

Dashboard

Only new content on this page



You Have Defaulted Loans

You're in default on one or more of your federal student loans. We understand this can be challenging. You have options to get back on track.

[Get Out of Default >](#)

My Loans

[View My Loans](#)

\$3534.75 Paid

\$1272.51 Remaining



Total Balance ⓘ

\$1,272.51

in 2 loans

Interest Rates ⓘ

3.9–6.25%

Repayment Plan

Saving on a Valuable Education (SAVE)

Recertification Date

7/15/2025

Last updated 8/1/2023

Estimated Payoff **July 2031**

Next Payment Due

Aidvantage

Total Due ⓘ

\$1,272.51

Payment due on
8/27/2025

Monthly Payment ⓘ

\$34.19

Past Due ⓘ

\$1,272.51

[Pay at Aidvantage ↗](#)

My Activity

[Borrower Defense Application](#) DRAFT

Date Last Saved: 05/20/2019

[Borrower Defense Case #14791424](#) PENDING

Date Submitted: 06/30/2019

[Feedback Case #51241421](#) ACTION REQUESTED

Date Submitted: 06/29/2019

[View All Cases & Applications](#)

My Loan Servicers

[View More >](#)

Aidvantage

Quick Links

[FAFSA® Form](#)

[Master Promissory Note \(MPN\)](#)

[Annual Student Loan Acknowledgment](#)

[Entrance Counseling](#)

[Student Aid Report \(SAR\)](#)

[PLUS Loan for Parents and Graduate Students](#)

Checklists

[I'm Preparing for School](#) ⌵

[I'm in School](#) ⌵

[I'm in Repayment](#) ⌵

- Learn about [one-time student loan debt relief](#)
- Weigh the pros and cons of [loan consolidation](#) to decide whether it's right for you
- Use [Loan Simulator](#) to estimate monthly payments and compare repayment options
- Apply for, recertify, or change your [income-driven repayment plan](#)
- Learn about [COVID-19](#) and flexibilities for student loans
- Apply for [Public Service Loan Forgiveness](#) using our help tool
- Find out where to [make a payment](#) on your student loans

[I'm a Parent](#) ⌵

My Info

[My Aid](#)

[My Documents](#)

[Settings](#)

[My Enrollment](#)


Defaulted Loans Support Center

Federal student loans go into default after you miss payments for a year. Being in default comes with serious financial consequences, but you have options to get back on track.

📊 Not sure where to start? Take a quiz to compare your options for getting out of default

Take the Quiz

Most Common Options for Getting Out of Default



Loan Rehabilitation


Choose this option if you

- Want the default removed from your credit report
- Can wait to get out of default

How it works

- Make nine consecutive monthly payments
- Then enroll in a repayment plan

[Apply for Rehabilitation](#)



Loan Consolidation


Choose this option if you:

- Don't need the default removed from your credit report
- Want to exit default quickly

How it works:

- Make three monthly payments before consolidating, or
- Apply using an income-driven repayment (IDR) plan

[Apply for Loan Consolidation](#)



Pay in Full

Choose this option if you:

- Don't need the default removed from your credit report
- Can pay the entire defaulted balance


How it works:

- Make a payment using MyEdDebt

[Pay on MyEdDebt](#)

Other ways to get out of default


If the most common options don't work for you or you believe you're in default by mistake, you can explore these other options to get out of default:



Get on a Repayment Plan

If you aren't able to rehabilitate, consolidate, or pay in full, you can get on a repayment agreement to make payments.


Call us at 1-800-621-3115 to set this up.



Apply for Discharge

It's unlikely, but you may be eligible to apply for student loan discharge under

- [Total Permanent Disability \(TPD\) Discharge](#),
- [Closed School Discharge](#), or
- [other discharge programs](#).



Dispute Your Defaulted Loan Status

If you believe your loan was put into default by mistake, you can

- call us at 1-800-621-3115 to file a dispute or
- [file a dispute online with the Department of Education Office of the Ombudsman](#).

