



**Financial Aid**  
303 University Avenue, Newark, NJ 07102-1798  
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Room 3220 | www.essex.edu/fa

**2026-2027  
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)