section above, the borrower is now requesting financial aid from one of the Federal education loan programs. The U.S. Department of Education requires that a physician certify that a borrower is once again able to engage in substantial gainful activity, i.e., the person is sufficiently recovered to be capable of attending school, successfully completing a program of study, and securing employment in order to repay the loan(s) he/she is seeking. Your completion of this section will fulfill this requirement.

Check only one that applies to the above-mentioned student:

- ☐ I certify in the best professional judgment that the above named student **IS NOT** able to engage in substantial gainful activity as defined by the U.S. Department of Education.
- ☐ I certify in my best professional judgment that the above named student **IS** able to engage in substantial gainful activity as defined by the U.S. Department of Education

Physician Signature: _____ **Date:** _____

Physician's license number: _____

I am legally authorized to practice in the state of: _____

Please Type Or Print The Following:

Physician Name: _____

Address of Practice: _____

Office Phone Number: _____

PHYSICIAN'S CERTIFICATION AND BORROWER'S ACKNOWLEDGMENT OF OBLIGATION

Federal Loan Programs: Direct Loans, PLUS Loans for Parents

GENERAL INFORMATION

This form is used to obtain a physician's certification and a borrower's acknowledgement. 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.

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 Direct Loans.