

## TRACK 8 – DEFAULT

**You are being assigned this track because at least one of your student loans is currently in default.**

**If you have loans that are in default, you have options for getting out of default and on track for PSLF!**

**RECOMMENDED:** For a limited time, the Department of Education is offering a program called “Fresh Start.” You will be able to access this program only if you have the follow types of loans:

- Defaulted William D. Ford Federal Direct Loan (Direct Loan) Program loans
- Defaulted Federal Family Education Loan (FFEL) Program loans
- Defaulted Perkins Loans held by the Department of Education

We also recommend that you read the following pages carefully:

- <https://studentaid.gov/announcements-events/default-fresh-start>
- <https://studentaid.gov/manage-loans/default/get-out>

To get started on defaulted loans, contact your student loan servicer or Federal Student Aid, <https://studentaid.gov/help-center/contact>