



## **Total and Permanent Disability Discharge: Borrower Agreement**

If a borrower whose prior loan was discharged due to a Total and Permanent Disability wishes to take out another Federal Student Aid (FSA) loan, the borrower must have the ability to engage in substantial and gainful activity. 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. By way of physically signing below, you acknowledge and certify that you have the ability to engage in substantial and gainful activity for the purposes of receiving a new FSA loan. Additionally, you are aware that your new FSA loan cannot later be discharged for any present impairment unless it deteriorates so drastically that you are again totally and permanently disabled.

Please feel free to contact the Office of Financial Aid at 800.292.1903 ext. 8892 or 641.585.8892 or at [verification@waldorf.edu](mailto:verification@waldorf.edu).

### **Certification and Signature**

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Print Student's Name (required)

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Student's Physical Signature (required)

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Student's ID or last 4 of SSN

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Date