

# HOLYOKE COMMUNITY COLLEGE

303 Homestead Avenue  
Holyoke, MA 01040  
413.538.7000

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[www.hcc.edu](http://www.hcc.edu)

Financial Aid Office  
Phone: (413) 552-2150  
Fax: (413) 552-2192

## Physician's Certification of Borrower's Ability to Engage in Substantial Gainful Activity

The National Student Loan Data System (NSLDS) informs us that you have one or more student loans discharged because of a total and permanent disability. **Before you can receive more federal student loans**, this form must be completed and returned to the Holyoke Community College's Financial Aid Office.

Name: \_\_\_\_\_ Student ID#: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

### Section I: The student agrees that:

By signing this form, I am aware that any federal student loans I receive from now on cannot be canceled in the future on the basis of any present impairment or condition, unless the impairment or condition substantially declines to the extent that the definition of total and permanent disability is met.

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

### SECTION II: TO BE COMPLETED BY CERTIFYING PHYSICIAN:

#### 1. Please 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.

\_\_\_ 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 or attend school.

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

3. Type or print name of physician: \_\_\_\_\_

4. Address: \_\_\_\_\_  
Street City State Zip

5. Telephone Number: \_\_\_\_\_

6. Physician's Signature: \_\_\_\_\_

**See Back for General Information**

**General Information:**

This form is used to obtain a physician's certification and a borrower's acknowledgement. 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 declines to the extent that the definition of total and permanent disability is met. This form will allow the borrower to obtain (upon request) additional loan(s) under one or more of the following Federal Direct Loan Program: Stafford Loans (subsidized or unsubsidized), PLUS Loans for Undergraduate Students, PLUS Loans for Graduate Students, Consolidation Loans.

**Physician Instructions:**

1. You may complete this form for the borrower only if you are a Doctor of Medicine and legally authorized to practice in your state.
  
2. You may be 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 line beside the statement applicable to the borrower's condition.