



BORROWER ACKNOWLEDGEMENT FORM

The National Student Loan Data System (<https://nslds.ed.gov>) indicates that you have one or more federal student loans discharged because of a total and permanent disability. **You must provide a written statement from your physician on their letterhead certifying that you are able to engage in substantial gainful activity and can attend school** (please attach when submitting this form).

Each time you wish to receive an additional federal student loan while attending Concordia University Texas, you must complete this form and submit it to Student Financial Services.

Definitions:

Federal Student Loans: One or more of the following loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans for parents of dependent undergraduate students and for graduate or professional students, Direct Consolidation Loans, and Federal Perkins Loan.

Total and Permanent Disability: Total and permanent disability is the condition of an individual who:

- is 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; or 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.
- **Substantial Gainful Activity:** A level of work performed for pay that involves doing significant physical or mental activities or a combination of both.

Borrower Acknowledgement

I, _____ acknowledge that:

1. I am applying for one or more federal loans for the award year _____;
2. I currently have the ability to engage in substantial gainful activity as defined above in order to repay the new loans,
3. any federal loan I receive as a result of a physician certification of my ability to engage in substantial gainful activity cannot be discharged based on any present impairment unless that present impairment or conditions deteriorates so that I again meet the definition of having a total and permanent disability;

Borrower Certification

By signing this form, I am certifying that I have read the above Borrower Acknowledgment statement:

Student's Signature

Electronic and typed signatures are not acceptable.

Date

Student ID

Please contact your Admissions Counselor/Student Central with any financial aid questions.

Student Financial Services
11400 Concordia University Drive
Austin, TX 78726-4141

Student Central Phone: 1.512.313.4700
Student Financial Services Fax: 1.512.313.1670
Email: financialaid@concordia.edu