

# NORTHERN New Mexico College

## *Financial Aid Office*



**2025-2026**

### **Discharge Due to Total and Permanent Disability**

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to take out another FSA loan he/she must obtain a physician's certification stating that he/she the borrower has the ability to engage in substantial gainful activity meaning the borrower is able to perform a level of work for pay that involves doing significant physical or mental activities or a combination of both.

The borrower must also sign the statement below:

I as the borrower, hereby acknowledge that any new FSA loans cannot later be discharged for any present impairment unless a physician certifies that any present impairment deteriorates so that I the borrower am again totally and permanently disabled.

\_\_\_\_\_  
Print Full Name

\_\_\_\_\_  
ID

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date