

RETURN TO FINANCIAL AID OFFICE:



PHYSICIAN'S CERTIFICATION FOR SUBSTANTIAL GAINFUL ACTIVITY

STUDENT INFORMATION

Last Name

First Name

M.I.

Student ID#

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 student loans, you must complete this form and return it to the Financial Aid Office.

Warning: Any person who knowingly makes a false statement or misrepresentation on this form may be subject to fine or imprisonment under Title 20, United States Code, Section 1097.

SECTION I – TO BE COMPLETED BY BORROWER (SEE PAGE 2 FOR INSTRUCTIONS AND PRIVACY ACT NOTICE)

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) cancelled to make information from such records available to the U.S. Department of Education or the holder of my loan(s).

1. Name of Borrower (First, Middle Initial, Last)		2. Telephone Number	
2. Address	4. City and State		5. Zip Code
<p>By signing this form, I acknowledge that any loans (or previously discharged loans that may be reinstated) or TEACH Grant service obligations I receive hereafter cannot be discharged 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. I also understand that if my prior loan(s) are in post-discharge monitoring period or a conditional discharge period, I must also resume payment on the old loan(s) before receipt of a new loan or TEACH Grant. If the loan on which I must resume payment was in default when it was discharged or conditionally discharged, the loan will remain in default upon reinstatement and must be resolved prior to receiving any additional federal financial aid.</p>			
6. Student Signature		7. Date	

SECTION II – TO BE COMPLETED BY CERTIFYING PHYSICIAN (SEE PAGE 2 FOR INSTRUCTIONS AND PRIVACY ACT NOTICE)

1. Physician's Certification You are being asked to complete, sign and date this form to certify that the borrower is able to engage in substantial gainful activity (e.g., able to work and earn money or attend school)

I certify that in my best professional judgment, my patient: _____,

- Is **able** to engage in substantial gainful activity.
- Is **unable** to engage in substantial gainful activity.

Date Borrower became able to work and earn wages (MM/DD/YYYY): _____

2. I am legally authorized to practice in the state of:		3. Physician's Name Print (First, Middle Initial, Last)	
4. Name of Medical Office		7. Physician's license number and stamp	
5. Full Address of Medical Office			
6. Signature of physician (M.D. or D.O.)		Date:	

Physician's Certification and Borrower's Acknowledgment of Obligation (page 2)

GENERAL INFORMATION

This form is used to obtain a physician's certification and 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 or TEACH Grant service obligations received as a result of this physician's certification cannot be cancelled 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 may allow the borrower to secure additional loan(s) or TEACH Grant(s).

DEFINITIONS

For purposes of Federal Student Aid, 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 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 to be unemployable due to a service-connected disability.

BORROWER INSTRUCTIONS

- The borrower must complete Section I if they would like to apply for a federal student loan or TEACH Grant.
- Has Section II of the form been completed and signed by a Doctor of Medicine or Doctor of Osteopathy?
- Return this completed form to your Financial Aid Office:

American River College
Financial Aid Office
4700 College Oak Drive
Sacramento, CA 95841

Cosumnes River College
Financial Aid Office
8401 Center Parkway
Sacramento, CA 95823

Folsom Lake College
Financial Aid Office
10 College Parkway
Folsom, CA 95630

Sacramento City College
Financial Aid Office
3835 Freeport Blvd
Sacramento, CA 95822

It is recommended that you keep a copy of this form for your records. You may need to provide a copy of this statement as evidence of your eligibility for future student loans.

PHYSICIAN INSTRUCTIONS

- You are being asked to complete, sign, and date this form to certify that the borrower is able to engage in substantial gainful activity (see definition above).
- 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.

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, 34 C.F.R. §674.61, 34 C.F.R. §682.402, 34 C.F.R. §685.213, and 34 C.F.R. §686.42.
- 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 loans or TEACH Grants.