



Phone: 410-837-4763
Fax: 410-837-5493
E-Mail: financialaid@ubalt.edu

2026-2027 Borrower Acknowledgment Form

Name: _____ UBalt ID: _____

Permanent Address: _____

Email Address: _____ Phone Number: (_____) _____

The National Student Loan Data System (NSLDS) reported that you have one or more Federal Direct Student Loan(s) discharged due to a Total and Permanent Disability. This form MUST be completed and requested documentation returned to the Office of Financial Aid before your financial aid eligibility can be determined. For more information, please see page two of form. The student must sign a new acknowledgment form for each new loan received while attending University of Baltimore.

Please complete and return this form to the Office of Financial Aid. Documents may be uploaded online by visiting our Financial Aid Forms webpage at <http://www.ubalt.edu/admission/financial-aid/resources/forms.cfm>, faxed to 410.837.5493, or dropped off in person to the Office of Financial Aid.

Do you wish to be considered for Federal Title IV student loans?

- No, I only wish to be considered for the Federal Pell Grant. **Please note: only undergraduate students are eligible for the Pell Grant. A physician's note is not required for this option.**
- Yes, I wish to be considered for the Federal Title IV student loans. **Please note: A physician's note is required to be considered for Federal Title IV student loans.**

A physician's certification is required only once before a student may borrow new federal loans after a disability discharge. The school will maintain this certification in the student file.

- I have previously submitted a signed and dated letter from my physician
- Not applicable - I only want to be considered for a Pell Grant.

Borrower's Acknowledgement Statement

By signing this document, I acknowledge that any new Federal Direct Student Loan that I may qualify for cannot be discharged in the future for any present impairment unless it deteriorates so that I am again total and permanently disabled. I am also aware that before I can receive any Federal Direct Student Loan I must obtain a physician's signed and dated letter on your behalf addressing that you have the ability to engage in substantial gainful activity and are sufficiently physically recovered from your previous condition to be capable of attending school, successfully completing a program of study, and securing employment in order to repay the new loan you are seeking. I certify that the information given on this form is true and complete.

Student Signature

Date



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A Total and Permanent Disability (TPD) means that you are unable to engage in substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death; has lasted for a continuous period of at least 60 months; can be expected to last for a continuous period of at least 60 months; or has been determined by the Department of Veterans Affairs (VA) to be unemployable due to a service-connected disability. If a borrower whose prior loan was discharged due to a total and permanent disability wishes to borrow another federal student loan, he/she must obtain a physician's certification that he/she has the ability to engage in substantial gainful activity, and must sign a borrower statement acknowledging that the new loan cannot later be discharged for any present impairment unless it deteriorates so that he/she is again totally and permanently disabled. The phrase "substantial gainful activity" means a level of work performed for pay that involves doing significant physical or mental activities or a combination of both. If a physician's certification does not appear to support this status, the school should contact the physician for clarification. Borrowers whose previous federal student loans were discharged are monitored by the U. S. Department of Education (ED) for three years. If the borrower fails to meet certain eligibility requirements throughout the monitoring period, ED reinstates the borrower's obligation to repay the discharged loan/s. If the loan/s on which repayment obligation is reinstated was in default status at the time of discharge, it remains in default upon reinstatement, and the student must make satisfactory repayment arrangements before receiving the new loan.