



Loan Discharge Acknowledgment 2025-2026

Student Name: _____ Student/Star ID: _____

You have previously had federal student loans discharged due to total and permanent disability, which is defined by the Department of Education (DOE) as "the condition of an individual who is unable to work and earn money because of an injury or illness that is expected to continue indefinitely or result in death." Federal regulations require that in this situation a student must provide two things in order for the school to determine eligibility for additional student loans:

1. Letter from your physician:

A physician's certification on letterhead that you have the ability to engage in substantial, gainful activity. The DOE defines substantial gainful activity as "a situation in which a borrower is sufficiently physically recovered to be capable of attending school, successfully completing a program of study, and securing employment in order to repay the new loan the borrower is seeking."

2. Borrower Acknowledgment:

By signing this form, I, _____ (Print Name) acknowledge:

- I am applying for one or more federal student loans for this current award year.
- I have attached an official signed letter on letterhead by my physician with this form.
- I understand a new loan cannot be discharged in the future on the basis of any injury or illness present at the time of the new loan, unless my condition substantially deteriorates so that I am again totally and permanently disabled.
- By receiving a new loan during the post-discharge monitoring period or conditional discharge period, I must resume payment on the old loan before receipt of the new loan. The standard post-discharge monitoring period is three years.

Borrower/Student Signature: _____ Date: _____

Return by mail, fax or email:

Fax: (507) 389-7419

Email: financialaid@southcentral.edu

Faribault Campus:

South Central College
Financial Aid Office
1225 Third Street SW
Faribault, MN 55021

OR

North Mankato Campus:

South Central College
Financial Aid Office
1920 Lee Boulevard
North Mankato, MN 56003