

Sample Email Language for Borrowers in Default

Get Your Student Loans Out of Default With Fresh Start

Getting loans out of default can be a quick and easy process, as long as you take action promptly.

The [payment pause is ending](#) and interest will begin accruing on your loans again on Sept. 1, 2023. You can **get your loans out of default** before then through a free, temporary program from the U.S. Department of Education.

If you sign up for Fresh Start, the U.S. Department of Education will:

- put your loans back into good standing;
- remove the record of default from your credit report;
- let you access federal student aid again; and
- help you enroll in the most affordable repayment plan, as low as \$0.

Don't wait! Sign up for [Fresh Start](#) to take advantage of these benefits as soon as possible. If you don't, you will stay in default, and collections on your loan will resume around a year from now.

You have 3 ways to sign up for Fresh Start.

1. **Online**—Go to myeddebt.ed.gov and log in to your account. This is the easiest option if you know your log-in information.
2. **Phone**—Call the the U.S. Department of Education 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). If you can't find it or didn't file taxes, we still encourage you to 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 can also sign up for an income-driven repayment plan. If you do so you will likely qualify for a lower monthly payment compared to the Standard Repayment Plan.

3. **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."
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Why consider [income-driven repayment \(IDR\)](#) when signing up for Fresh Start?

- When your loans come out of default, you will need to choose a repayment plan to pay your loans. You can choose a fixed repayment plan (based on a certain number of years to repay your full loan balance) or an income-driven repayment plan (based on your income and family size). About 80% of borrowers who enroll in Fresh Start choose an IDR plan.
 - An IDR plan customizes your monthly payment to your income, which may result in lower payments. You will never pay more than 10–20% of your discretionary income. Half of Fresh Start borrowers pay \$0 per month, and 60% of Fresh Start borrowers pay less than \$50 a month. After a certain number of years, your remaining loan balance is forgiven.
 - You can get *your* estimated monthly payment by using [Loan Simulator](#) (select "I Want to Find the Best Student Loan Repayment Strategy").
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For more details, visit these info pages:

- [Fresh Start](#)
 - [Income-Driven Repayment Plans](#)
 - [Prepare for Student Loan Payments to Restart](#)
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Beware of Scams

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work only with the U.S. Department of Education and official federal student loan servicers, and **never** reveal your personal information or account password to anyone.

U.S. Department of Education emails to borrowers come from noreply@studentaid.gov, noreply@debtrelief.studentaid.gov, or ed.gov@public.govdelivery.com. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.

Learn how to [avoid student aid scams](#).