



Student Name (Last, First)	Student ID Number <table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>										

2026-2027 Total and Permanent Disability (TPD) Discharged Loan Form

This form must be completed by a student who has had a loan discharged (permanently or conditionally) and would like to borrow a new federal loan for educational purposes. If the student would like to pursue a federal loan, they must provide a physician certification stating the student has the ability to engage in substantial gainful activity and attest they are aware any new federal loan cannot later be discharged for any present impairment unless it deteriorates so that they are again totally and permanently disabled.

Section A: To be completed by Physician

I certify the impairment of the student named above has improved sufficiently to allow them to engage in substantial gainful activity*. The student named above regained the ability to engage in substantial gainful activity as of: _____
Date

Physician Name

Date

Physician Signature

Physician Phone Number

I am a doctor of medicine osteopathy

Section B: To be completed by Student

I acknowledge I previously had federal student loan(s) cancelled due to total and permanent disability. I further acknowledge that my physician has certified my impairment(s) has improved sufficiently so that I now have the ability to engage in substantial gainful activity*. I also acknowledge the student loan I am now applying for and may receive, and any subsequent student loan(s) I may apply for and may receive hereafter, may not be cancelled due to any present impairment(s) unless my physician certifies the impairment has substantially deteriorated to the point of total and permanent disability.

I acknowledge that if any of my loans are still in a conditional discharge status that I understand that collection will resume on the conditionally discharged loans. I understand that collection must resume before I can begin receiving new federal loans.

The Stephens College Office of Financial Aid reserves the right to require additional documentation and/or confirmation of the validity of the information provided.

Student Signature

Date

*Substantial gainful activity generally describes a situation in which the student/patient/borrower is sufficiently physically recovered to be capable of attending school, successfully completing a program of study, and securing employment in order to repay the new federal loan.