Make a Payment on Your Defaulted Loan

One-Time Payments

If you are on a rehabilitation plan or want to make a one-time payment on your defaulted loan, you can create an account or sign in on MyEdDebt to pay via debit or pre-paid card.

[Pay on MyEdDebt](#)

Recurring Payments


If you want to set up automatic monthly deposits through your bank account for a rehabilitation or repayment plan, you can call the Default Resolution Group (DRG) to set that up.

📞 1-800-621-3115

Monday–Friday: 8:00 am–10:00 pm Eastern Time (ET), Saturdays: 8:00 am–6:00 pm ET

Manage your defaulted loan on MyEdDebt


Certain actions are currently only available on MyEdDebt:



View payment history


See the payments you made to the Default Resolution Group (DRG), including wage garnishment and Treasury offset history.

[Log in to MyEdDebt](#)



Download Tax Forms

View and download tax forms related to student loan interest.



Contact the Default Resolution Group (DRG)

See all contact information for DRG.

Learn More About Defaulted Loans

Delinquency and Default

This page explains how federal student loans go into default and what happens when you are in default.

[Learn about delinquency and default](#)

Getting Out of Default

This page explains the main options to get federal student loans out of default, like rehabilitation, consolidation, or repayment in full, and helps you figure out which option might fit your situation best.

[Learn how to get out of default](#)

Collections on Defaulted Loans

This page describes what happens when your defaulted student loans go to collections and outlines the actions the government can take, plus what you can do to stop collections or resolve the debt.

[Learn about collections](#)

Take Steps To Avoid Default

This page explains the key steps you can take to successfully repay your federal student loans and prevent them from falling into default.

[Learn how to avoid default](#)

Student Loan Rehabilitation for Borrowers in Default: FAQs

This article breaks down how loan rehabilitation works, what steps you need to take, and how it can remove your default status and restore your borrower benefits.

[Read FAQs about loan rehabilitation](#)

Student Loan Default and Collections: FAQs

This article gives an overview of what student loan default is, why it happens, what it means for your finances, and the ways you can fix it.

[Read FAQs about collections](#)

Apply for Loan Rehabilitation

Loan rehabilitation lets you remove a defaulted loan from your credit history. If your loan qualifies for this process, you'll make nine monthly payments in a row.

Find out if your loans are eligible for rehabilitation—if they are, you can start your application.

[Log In To Start](#)

OMB No. xxxx-xxxx • Form Approved

Things To Know If Your Loans Qualify for Rehabilitation



Who Should Consider Rehabilitation?

Borrowers who

- want to remove a defaulted federal student loan from their credit history
- can make the required nine monthly payments in a row



What Will I Need?

You'll need to upload a copy of your most recent

- [IRS form 1040](#) or
- [IRS tax transcript](#)

Don't have either of those? You can provide another form of documentation for your income.

[View other accepted documents](#)



30 Minutes

How Long Will the Application Take?

If you have the documents you need ready, it should take you **less than 30 minutes** to apply. You **can't save your progress** as you go, so you'll need to complete the application in one sitting.

Frequently Asked Questions

How long will it take to rehabilitate my loan?	⌵
How much are rehabilitation payments?	⌵
What happens if I miss a rehabilitation payment?	⌵
Will rehabilitation stop involuntary collections?	⌵
What happens after I rehabilitate my loan?	⌵

For More Information

[Defaulted Loans Support Center](#)

[Default Resolution Group Contact Information](#)

[Student Loan Delinquency and Default](#)

[Getting Out of Default](#)



Log In

Email, Phone, or Username

[Forgot email, phone, or username?](#)

Continue

[Create an Account](#)



Log In

← [bjones4002@gmail.com](#)

Password

Show

[Forgot password?](#)

Log In

[Create an Account](#)



Loan Rehabilitation Application

For help, call 1-800-621-3115

Confirm the Eligibility of Your Defaulted Loans

We've reviewed your loans to determine which are eligible for rehabilitation.



All Defaulted Loans are Eligible for Rehabilitation

Once you complete rehabilitation, you'll be completely out of default.

