



Southwestern Illinois College
 Financial Aid and Student Employment Office
 2500 Carlyle Avenue • Belleville, IL 62221-5899
 866-942-SWIC (7942), ext. 5288 • 618-235-2700, ext. 5288 • Fax 618-235-3827

FLND

Physician's Certification and Borrower's Acknowledgement of Obligation

The National Student Loan Data System (NSLDS) indicates that you have one or more student loans discharged because of a total and permanent disability. Before you can receive additional federal student loans, this form must be completed and returned to the SWIC Financial Aid and Student Employment Office at the above stated address.

Warning: If you receive student aid based on incorrect information, you may have to return it and/or pay fines and fees. If you purposely give false or misleading information on this form, you may be fined \$20,000, receive a prison sentence, or both.
Affirmation: By signing below, I certify that all information I have submitted is accurate and verified with supporting documentation.

SECTION I: TO BE COMPLETED BY STUDENT - If you **DO NOT** want to apply for federal student loans, check this box: (If you want federal student loans, skip Section I and proceed to Section II)

1. Name of Student (First, MI, Last)	2. SWIC EmpID
3. Signature	4. Date

STOP: You do not have to complete the remainder of this form if you **DO NOT** want federal student loans. Return the form to the SWIC financial aid office at the above address.

SECTION II: TO BE COMPLETED BY BORROWER (SEE REVERSE FOR INSTRUCTIONS AND PRIVACY ACT NOTICE)

Consent for Release of Information: I authorize any physician, hospital or other institution having records pertaining to the disability for which I had a loan(s) cancelled to make information from such records available to the U.S. Department of Education or the holder of my loan(s).

1. Name of Borrower (First, MI, Last)	2. SWIC EmpID			
3. Address	City	ST	ZIP	4. Date

By signing this from, I acknowledge that any loans I receive hereafter cannot be canceled in the future on the basis of any present impairment or condition, unless the impairment or condition substantially deteriorates to the extent that the definition of total and permanent disability is met.

SECTION III: TO BE COMPLETED BY CERTIFYING PHYSICIAN (SEE REVERSE FOR INSTRUCTIONS AND PRIVACY NOTICE)

1. Physician's Certification (check one)

I certify that in my professional medical judgment, the patient/borrower named above is able to engage in substantial gainful activity and can attend school. (Refer to Physician's Instructions on back page.)

In my professional medical judgment of the patient/borrower named above, I cannot certify that he/she is able to engage in substantial gainful activity and can attend school. (refer to Physician's Instructions on back page.)

2. Date borrower became able to work and earn wages: (MM DD YYYY)

3. Type or print name of physician	4. I am legally authorized to practice in the state of			
5. Address	City	ST	ZIP	6. Telephone Number
7. Signature of physician (M.D. or D.O.)	8. Physician's license number	9. Date		

Physician's Certification and Borrower's Acknowledgment of Obligation

Federal Loan Programs: Direct Loans, Stafford Loans, PLUS Loans for Parents, and Consolidation Loans

GENERAL INFORMATION

This form is used to obtain a physician's certification and a borrower's acknowledgment. The purpose is to have a licensed physician certify that the borrower is able to engage in substantial gainful activity and to have the borrower acknowledge that any federal student loans received as a result of this physician's certification cannot be canceled based on any present impairment or condition, unless that impairment or condition substantially deteriorates to the extent that the definition of total and permanent disability is met. This form will allow the borrower to secure additional loan(s) under one or more of the following Federal Loan Programs: Direct Loans, Stafford Loans, PLUS Loans for Parents, and Consolidated Loans.

DEFINITION OF TOTAL AND PERMANENT DISABILITY

To be totally and permanently disabled the borrower must be unable to work and earn money or attend school because of an injury or illness that is expected to continue indefinitely or result in death. This definition calls for a judgment decision as to the borrower's ability to earn income despite his or her disability. The physician is to assess the impact of the borrower's disability on his or her ability to earn income in light of what the borrower would normally be able to earn if he or she were not disabled. If the disability appears to have a significant adverse effect on the borrower's earning potential, not only in the type of work performed before the impairment but for any substantial gainful employment, and the disability is expected to last for a long and indefinite period of time, then the borrower shall be considered permanently disabled under this definition. If, however, the borrower's condition has improved so that the borrower is able to engage in substantial gainful activity or attend an institution of postsecondary education, a reaffirmation (reinstatement, no longer in discharge status) can be processed to allow the borrower to complete procedures for eligibility for Title IV (federal) student aid.

BORROWER INSTRUCTION

- The borrower must complete Section II
- Have Section III of the form completed and signed by a Doctor of Medicine or Osteopathy
- Return this completed form to SWIC's financial aid office

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It is recommended that you keep a copy of this and all other financial aid forms for your records. You may need to provide a copy of this statement as evidence of your eligibility for future student loans.

PHYSICIAN INSTRUCTIONS

- You may complete this form for the borrower only if you are a Doctor of Medicine or Doctor of Osteopathy legally authorized to practice in your state.
- You are being asked to complete, sign, and date this form to certify whether the borrower does or does not meet the above definition of total and permanent disability. Please check the box [] beside the statement applicable to the borrower's condition.

PRIVACY ACT NOTICE: The Privacy Act of 1974 (5 U.S.C. 522a) requires that an agency provide the following notice to each

The authority for collecting the information requested on this form is found in 20 U.S.C. 1087, 42 U.S.C. 209 4k, and U.S.C. 2601

- The principal purpose of this information is to verify the identity of the borrower; determine that the borrower is able to engage in substantial gainful activity, and in the event it is necessary, to locate the borrower's certifying physician.
- The routine uses of this information include its disclosure to Federal, State, or local agencies, guaranty agencies, educational and financial institutions, and agency contractors for the purpose of: verifying the identity of the borrower and the borrower's physician; determining that the borrower is able to engage in substantial gainful activity; investigating possible fraud, and verifying compliance with program regulations. Failure to provide the requested information may result in denial of the borrower's new loan request.
- This information is necessary to process requests for new Federal Loan Programs.