



## Financial Aid Office

### Default or Overpayment (0DEFLT/0OVRPY)

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Your FAFSA application has been received – however, additional action is required by you in order to regain eligibility for federal and state financial aid programs.

Records indicate you are in default on a federal student loan or in overpayment of federal grant or loan funds. Students in default or overpayment are not eligible for financial aid until their status is resolved. **Log on to <https://nslds.ed.gov> to view your default or overpayment details.**

#### Resolving A Default Status

Before you can receive financial aid, you must provide the Financial Aid Office with current documentation from your loan servicer confirming that you have either:

- [Repaid](#) or satisfied the defaulted loan(s) in full, or
- [Consolidated](#) your defaulted loan(s), or
- [Made six agreed-upon, consecutive, full, voluntary monthly payments](#) over a six-month period for the defaulted loan(s), or
- [Made nine agreed-upon, consecutive, full, voluntary monthly payments](#) over a ten-month period in order to rehabilitate your defaulted loan(s). *NOTE: This is the only resolution that will remove a defaulted loan from your credit history and restore the benefits of your promissory note, including loan deferment.*

As defaulted student loans have no statute of limitations for enforceability, you will remain ineligible for federal and state financial aid until you complete one of the options above. Additional information and guidance is available through <https://myeddebt.ed.gov/>.

#### Resolving An Overpayment Status

Before you can receive financial aid, you must provide the Financial Aid Office with current documentation from the holder of the overpayment that you have either:

- Repaid the excess overpayment amount, or
- Made satisfactory repayment arrangements to pay the excess overpayment amount.

**Return documentation to: Black Hawk College Financial Aid Office 6600 34th Avenue Moline, IL 61265**  
**Fax: 309-796-5447 Email: [grants@bhc.edu](mailto:grants@bhc.edu)**