



## Resolve a Defaulted Student Loan

The National Student Loan Data System (NSLDS) and/or your FAFSA Submission Summary indicates that you are in default on one or more of your federal student loans. **You are not** eligible for financial aid until you resolve all your defaulted loans. Your eligibility for financial aid can be restored if you can provide documentation from the loan holder of the defaulted loan indicating that you have done one of the following to resolve your defaulted loan:

- Paid all your defaulted loans in full (including paying off loans through consolidation)
- Made nine consecutive, full, voluntary payments on time for all your defaulted loans (loan rehabilitation: loans are no longer in default)
- Made six consecutive, full, voluntary payments on time for all your defaulted loans (satisfactory repayment arrangements: loans are still in default, but aid eligibility is restored)
- Some borrowers may also qualify for the Fresh Start Initiative to get their loans out of default.

Please view the status of your federal student loans on the [studentaid.gov](http://studentaid.gov) website and also review the Federal Student Aid Default Resolution.

### **Required documentation to submit to the Financial Aid Office:**

- Current letter(s) from the Federal Student Aid lender(s) or Department of Education Debt Resolution Group that holds each defaulted loan. The letter must verify that all defaulted loans with the loan holder have been resolved and should be on letterhead.
- Current letter(s) from the holder of your defaulted Perkins Loan from either the institution that holds the loan or contact the Perkins Loan Customer Service Center at 1-866-313-3797 or write to them at ECSI Federal Perkins Loan Servicer, P.O. Box 836 Moon Township, PA 15108.