



Financial Aid
303 University Avenue, Newark, NJ 07102-1798
p: 973-877-3200
Room 3220 | www.essex.edu/fa

**2025-2026
STUDENT
ACKNOWLEDGEMENT OF
PARTICIPATION IN THE FRESH
START LOAN INITIATIVE**

Please print clearly.

<u>Student Last Name</u>	<u>First Name</u>	<u>ECC ID#</u>	<u>Home Phone</u>	<u>Cell Phone</u>

I, _____, understand that I am eligible for Title IV aid as a result
(Print Student's Name)

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.

(Student's Signature)

(Date)

(ECC Student's ID Number)