According to the U.S. Department of Education, you have had one or more student loans discharged because of total and permanent disability. Before we can determine if you are eligible for another student loan, you must do the following:

1. Read and sign this form and return it to the Financial Aid Office.

2. Attach a licensed physician's statement certifying both that you are no longer totally and permanently disabled and that: a. you may now engage in "substantial gainful activity," OR b. you “can attend school.”

The physician's statement must contain the language that appears in quotes above. The statement must be on professional letterhead and contain information on how to contact the physician. If the statement received is incomplete or unclear, we will ask you to submit further documentation.

Also, if you have a prior loan that is within the three-year provisional period allowed for disability cancellation, you are required to resume payment on that loan.

DO NOT return this form without an acceptable physician's statement attached.

Statement of Certification: I acknowledge that any new loan that I receive from Western Carolina University may not be discharged due to the same disability as my prior loan(s) unless my disabling condition substantially deteriorates. Attached is a statement from my doctor that I may now engage in “substantial gainful activity” or “can attend school.”

Student’s Signature: __________________________ Date: _______________

Parent’s Signature: __________________________ Date: _______________