

# If I defaulted on my federal student loan, can I get more federal student aid?

## Get out of Default:

You have two options to regain access to federal student aid:

### 1. [Get out of default](#)

One way to get out of default is to repay the defaulted loan in full, but that's not a practical option for most borrowers. The two main ways to get out of default are

- a. Rehabilitating your loan(s)
- b. Consolidating your loan(s)

2. Contact your loan servicer to make **six monthly payments** on your defaulted loan. Your loan holder must approve a reasonable and affordable amount for these monthly loan payments. Also, you must make these payments consecutively (in a row), in the full amount approved by your loan holder, and on time.

#### Loan Servicers:

[Edfinancial 1-855-337-6884](#)

[Aidvantage 1-800-722-1300](#)

[MOHELA 1-888-866-4352  
4311](#)

[CRI Central Research Inc. 1-833-355-](#)

[Nelnet 1-888-486-4722](#)

After the **six payments**, you become eligible for aid again. (Keep in mind that your loan will still be in default status unless you rehabilitate the loan, consolidate the loan, or repay it in full.)

**To stay eligible for student aid, you'll need to keep making your loan payment each month. If you miss a payment after your eligibility is reinstated, you'll become ineligible for student aid again. If this happens, your only option to get more student aid will be to get out of default.**

**Note: Once out of default on your Federal Student Loans, send to the Financial Aid office a copy of the letter from the Department Of Education stating that you are now out of default and eligible to receive Federal aid.**