

University of St. Augustine for Health Sciences

Defaulted Student Loans

According to the National Student Loan Data System you are in **DEFAULT** on one or more student loans. Eligible borrowers can use the Fresh Start initiative to easily get their loans out of default. Request the full benefits of Fresh Start.

If your federal student loan has been paid in full, or apply for the Fresh Start program, which is a one-time temporary program from the U.S. Department of Education (ED) that offers special benefits for borrowers with default federal student loans.

Instructions for the Fresh Start program:

<https://studentaid.gov/announcements-events/default-fresh-start>

Three Ways to Contact Us About Fresh Start

This process can take less than 10 minutes.

Online—Go to myeddebt.ed.gov and log in to your account. This is the easiest option if you know your login.

Phone—Call us at 1-800-621-3115 (If you are deaf or hard of hearing, the TTY number is 1-877-825-9923).

- Tip: Before calling, look up your income on your most recent federal tax return (line 11 of IRS Form 1040). But if you can't find it or didn't file taxes, don't worry—you should still call.
- What to expect on the phone: It will take about 10 minutes. A representative will ask for some information to find your record, then ask why you are calling (your answer: Fresh Start, to get out of default). You will also get an opportunity to sign up for an income-driven repayment plan, which likely will qualify you for a lower monthly payment than a standard plan.

Mail—Write to P.O. Box 5609, Greenville, TX 75403. In your letter, include your name, social security number, date of birth, and the following: “I would like to use Fresh Start to bring my loans back into good standing.”

You should visit NSLDS at <https://studentaid.gov/> to review your loan history and to obtain contact information about the guaranty agency holding your defaulted student loan. If you don't know who holds your loans, call 1-800-621-3115 (TTY 1-877-825-9923).

The Title IV Eligibility letter **MUST** state that you qualified for the Fresh Start program.

Please fax the Title IV Eligibility letter to the Office of Financial Aid at 904-810-3725.

**** Please note that the Office of Financial Aid cannot request this letter for you. Also, the Office of Financial Aid cannot accept verbal verification of your loan status. We must have written documentation of the resolved default status from the guaranty agency. ****