



EST. 1980

## MIDWIVES COLLEGE OF UTAH

M I D W I F I N G M I D W I V E S

### **Fresh Start Initiative**

On April 6, 2022, the U.S. Department of Education (ED) announced an initiative—called “[Fresh Start](#)”—to help eligible borrowers in default.

Fresh Start will continue through one year after the [COVID-19 payment pause](#) ends.

### **Benefits**

You can regain student aid benefits:

- Access to Federal Student Aid
- Stopped Collections
- Eligibility for Other Government Loans
- Restored Ability to Rehabilitate Loans
- Access to Student Loan Forgiveness Programs
- Access to Short-term Relief (Forbearance and Deferment)
- Access to Income-Driven Repayment (IDR) Plans

### **Eligible 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 ED

If you're not sure whether your loans qualify, you can call the Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hard of hearing 1-877-825-9923).



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### Process:

- Population 1
  - The school will need to upload a copy of the Loan Status History page from NSLDS that shows the effective date of the default as outlined in the [Electronic Announcement](#).
  - The school will need to have a signed Student and/or Parent Default Acknowledgment form (*Campus Ivy's CORE>Student Profile>Add Documents Needed>Parent or Student Default Acknowledgement Form*)
- Population 2 & 3
  - - The school will need to upload a copy of the Loan Status History page from NSLDS that shows the effective date of the default as outlined in the [Electronic Announcement](#).
- For questions on the NSLDS loan status history page, please contact NSLDS at 1-800-999-8219
- The President of MCU must review the documents and sign off
  - Send the President a password protected link to confidential student documents to review and approve
  - Approval will be via email per MCU's Electronic Signature policy