

# 2025-2026 Defaulted Loan Resolution Cover Sheet

## Section I: Student Information

Student Name: \_\_\_\_\_ UNF ID#: N \_\_\_\_\_

## Instructions

Your Federal Student Financial Aid application results indicate that you are currently in default on a federal student loan or owe an overpayment on a federal grant. A person generally is not eligible for Federal Student Aid (FSA) funds if they are in default on a student loan or owes an overpayment on a Federal Student Aid grant or loan and has not made a repayment arrangement for the default or overpayment.

Any student applying for federal financial aid funds must certify that they are not in default on any federal loan and doesn't owe an overpayment on any federal grant, or that they have made satisfactory arrangements to repay the default or overpayment.

A student in default on a federal student loan cannot receive further federal funds until they resolve the default, which can be done in one of the following ways below. **Documentation must be provided to show that the option checked below has resolved the default or overpayment. Information about all student loans can be found on the National Student Loan Data System (NSLDS) at <https://studentaid.gov/>.**

## Section II: Defaulted Loan Information

**Check the appropriate defaulted loan information being provided:**

**PAID IN FULL:** If a student has paid a defaulted loan in full but the federal application has a comment showing that they are ineligible because of the default, the student must provide documentation proving that the loan was paid. Documentation must support all defaulted loans that appear in the National Student Loan Data System (NSLDS).

**SATISFACTORY PAYMENT ARRANGEMENTS:** A student in default can be eligible for federal funds if they have made repayment arrangements that are satisfactory to the loan servicer. After the student makes six consecutive, full, voluntary and on-time payments, they may regain eligibility for Federal Student Aid funds (loan status code "DX" on NSLDS). Voluntary payments are those made directly by the borrower and do not include payments obtained by federal offset, garnishment of income or asset execution. A student may regain eligibility under this option only one time. Documentation from the loan holder is required.

**LOAN REHABILITATION:** Although a student can regain eligibility for federal funds by making satisfactory repayment arrangements, the loan is still in default. After the student makes more payments, the loan may be rehabilitated, that is, it will no longer be in default, and the student will have all the normal loan benefits, such as deferment. A loan is rehabilitated once the borrower makes nine full, voluntary, on-time payments (no later than 20 days after the due date) within 10 consecutive months. Documentation from the loan servicer is required.

**Submit the required loan documentation with this form demonstrating eligibility for federal funds through full payment, satisfactory payment arrangements or loan rehabilitation.**

## Section III: Original or DocuSign Signature Required

By signing below, you certify that all the information reported on this form and any attached documents is accurate and true. You acknowledge that it is your responsibility to monitor your financial aid for any updates or additional requests for documentation or clarification and respond in a timely manner. You must not be in a defaulted status at the time of disbursement. If it is determined that your loan has returned to a defaulted status, you will be ineligible for any Title IV Aid. Warning: If you purposefully give false or misleading information, you may be fined, sentenced to jail or both.

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date Signed

Submit completed documents via  
myWings (Student Portal):

Student Resources tile > Student Self-  
Service > Upload Student Documents