



**University of the Incarnate Word  
Office of Financial Assistance  
2019-2020 Student Eligibility Verification for  
Previously Discharged Loans**

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CODE: DSCHRG

The Department of Education no longer requires reaffirmation of a loan that was discharged in bankruptcy or for total and permanent disability as a condition for SFA eligibility. However, a borrower whose loan debt was canceled due to a total and permanent disability and who later applies for a Direct Loan or TEACH Grant 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/TEACH Grant service obligation for which the borrower is applying cannot be canceled in the future based on present impairment

Based on the above Federal regulation, you must complete the following in order to receive Federal Loan or TEACH Grant Assistance for the 2019-2020 award year.

**(Black Ink Only)**

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

Student ID 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,” including working and attending school.

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

**Student Certification:**

I affirm that the new Loans(s) and/or TEACH Grant which I am applying for cannot be canceled in the future based on my present impairment unless it again deteriorates to permanent and total disablement.

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