Lander University Financial Aid Office

320 Stanley Avenue, Greenwood, SC 29649
Email: finaid@lander.edu • Web: www.lander.edu/finaid
Phone: (864) 388-8340 • Fax: (864) 388-8811

2024-2025 Borrower Certification for Bankruptcy Status

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Student's Last Name   **First Name**   **MI**   **Lander ID (L#)**

The National Student Loan Data System (NSLDS) indicates that you have one or more student loans in active bankruptcy status. **Before you can receive additional federal student loans, you must complete the following certifications and return this form to the Lander University Financial Aid Office.**

Here's what you need to do:

1. **If you do not wish to apply for any federal student loans for 2024-2025, check this box.:** ☐
2. **The chart below will help determine if you may still be eligible for federal aid. Please check the condition that applies and submit the form to the Lander University Financial Aid Office.**
3. **If you fall into a status that is eligible for aid, please attach documentation from the holder of your loan confirming your status.**

Check Condition that applies	Status	Eligible for FSA Funds?	Loan Code
	No prior default Bankruptcy claim, Discharged	Yes, because loan was not in default and was discharged.	BC
	No Prior Default Bankruptcy claim, Active	Yes, because loan was not in default.	BK
	Defaulted, then Bankrupt, Active. (Perkins: all bankruptcies; FFELP and Direct Loans: Chapter 13)	No, unless debtor can show that loan is dischargeable. Ref. GEN-95-40 dated September 1995	DB
	Defaulted, then Bankrupt, Discharged. (Perkins: all bankruptcies; FFELP and Direct Loans: Chapter 13)	Yes, because defaulted loan has been totally discharged.	DK
	Defaulted, then Bankrupt, Active, Other. (FFELP and Direct Loans in Chapters 7, 11, and 12)	No, unless debtor can show that loan is dischargeable. Ref. GEN-95-40 dated September 1995	DO
	Defaulted, then Bankrupt, Discharged, other. (FFELP and Direct Loans in Chapters 7, 11, and 12)	Yes, because defaulted loan has been totally discharged.	OD

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Student's Signature   **Date**

DATA ENTRY		COUNSELOR REVIEW	
RRAAREQ	xxBANK = N	Review NSLDS to confirm loan codes – Does student have loan code that is eligible for aid based on chart above?	
Initials/date		RRAAREQ ROAMESG if info missing	S = Satisfied, eligible, X = Ineligible, I=Incomplete, M=Mailed back
Fwd to Counselor date		RHACOMM	
FAFSA Specifications Guide Comment Codes FSA Handbook Vo1. 1, Ch. 3	Comment Code 252	CNSLR Initials/date	
Eligible Loan codes FSAH Vol.1		CNSLR Notes:	