



## Financial Aid Advising

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**Email:** visit [www.roguecc.edu/RCCfinAid/contact.asp](http://www.roguecc.edu/RCCfinAid/contact.asp)

for your specific FinAid Advisor's email per your pathway

## NEW BORROWER ACKNOWLEDGEMENT

*for borrowers with prior loans discharged due to total and permanent disability*

Federal financial aid regulations allow borrowers to discharge student loans in the event of total and permanent disability. Any student wishing to utilize new student loans must agree to a New Borrower Acknowledgement and obtain physician certification of employability. If you would like to borrow new education loans, please read and sign the following statement.

### STEP 1: STUDENT INFORMATION

**STUDENT:** \_\_\_\_\_ **RCC ID:** \_\_\_\_\_ **PHONE:** \_\_\_\_\_

**LOAN TYPE:** \_\_\_\_\_ **AMOUNT:** \_\_\_\_\_

In addition to this New Borrower Acknowledgement, please submit the following:

- Physician Certification – statement from the student’s physician indicating the student is employable and able to engage in substantial gainful activity despite their previous disability status. *(Note: This document must be attached to the initial New Borrower Acknowledgement, and is not required for any subsequent New Borrower Acknowledgements.)*

### STEP 2: ACKNOWLEDGEMENT AND SIGNATURE

I acknowledge that I have previously discharged education loans due to total and permanent disability. I understand that any new education loans cannot later be discharged for any present impairment unless it deteriorates so that I am again totally and permanently disabled.

If I am in the post-discharge monitoring period or the conditional discharge period, I understand that I must resume payment on the old loan before receipt of the new loan. If the loan was in default when it was discharged or conditionally discharged, it remains in default upon reinstatement, and I must make satisfactory repayment arrangements before receiving the new loan, in addition to meeting other requirements described.

By signing below, I agree to the statements above. I also understand that I must complete a New Borrower Acknowledgement form for each loan I borrow.

**Student Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

*Must be signed with pen. Digital signatures not accepted.*