



**University of the Incarnate Word  
Office of Financial Assistance  
2009-2010 Student Eligibility Verification for Previously  
Discharged Loans**

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The Department of Education no longer requires as a condition for SFA eligibility reaffirmation of a loan that was discharged in bankruptcy or for total and permanent disability. However, a borrower whose loan debt was canceled due to a total and permanent disability and who later applies for a Stafford Loan must:

- Provide a physician's certification that the borrower is able to engage in "substantial gainful activity" such as working or attending school, and
- Sign a statement affirming that the new loan for which the borrower is applying cannot be canceled in the future based on present impairment

*Student Financial Handbook, Direct Loan/FFEL Programs Reference, Chapter Six, page 77*

Based on the above Federal Regulation, you must complete the following in order to receive Federal Stafford Loan Assistance for the 2009-2010 award year.

Student Name: \_\_\_\_\_

Student Social Security Number: \_\_\_\_\_ Phone: \_\_\_\_\_

**Physician's Certification:**

Physician Name/Practice: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number/Email: \_\_\_\_\_

I certify that the above named student is able to engage in "substantial gainful activity" such as working or attending school.

Physician Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Student Certification:**

I affirm that the new Stafford Loan(s) which I am applying for cannot be canceled in the future based on my present impairment.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_