[**Fresh Start**](https://studentaid.gov/announcements-events/default-fresh-start) is a one-time temporary program from the U.S. Department of Education (ED) that offers special benefits for borrowers with defaulted federal student loans. *Default is the failure to repay a loan according to the terms agreed to in the promissory note*. *For most federal student loans, you are in default if you have not made a payment in more than 270 days.***Borrowers will have one year from the end of the COVID-19 payment pause to enroll in Fresh Start.**

The COVID-19 pause is expected to end sixty days after the U.S. Department of Education is permitted to implement the debt relief program or the litigation is resolved. If the debt relief program has not been implemented and the litigation has not been resolved by June 30, 2023 – payments will resume 60 days after that.

Fresh Start automatically gives you some benefits such as restoring access to federal student aid (loans and grants). But you need to act to claim the full benefits of Fresh Start and get out of default. Your loans must be eligible Federal 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 the Department of Education

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).

If you use Fresh Start to get out of default, here’s what will happen:

* Your defaulted loans will be transferred from the Default Resolution Group (or from a guaranty agency) to a loan servicer, and you will be taken out of default status.
* Your defaulted loans will be returned to “in repayment” status which also takes you out of default.
* The record of your default will be removed from your credit report.

For a more complete description of the program and how you get started, visit [here](https://studentaid.gov/announcements-events/default-fresh-start). If you would like more information before getting started or have other questions on student loans, email to [Joanne.evans@boston.gov](mailto:Joanne.evans@boston.gov).