Eligible for Rehabilitation

Loan Type	Transferred date [?]	Current Balance
Direct	4/15/2025	\$3,632
Direct	4/15/2025	\$1,380
Direct	4/15/2025	\$3,632
Direct	4/15/2025	\$1,350
Total Defaulted Debt Eligible for Rehabilitation		\$9,282

Exit

Continue

Loan Rehabilitation Application

🕒 30 Minutes

Before you get started, it's important to know:



You can only rehabilitate a federal student loan **once**.



Rehabilitation is the **only** way to remove the default from your credit history.



The rehabilitation process takes up to **10 months** to finish.



Involuntary collections **may continue** until you've completed five of your rehabilitation payments. This includes wage garnishment and Treasury offset (withholding all or part of your tax refunds or other government payments).



After rehabilitating your loan, you'll need to **pick a repayment plan** to follow until your loans are paid off.



Need more information?

Read about [default](#) and getting your loans [out of default](#).

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Loan Rehabilitation Application | ⌚ 30 Minutes

Make sure you have what you need. We currently can't save your progress. An inactive application will close after 15 minutes.

How You'll Complete Your Loan Rehabilitation Application

1

Confirm Your Information

Review the information we have on file for you and ensure it's up to date.

2

Submit Your Financial Information

Enter your financial information so we can estimate your monthly payments, which are based on your income and family size. You'll need to reference **your most recent IRS Form 1040 or Tax Receipt**. If you don't have those tax documents, you can submit your income off alternate documents such as your two most recent pay stubs. You will be asked to upload this documentation later.

3

Review Your Estimated Payments

Learn about your rehabilitation plan and see your estimated monthly payment.

4

Upload Documentation

Upload your required documentation. Your most recent **IRS 1040 or Tax Receipt** is the **most reliable** information you can submit.

If you don't have those tax forms, you can use one of these alternatives **so long as they are no more than 90 days old**: W-2, two most recent pay-stubs, employer letter certifying gross income, or a bank statement showing gross income.

5

Sign Your Rehabilitation Agreement

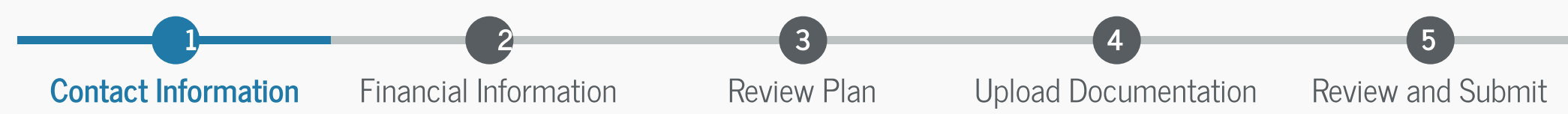
Read the terms and conditions for rehabilitation, including your rights as a borrower, and sign your agreement.

Anyone who knowingly makes a false statement or misrepresentation on this form will be subject to penalties, which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

[Previous](#)[Continue](#)

Loan Rehabilitation Application

For help, call 1-800-621-3115



Confirm Your Information

Review the information we have on file for you. If you update any of your contact information below, it will be automatically updated in your account settings as well.

Borrower Information

Name
Adrian C. Morales

Date of Birth	Social Security Number
12/04/1991	••••-1234

To update this information, [visit your Account Settings](#).

Contact Information

Permanent Address Line 1
742 Desert Willow Trail

Permanent Address Line 2 *optional*

City
Arroyo Vista

State
New Mexico

Postal Code
87542

Country
United States

Mobile Phone Number
(555) 613-2013

Email Address
amorales91@email.com

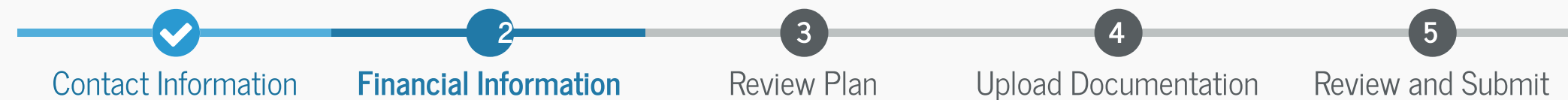
Any changes you make to your permanent address here will be updated in your Account Settings. To update your email address and mobile phone number, [visit your Account Settings](#).

