

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 SECURLEY'.

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