

Loan Default Notification

The National Student Loan Data base System (NSLDS) reports that you are in default on one or more of your federal student loans. As a result, **you are not eligible to receive federal student aid until the default is fixed on these loans.**

Please take the following steps to identify and begin the process of resolving defaulted federal student loans:

- **Identify defaulted loans**

- You can view all of the federal student loans that you received while in school(s) at studentaid.gov. In the upper right-hand corner, click "Log In," then log in using your Federal Student Aid username and password. You will see the status of each of your federal student loans, defaulted or otherwise. Find where your Loan Servicer is listed so that you have the contact information needed for the next step.

- **Fix defaulted student loans**

Contact your Loan Servicer to find the option that works best for you to fix your defaulted loan. The stage in which the loan is in default may determine what options you have to fix the default. Some of the more common solutions may be:

- Paying off the defaulted loan in full
- Consolidating the defaulted student loan(s)
- Entering into a repayment agreement with the servicer and regaining federal aid eligibility after a specified number of on-time payments have been made to the servicer
- Forbearance, if the defaulted loan is still eligible

- **Notify UNK of the resolved default**

Once the default is fixed, you must provide documentation of this to UNK. Please choose one of the following options:

- Submit a copy of letter from the servicer of the loan or the Dept. of Education confirming the updated status of the loan by uploading it on your MyBLUE using the "Document Upload" button on the Financial Aid tab. You may also mail, email, fax, or deliver the copy in-person.
- Check studentaid.gov and verify that loan statuses no longer show any defaulted loans. If there are no more defaulted loans on your account, contact the UNK Financial Aid Office to notify them of this change.

Contact your financial aid counselor at the Office of Financial Aid for more information about your financial aid options and federal financial aid eligibility.