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Loan Rehabilitation Application

For help, call 1-800-621-3115



Financial Information

To calculate your payments, we need information about your financial situation. Be sure to have your tax documents handy for reference.

Proof of Income

Which of the following documents do you have?

2025 Federal Tax Return (IRS Form 1040)

2025 Federal Tax Return Transcript
(Available on IRS.gov)

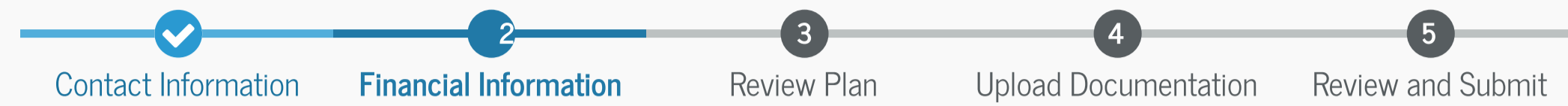
Neither, I didn't file a tax return for 2025

Previous

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Loan Rehabilitation Application

For help, call 1-800-621-3115



Financial Information

To calculate your payments, we need information about your financial situation. Be sure to have your tax documents handy for reference.

Proof of Income

Which of the following documents do you have?

2025 Federal Tax Return (IRS Form 1040)

2025 Federal Tax Return Transcript (Available on IRS.gov)

Neither, I didn't file a tax return for 2025

Has your information changed significantly from your last tax return?

Changes to your income or marital status can impact your repayment results.

Yes, my income has significantly changed.

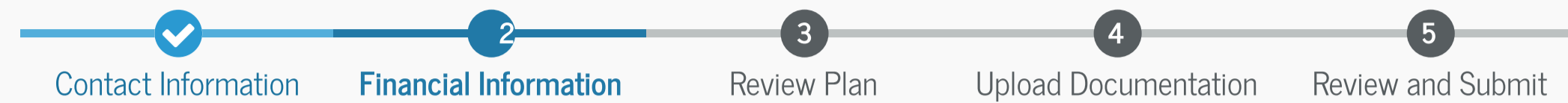
No, my information is the same.

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Loan Rehabilitation Application

For help, call 1-800-621-3115



Financial Information

To calculate your payments, we need information about your financial situation. Be sure to have your tax documents handy for reference.

Proof of Income

Which of the following documents do you have?

2025 Federal Tax Return (IRS Form 1040)

2025 Federal Tax Return Transcript (Available on IRS.gov)

Neither, I didn't file a tax return for 2025

Has your information changed significantly from your last tax return?

Changes to your income or marital status can impact your repayment results.

Yes, my income has significantly changed.

No, my income is about the same.

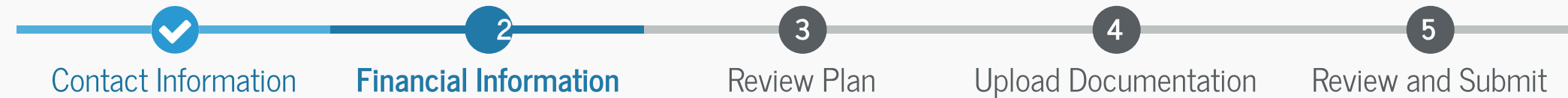
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Loan Rehabilitation Application

For help, call 1-800-621-3115



Marital Status

What is your marital status as of the day you're filling out this application?

Your Marital Status

Are you married? ?

Yes, I'm married

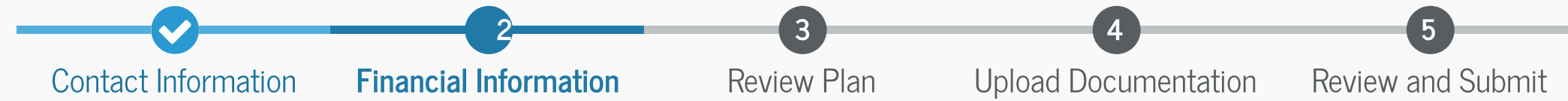
No, I'm not married

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Loan Rehabilitation Application

For help, call 1-800-621-3115



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What is your marital status as of the day you're filling out this application?

