

Defaulted Student Loans

Students who continue to be delinquent on their student loan payments may have their student loan go into default. A loan made under the William D. Ford Federal Direct Loan Program or the Federal Family Education Loan Program is considered to be in default if you do not make a scheduled loan payment for at least 270 days.

If your federal student loan has a current status of “default” and you have either paid it in full, or you have made satisfactory payment arrangements that make you eligible for additional Title IV funds, the Office of Financial Aid requires you to obtain and submit a Title IV eligibility letter from the guaranty agency that holds the defaulted loan.

If you have multiple federal student loans in a default status, you must obtain and submit a Title IV eligibility letter from each guaranty agency.

The Title IV eligibility letter must state that you are no longer in a default status. Once you receive your Title IV eligibility letter, please submit it to the Office of Financial Aid for review.

Please refer to your “Documents & Messages” page on *myFinAid* to obtain contact information from the guaranty agency holding your defaulted federal student loan. You may also log in to [StudentAid.gov](https://studentaid.gov) to review your aid summary.

Please note: The Office of Financial Aid cannot request the Title IV eligibility letter for you. In addition, the Office of Financial Aid cannot accept verbal verification of your federal student loan status. The Office of Financial Aid must have written documentation of the resolved default status from the guaranty agency listed on your “Documents & Messages” page.