

Documentation of Loan Default Resolution

The Department of Education (ED) indicates that you are in Default on one or more of your federal student loans.

ED recently announced a program called “**Fresh Start**”. This program would eliminate the negative effects of default for borrowers who defaulted on their federal student loans prior to the pandemic payment pause. The **Fresh Start** program would enable borrowers with defaulted federal student loans to regain Title IV federal student loan eligibility, including Pell grants and campus-based aid like Federal Work Study. Borrowers would also have the chance to enroll in an income driven repayment program or other options that suit their needs. This initiative will remain available to previously defaulted borrowers for ONE year after the END of the COVID-19 pandemic payment pause.

Please contact the Financial Aid Resource and Planning Services office at Western to discuss the **Fresh Start** program and sign an acknowledgment. Our email address is finaid@westernnc.edu or call 608.785.9579.