Your Marital Status

Are you married? ?

Yes, I'm married

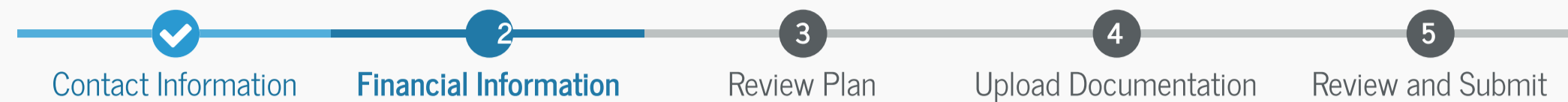
No, I'm not married

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Loan Rehabilitation Application

For help, call 1-800-621-3115



Your Income and Family Size

To calculate your payments, we need to gather some information about your financial situation. Be sure to have your tax documents handy for reference.

Your Adjusted Gross Income (AGI)

Your [adjusted gross income \(AGI\)](#) is your total (gross) income from all sources (minus certain adjustments).

Find your AGI on line 11 of your most recent [IRS Form 1040](#) or search “Adjusted Gross Income” on your tax transcript and enter the number.

Adjusted Gross Income

\$.00
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How Many People are in Your Family?

Count yourself and any dependents.

[Learn more about IRS Dependents >](#)

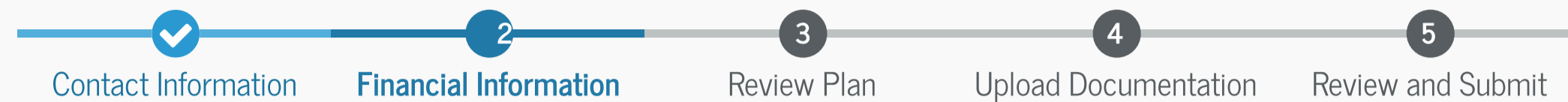
Family Size

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Loan Rehabilitation Application

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Adjusted Gross Income

\$	69846	.00
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How Many People are in Your Family?

Count yourself and any dependents.

[Learn more about IRS Dependents >](#)

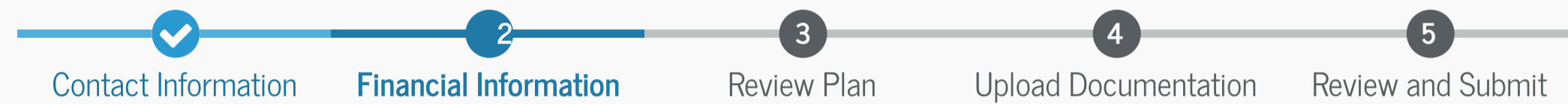
Family Size

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Loan Rehabilitation Application

For help, call 1-800-621-3115



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Adjusted Gross Income

\$	69846	.00
----	-------	-----

How Many People are in Your Family?

Count yourself and any dependents.

[Learn more about IRS Dependents >](#)

Family Size

Previous

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Loan Rehabilitation Application

For help, call 1-800-621-3115



View Your Estimated Repayment Agreement

This estimate is based on the information you've provided so far. We'll review your application once you submit and give you a final monthly payment amount.

If the final monthly payment amount is different from this estimate, you'll be asked to review before committing to the rehabilitation agreement.

Loan Rehabilitation Agreement

This is the estimated monthly payment for a **10-month** rehabilitation agreement.

Estimated Monthly Payment	Total Payments	Total To Be Paid	Loans Out of Default ⓘ
\$67	9	\$603	March 2027

How was this calculated? ⌵

What happens after I exit default? ⌵

What will my monthly payment be after rehabilitation? ⌵

Can't afford the monthly payment amount in this estimate?

If you can't afford or are unable to make the monthly payment amount based on the 15% formula proposed in your loan rehabilitation agreement, you can apply for an alternative monthly payment.

