



2024-2025 Academic Year

Fresh Start Declaration

To be considered for Financial Aid, please read and answer the questions carefully. Your financial aid counselor will review this form. If the information is different from the information you reported on your federal student aid application, your counselor will instruct you on how to make corrections. **DO NOT LEAVE ANY ITEMS BLANK.** Be sure to sign this form where indicated. All correspondence from the Financial Aid Office will be sent to the student's Rowan College of South Jersey–Cumberland Campus email address.

**Student Information**

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**Last Name**

**First Name**

**Student ID**

**In order to regain your financial aid eligibility under the Fresh Start Initiative, please read the following statement. The Fresh Start Initiative borrowers with default loans can regain Federal financial aid eligibility. This program lasts until one year after the Covid-19 National Emergency ends. At that time, your loan will be processed by a new loan servicer and you will be in good standing (not in default). You must print your full name on the first line and sign at the bottom of the form.**

I, \_\_\_\_\_ understand that I am eligible for Title IV (Federal) aid as a  
(print full name)  
result of the Fresh Start initiative. As a Fresh Start-eligible borrower, I understand that, by accepting Title IV HEA federal student aid during the Fresh Start period, I am agreeing to have my defaulted loans transferred to a new loan servicer – the company that will manage my loan - which will result in continued Title IV, HEA federal student aid eligibility beyond the Fresh Start period. I understand that this transfer may not occur immediately and that I can contact the holder(s) of my defaulted loan(s) to request transfer sooner.

For more information about the Fresh Start Initiative please visit:

<https://studentaid.gov/announcements-events/default-fresh-start>

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Student's Signature

Date