



Student Financial Aid Office
 11400 Robinwood Drive
 Hagerstown, MD 21742
 finaid@hagerstowncc.edu
 FAX: 301-791-9165

Loan Discharge Appeal

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

A borrower whose prior loan was discharged due to a total and permanent disability (TPD) who wishes to take out another Federal Student Loan, must:

- obtain a physician's certification that she/he has the ability to engage in substantial gainful activity, and
- She/he must sign a statement that he is aware the new FSA loan can't later be discharged for any present impairment unless it deteriorates so that she/he is again TPD.

If the borrower is in the post-discharge monitoring period, she/he must resume payment on the previously discharged loan before receipt of the new loan. A borrower who received a TPD discharge based on a determination from the VA is not required to resume payment on the discharged loan.

If a defaulted loan was conditionally discharged and then reinstated, the student must make satisfactory repayment arrangements before receiving the new loan.

Student Last Name _____ First Name _____ MI _____

HCC ID _____

A review of your account shows you have prior loans that were discharged.

- If you are not interested in receiving additional student loans, please check here:
- OR
- If you are interested in receiving additional student loans, please complete the following:
 1. Attach a **physician's certification specifically stating that "Student name (your name) has the ability to engage in substantial gainful activity."** (If you are a veteran and you have been determined by the Department of Veterans Affairs to be unemployable due to a service-connected disability. Attach documentation from the VA verifying your TPD (total and permanent disability) determination.)
 2. Attach a **typed statement** explaining how circumstances have changed since the loans were discharged and **how you intend to pay back all student loans, including all discharged loans.**
 3. Write the following statement on a separate piece of paper:
I am aware that neither any conditionally discharged nor any new Federal Student Loans that I am applying for can later be discharged for any present impairment unless it deteriorates so that I am again totally and permanently disabled. Also, I acknowledge that collection will resume on any of my conditionally discharged loans and agree to provide documentation of the resumption of collection.

Your appeal will not be reviewed and will be considered incomplete unless all 3 items are submitted.

- I have read the above statement and understand: these loans will now go into repayment.
- **It is my responsibility to contact my lender.**

Signature: _____ Date: _____