



The Office of Financial Aid

2025-2026 Borrower’s Acknowledgement
Total and Permanent Disability Discharge

Student’s Name: _____ M#: _____

A student who has had a previous federal education loan discharged due to Total and Permanent Disability (TPD) may, under certain circumstances, borrow a new federal student loan. However, it may be necessary to resume repayment on the previously discharged loan. For more details, please see the reverse side of this form.

The National Student Loan Data System (NSLDS) reported that you have one or more Federal Direct Student Loan(s) discharged due to a Total and Permanent Disability. This form serves to reestablish your eligibility for the Federal Student Loan Program when prior loans have been discharged due to total and permanent disability. Completion of this form does not guarantee that you will qualify for a Federal Student Loan. This form MUST be completed and requested documentation returned to the Office of Financial Aid before your financial aid eligibility can be determined. For more information please see reverse of form.

The student must sign a new acknowledgment form for each new loan received while attending Meharry Medical College.

A physician’s certification is required only once before a student may borrow new federal loans after a disability discharge. The school will maintain this certification in the student’s file.

- A signed certification from my physician is attached.
I have previously submitted a signed certification from my physician

Part I: Borrower’s Acknowledgement Statement

By signing this document, I acknowledge that any new Federal Direct Student Loan that I may qualify for cannot be discharged in the future for any present impairment unless it deteriorates so that I am again total and permanently disabled. I am also aware that before I can receive any Federal Direct Student Loans, I must obtain a physician’s certification stating that I have the ability to engage in “substantial gainful activity.” A Borrower’s Acknowledgement Statement must be completed before any Federal loans are received/dispursed on my behalf.

I certify that the information given on this form is true and complete.

Student Signature (required) Date

WARNING: Any person who knowingly and willingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

- The student must sign a new acknowledgment for the school each time they receives a new loan after a disability discharge.
The physician’s certification is required only once before the student may borrow new federal student loans after a disability discharge. The school will maintain this certification in the student’s files.

Part II: Criteria for Disability Discharge

A Total and Permanent Disability (TPD) means that you are 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; 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.

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to borrow another federal student loan, he/she must obtain a physician's certification that he/she has the ability to engage in substantial gainful activity, and must sign a borrower statement acknowledging that the new loan cannot later be discharged for any present impairment unless it deteriorates so that he/she is again totally and permanently disabled.

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. If a physician's certification does not appear to support this status, the school should contact the physician for clarification.

The U.S. Department of Education (ED) monitors borrowers whose previous federal student loans were discharged for three (3) years. If the borrower fails to meet certain eligibility requirements throughout the monitoring period, ED reinstates the borrower's obligation to repay the discharged loan/s. If the loan/s on which repayment obligation is reinstated was in default status at the time of discharge, it remains in default upon reinstatement, and the student must make satisfactory repayment arrangements before receiving the new loan.

For additional information on Total and Permanent Disability (TPD) Discharge:

<https://www.disabilitydischarge.com/faqs>