

# Student Loan Default Resolution

**Student Loan Default Resolution** - If I've missed payments, how do I avoid going into default? If you're having trouble making payments on a federal student loan from the William D. Ford Federal Direct Loan Program or the Federal Family Education Loan Program, immediately contact your loan servicer, the agency that handles the billing and other services for your loan. If you don't know who your loan servicer is, visit ...One way to get out of default is to repay the defaulted loan in full, but that's not a practical option for most borrowers. The two main ways to get out of default are loan rehabilitation and loan consolidation. Default of Federal Student Loans and Resolution Options. Note that details provided on this page reference loans made under the Federal Family Education Loan Program (FFELP). If your loan is in default or you have a grant overpayment and are not sure what type of loan or grant you have, check your original loan/grant documents or use our National Student Loan Data System. If the loan/grant is not one of the program types listed above and is not assigned to the U.S. Department of Education, the information on this site does not apply to you.