



**Hinds Community College
Office of Financial Aid
2026-2027**

**Borrower Acknowledgment Statement Total &
Permanent Disability Discharge**

All students with a previous federal education loan discharged due to Total and Permanent Disability (TPD) may, under certain circumstances, borrow a new federal student loan. However, it may be necessary to resume repayment on the previously discharged loan.

Completion of this form does not guarantee that you will qualify for a Federal Student Loan Program.

For more details, please see Section D of this form.

A. STUDENT INFORMATION

Last Name First Name M.I. Hinds ID Number **(Required)**

B. BORROWER'S ACKNOWLEDGMENT By signing below, I acknowledge that

1. Any new Federal Student Aid loans that I may qualify for cannot be discharged in the future for any present impairment unless it deteriorates so that I am again totally and permanently disabled.
2. Before I can receive any Federal Student Aid loans, **I must obtain a physician's certification in Section E below** stating that I have the ability to engage in "substantial gainful activity."
3. A Borrower's Acknowledgment Statement must be completed each year before any Federal Student Aid loans are received.
4. I have read and understand the information given below in Section D.

C. BORROWER'S CERTIFICATION AND SIGNATURE

Student Signature: _____ Date: _____

D. CRITERIA FOR DISABILITY DISCHARGE

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to take out another FSA loan, they must:

1. Obtain a physician's certification (the student only needs to obtain the physician certification once)
2. Submit a new borrower acknowledgment from the student each time they receive a new loan)
3. May also be required to resume payment on the discharged loan before receipt of the new loan. If the loan on which the borrower must resume payment was in default when it was discharged, it remains in default upon reinstatement, and the student must make satisfactory repayment arrangements before receiving the new loan, in addition to meeting the other requirements described.
4. A borrower who received a TPD discharge based on a determination from the VA and is unemployable due to a service-connected disability is not required to resume payment on the discharged loan as a condition for receiving a new loan. But they must still provide the physician's certification and borrower acknowledgment described above.

For additional information regarding Total and Permanent Disability Discharge: <https://www.disabilitydischarge.com/faqs>

E. PHYSICIAN CERTIFICATION (to be completed by a legally licensed physician)

Physician's Name: _____ Office Phone Number: _____

Address of Practice: _____

- I certify that the applicant's disability has improved, and that the applicant can engage in substantial gainful activity* as defined by the U.S Department of Education (see definition below).
- I certify that, in my best professional judgment, the condition of the student named above has not improved enough to allow him or her to engage in substantial gainful activity*.

*For Title IV aid purposes, the phrase "substantial gainful activity" means a level of work performed for pay that involves doing significant physical or mental activities or a combination of both. If a physician's certification does not appear to support this status, the school will contact the physician for clarification.

Physician's Signature: _____ Date: _____

*The U.S. Department of Education (ED) requires the necessary certification must be provided by a physician who is a Doctor of Medicine (DM) or a Doctor of Osteopathy (DO) and who is legally authorized to practice in a state. Warning: Any person who knowingly makes a false statement of misrepresentation on this form shall be subject to penalties, which may include fines or imprisonment under the United States Criminal Code.

Email: finaid@hindsc.edu - Contact us: 601-857-3223

WARNING: Purposely giving false or misleading information may lead to a fine, imprisonment or both.