To qualify for student loans, federal law requires that Regent University’s office of Central Financial Aid receive a signed statement from a physician for a borrower with prior Federal Family Education Program (FFELP) and/or Direct loans canceled due to total and permanent disability. The statement must acknowledge that new federal loans cannot be canceled based on the borrower’s present condition. Regulations require the borrower’s physician to certify that the condition confirmed for prior loan cancellation is no longer an impairment to gainful activity or employment.

**Physician’s Statement**

Complete and sign this form to certify that your patient’s condition has improved to the extent that he or she is able to engage in substantial gainful activity. You may complete this form only if you are a doctor of medicine or of osteopathy legally authorized to practice in your state and the patient meets the following criteria:

My patient, _________________________________, was certified to be **Totally and Permanently Disabled**. As a result, I understand that FFELP and/or Direct loan(s) for the above patient were canceled. Federal student loan regulations define **Totally and Permanently Disabled** as "the condition of an individual who is unable to work and earn money because of an injury or illness that is expected to continue indefinitely or result in death."

I hereby certify that the above-referenced patient’s condition is now such that he or she is able to engage in substantial gainful activity. I understand that the patient must sign a statement that any new federal loans he or she receives cannot be canceled in the future on the basis of any impairment present when the new federal student loan is made, unless that impairment deteriorates substantially.

Signature of Physician: ____________________________ Date: ________________

**Required:**

Physician's Name (print): _________________________________

Physician’s Address: ____________________________________________

STREET

PO BOX

CITY STATE ZIP

Physician’s Telephone: ( ) ________-

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