[Learn more](#) ⌵

[Request Alternative Payment](#)

[Previous](#)

[Continue](#)

Loan Rehabilitation Application

For help, call 1-800-621-3115



Upload Income Documentation

As part of your rehabilitation application, you must provide income documentation.

Your Federal Tax Return

You must upload your 2025 Federal Tax Return (IRS Form 1040) to prove your income.

Documents we **can't** accept:

- State tax forms (including Puerto Rico form 842)
- IRS Form 1040-ES or IRS Form 1040-SS



Make sure that your tax document is from your most recent tax year, has all of the pages attached, and is not password-protected.



Upload File

Previous

Continue

Upload a Document

 Choose a file to upload

Uploaded documents must be less than 5MB and in one of the following document formats: .pdf, .jpg

Document Name

?

Document Type

v

Cancel

Upload

Upload a Document

2025 Tax Return for Jane Doe (2.5 MB)



Uploaded documents must be less than 5MB and in one of the following document formats: .pdf, .jpg

Document Name

2025 Tax Return for Adrian



Document Type



Cancel

Upload

Upload a Document

2025 Tax Return for Jane Doe (2.5 MB)



Uploaded documents must be less than 5MB and in one of the following document formats: .pdf, .jpg

Document Name

2025 Tax Return for Adrian



Document Type

Federal Tax Return



Cancel

Upload

Loan Rehabilitation Application

For help, call 1-800-621-3115



Income Documentation

As part of your rehabilitation application, you must provide income documentation.

Your Documentation

You must upload at least one (1) of these documents to prove your income:

- Federal Tax Return (IRS Form 1040) [?](#)
- Federal Tax Return Transcript [?](#)

Documents we **can't** accept:

- Tax transcripts that are not a tax return transcript
- State tax forms (including Puerto Rico form 842)
- IRS Form 1040-ES or IRS Form 1040-SS



Make sure that your tax document is from your most recent tax year, has all of the pages attached, and is not password-protected.



Upload File

My Files



adrian-1040.pdf
PDF | 2.5 MB



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Loan Rehabilitation Application

For help, call 1-800-621-3115



1 OF 2

Review Your Answers

Contact Information

Edit

IDENTIFYING INFORMATION

Name

Adrian C. Morales

Date of Birth

12/04/1991

Social Security Number

•••••-1234

CONTACT INFORMATION

Permanent Address

742 Desert Willow Trail
Arroyo Vista, NM 87542
United States

Mobile Phone Number

(555) 613-2013

Email Address

amorales91@email.com

Financial Information

Edit

YOUR FINANCIAL INFORMATION

Tax return or transcript

Yes

Financial Information Changed

No

MARITAL STATUS

Marital Status

Married

Tax Filing

Filed Together

YOUR INCOME AND FAMILY SIZE

AGI

69846

Family Size

2

Documentation

Edit

File Type

Federal Tax Return

Attached Files

1040.pdf
2.5 MB

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Continue

Loan Rehabilitation Application

For help, call 1-800-621-3115



2 OF 2

Review Rehabilitation Agreement

Estimated Monthly Payment \$67	Total Payments 9	Total To Be Paid \$603	Loans Out of Default ⓘ March 2027
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SUMMARY

This is a legally binding agreement.

- It outlines the payments you must make—how many, how often, and the timing required to get your loans out of default.
- It explains what happens after you complete rehabilitation, including new payment amounts, updates to your credit report, and changes to [wage garnishment](#).
- It describes limits and requirements, such as **only being allowed to rehabilitate a loan once** and needing approval to change your payment amount.
- It also highlights what information you may need to provide, like financial documents or personal references, if you request adjustments.

After you submit your agreement, the Default Resolution Group (DRG) will review your rehabilitation application and determine your payment amount. If your estimated monthly payment amount is different from what is offered by DRG, you'll have a chance to review and sign an updated rehabilitation agreement.

