



Financial Aid Office  
 Iowa Lakes Community College  
 3200 College Drive  
 Emmetsburg, IA 50536

## Physician's Certification of Borrower's Ability to Engage in Substantial Gainful Activity

Student Name: \_\_\_\_\_ 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**, this form must be completed and returned to the Iowa Lakes Community College Financial Aid Office of Student Financial Aid, 3200 College Drive, Emmetsburg, Iowa 50536

**What You Must Do:**

1. If you **DO NOT** want to apply for federal student loans, check this box:   
 STOP: You do not have to complete the remainder of this form. Return the form to the Office of Financial Aid.
2. If you want to apply for a federal student loan, complete the remainder of this form.

**SECTION 1 – TO BE COMPLETED BY BORROWER (SEE REVERSE FOR INSTRUCTIONS). Please Print.**

1. Name of Borrower (First, Middle Initial, Last)		2. Telephone Number
3. Address	4. City, State	5. Zip Code
<p><b>By signing this form, I acknowledged that any loans I receive hereafter cannot be canceled 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.</b></p>		
6. Student Signature		DATE

**SECTION II – TO BE COMPLETED BY CERTIFYING PHYSICIAN (SEE REVERSE FOR INSTRUCTIONS)**

1. Physician's Certification (Check one)	
<input type="checkbox"/> I certify that in my professional medical judgment, the patient/borrower named above is able to engage in substantial gainful activity and can attend school. (Refer to Physician's instructions on back page.)	
<input type="checkbox"/> In my professional medical judgment of the patient/borrower named above, I cannot certify that he/she is able to engage in substantial gainful activity and can attend school. (Refer to Physician's instructions on back page.)	
2. Date borrower became able to work and earn wages: (MM/DD/YY)	
3. Type or print name of physician	I am legally authorized to practice in the State of
4. Address	5. City, State, Zip
6. Signature of Physician (M.D. or D.O.)	7. Date

**Instructions**  
**Physician's Certification of**  
**Borrower's Ability to Engage in Substantial Gainful Activity**

**General Information**

This form is used to obtain a physician's certification and a 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 received as a result of this physician's certification cannot be canceled 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 will allow the borrower to secure additional loan(s) under one or more of the following Federal Direct Loans Program: Stafford Loans (subsidized and unsubsidized), PLUS Loans for Undergraduate Students, PLUS Loans for Graduate Students, Consolidation Loans.

**Definition of Total and Permanent Disability**

To be totally and permanently disabled the borrower must be unable to work and earn money or attend school because of an injury or illness that is expected to continue indefinitely or result in death. This definition calls for a judgment decision as to the borrower's ability to earn income despite his or her disability. The physician is to assess the impact of the borrower's disability on his or her ability to earn income in light of what the borrower would normally be able to earn if he or she were not disabled. If the disability appears to have a significant adverse effect the borrower's earning potential, not only in the type of work performed before the impairment but for any substantial gainful employment, and the disability is expected to last for a long and indefinite period of time, then the borrower shall be considered permanently disabled under this definition. If, however, the borrower's condition has improved so that the borrower is able to engage in substantial gainful activity or attend an institution of postsecondary education, a reaffirmation (reinstatement, no longer in discharge status) can be processed to allow the borrower to complete procedures for eligibility for Title IV (federal) student aid.

**Borrower Instructions**

1. The borrower must complete Section I.
2. Have Section II of the form completed and signed by a Doctor of Medicine or Doctor of Osteopathy.
3. Return this completed form to:

Iowa Lakes Community College  
Office of Financial Aid  
3200 College Drive  
Emmetsburg, IA 50536

It is recommended that you keep a copy of this and all other financial aid forms for your records.

**Physician Instructions**

1. 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.
2. You are being asked to complete, sign and date this form to certify whether the borrower does or does not meet the above definition of total and permanent disability. Please check the box beside the statement applicable to the borrower's condition.

**Non-Discrimination/Equal Opportunity Statement** It is the policy of Iowa Lakes Community College not to discriminate on the basis of race, color, national origin, sex, disability, age (employment), sexual orientation, gender identity, creed, religion and actual or potential parental, family or marital status in its programs, activities, or employment practices as required by the Iowa Code §§216.6 and 216.9, Titles VI and VII of the Civil Rights Act of 1964 (42 U.S.C. §§ 2000d and 2000e), the Equal Pay Act of 1973 (29 U.S.C. § 206, et seq.), Title IX (Educational Amendments, 20 U.S.C §§ 1681 – 1688), Section 504 (Rehabilitation Act of 1973, 29 U.S.C. § 794), and Title II of the Americans with Disabilities Act (42 U.S.C. § 12101, et seq.). If you have questions or complaints related to compliance with this policy, please contact Kathy Muller, Equity & Title IX Coordinator, 19 South 7th Street, Estherville, IA 51334, 712.362.0433, kmuller@iowalakes.edu, or the Director of the Office for Civil Rights, U.S. Department of Education, Citigroup Center, 500 W. Madison, Suite 1475, Chicago, IL 60661, phone number 312/730-1560, fax 312/730-1576.