

## 2026-27 Loan Discharge: Borrower Acknowledgment and Certification Form

**DOCUMENTS MAY BE SUBMITTED VIA U.S. MAIL, OR SECURE UPLOAD. TO UPLOAD DOCUMENTS: LOG INTO Hornet365, STUDENT TAB, FINANCIAL CENTER, SELECT 'FINANCIAL AID FORMS', SELECT 'SEND YOUR DOCUMENTS SECURELY'.**

**EMAILED DOCUMENTS ARE NOT SECURE AND CANNOT BE ACCEPTED.**

The National Student Loan Data System (NSLDS.ed.gov) indicates that you have one or more federal student loans and/or TEACH Grant service obligations discharged because of a total and permanent disability. You have also previously submitted a **Physician's Certification of Borrower's Ability to Engage in Substantial Gainful Employment** form to our office. Each time you wish to receive an additional federal student loan or TEACH Grant, you must complete this form.

**It is your responsibility to initiate a new loan or grant request by completing and submitting a new form.**

### **Definitions:**

**Federal student loans:** One or more of the following loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans for parents of dependent undergraduate students and for graduate or professional students, Direct Consolidation Loans, and Federal Perkins Loan.

**Total and Permanent Disability:** Total and permanent disability is 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.

**Substantial Gainful Activity:** A level of work performed for pay that involves doing significant physical or mental activities or a combination of both.

### **Borrower Acknowledgement:**

I acknowledge that:

1. I am applying for one or more federal loans or TEACH grants;
2. I currently have the ability to engage in substantial gainful activity as defined above in order to repay the new loans and/or fulfill the TEACH Grant service obligation;
3. Any federal loan(s) or TEACH grant(s) I receive as a result of a physician's certification of my ability to engage in substantial gainful activity **cannot** be discharged based on any present impairment unless that present impairment or conditions deteriorates so that I again meet the definition of having a total and permanent disability; **AND**
4. If I request a new loan or TEACH Grant during the post-discharge monitoring period or conditional discharge period, I must resume payment on the old loan before receipt of the new loan or TEACH Grant.

Section to be completed by Borrower (Please Print):

Name: \_\_\_\_\_ ESU Student ID Number: \_\_\_\_\_

Permanent Address: \_\_\_\_\_ Phone: \_\_\_\_\_

**Borrower Certification: By signing this form, I am certifying that I have read the above Borrower Acknowledgment statement.**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

\*Signature must be in ink