This agreement confirms my acceptance into the loan rehabilitation program and my agreement to repay my defaulted Federal Family Education Loan (FFEL) program, Federal Perkins, National Direct, National Defense and/or Direct Loan program student loan(s) held by the U.S. Department of Education. I understand that compliance with this agreement is a prerequisite to rehabilitation of my loan(s).

I also understand and agree to repay under the following terms and conditions:

1. I understand that **I can only rehabilitate a loan once**. If I default again after rehabilitation, I cannot rehabilitate the loan a second time.
2. I must make each payment no more than 20 days before or 20 days after its due date.
3. If I am rehabilitating FFEL or Direct Loans, I must make my first payment and at least 8 more payments within a 10-month period that starts when my first payment is scheduled.
4. If I am rehabilitating Federal Perkins, National Direct, or National Defense loans, I must make 9 monthly payments in a row.
5. If I miss the required payments, I must sign a new repayment agreement and make a

I, Adrian Morales, agree to the terms outlined above.

Previous

Accept Agreement

Loan Rehabilitation Application

For help, call 1-800-621-3115



2 OF 2

Review Rehabilitation Agreement

Estimated Monthly Payment \$67	Total Payments 9	Total To Be Paid \$603	Loans Out of Default ⓘ March 2027
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SUMMARY

This is a legally binding agreement.

- It outlines the payments you must make — how many, how often, and the timing required to qualify for rehabilitation.
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- It also highlights what information you may need to provide, like financial documents or personal references, if you request adjustments.

After you submit your agreement, the Default Resolution Group (DRG) will review your rehabilitation application. If your estimated monthly payment amount is different from this estimate, you'll have a chance to review and sign an updated rehabilitation agreement.

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5. If I miss the required payments, I must sign a new repayment agreement and make a

I, Adrian Morales, agree to the terms outlined above.

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Accept Agreement



Success! You've Submitted Your Rehabilitation Application

Your rehabilitation application will be reviewed by the Default Resolution Group (DRG). They will finalize your monthly payment amount for rehabilitation. You can track your application progress from the "My Activity" page.

[View My Activity](#)

Next Steps

Your application will be reviewed by the Default Resolution Group (DRG).

The DRG will review the information you submitted and confirm it's accurate and complete.

Keep an eye on your email for updates.

Check your email regularly. The DRG will contact you about your application and may ask you for more information.

You may be asked to provide additional documentation.

If the DRG needs more information—such as proof of income or household details—they'll reach out by email with instructions on what to send and how to send it.

You might need to sign a new agreement.

In some cases, the DRG may issue a revised agreement for you to sign. Make sure to return any requested forms promptly to avoid delays.

Additional Information

[Default Resolution Group Contact Information](#)

[Student Loan Delinquency and Default](#)

[Default Help Center](#)



If you have any questions, please visit the [Help Center](#) or [Contact Us](#).

My Activity > Defaulted Loan Rehabilitation Application

Defaulted Loan Rehabilitation Application

In Review

Application Information

Monthly Payment \$67	Total Payments 9	Total To Be Paid \$603	Loans Out of Default [?] March 2027
-------------------------	---------------------	---------------------------	---

Status Tracker

- ✓ Application Submitted June 17, 2026 ⌵
- 2 Application in Review
- 3 Application Completed ⌵

Created
June 17, 2026 [?]

More Resources

[Manage your defaulted loan on MyEdDebt](#)

[Default Resolution Group Contact Information](#)

[Getting Out of Default](#)

[Default Support Center](#)

Next Steps

Your application will be reviewed by the Default Resolution Group (DRG).

The DRG will look over the information you submitted to confirm everything is complete and accurate.

Keep an eye on your email for updates.

The DRG will contact you with next steps, so it's important to check your inbox regularly (including spam or junk folders).

You may be asked to provide additional documentation.


If the DRG needs more information—such as proof of income or household details—they'll reach out by email with instructions on what to send and how to send it.

You might need to sign a new agreement.

In some cases, once your information is reviewed, the DRG may issue a new rehabilitation agreement for you to sign. Make sure to return any requested forms promptly to avoid delays.

Associated Documents

My Submitted Document(s)

 [adrian-1040.pdf](#)
2.5 MB