



The Office of Student Financial Aid
 P.O. Box 9031, Room 112 Gandy Hall, Petersburg, VA 23806
 Phone: 804-524-5990 | 800-823-7214 (main)
 Email: finaid@vsu.edu | Fax: 804-524-6818

2025 – 2026 Borrower Certification for Bankruptcy Status

 Last Name, First

 Student's ID#

The National Student Loan Data System (NSLDS) indicates that you have one or more student loans in an active bankruptcy status. **Before you can receive additional federal student loans, you must complete the following certification and return the form to the Virginia State 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 2025/2026, 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 VSU Office of Financial Aid.**
- 3. If you fall into a status that is eligible for aid, please attach documentation from the holder/trustee/attorney of your loan confirming your status.**

Check condition that applies	Status	Eligible for financial aid 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, discharged; (Perkins: all bankruptcies; FFELP & direct loans: chapter 13)	YES, because defaulted loan has been totally discharged	DK
	Defaulted, then bankrupt, discharged, other (FFELP & direct loans: chapter 7, 11 & 12)	YES, because defaulted loan has been totally discharged	OD
	Defaulted, then bankruptcy, Active, other (FFELP, direct loans in chapter 7, 11 & 12)	NO, unless debtor can show that loan is dischargeable	DO
	Defaulted, then bankruptcy, Active (Perkins: all bankruptcies; FFELP, direct loans: chapter 13)	NO, unless debtor can show that loan is dischargeable	DB

I hereby certify that all the information on this form is true, complete, and accurate to the best of my knowledge. I understand that any false statements or misrepresentations will be cause for denial, reduction, withdrawal, and/or repayment of financial aid, and may subject the filers to a fine.

 Student's Signature

 Date