

## **Student Loan Default Procedure**

A student in default on a William D. Ford Federal Direct Stafford Loan, an FFELP Stafford Loan, or a Federal Perkins loan taken out while previously attending Clatsop Community College will not be allowed to receive grade transcripts or register for classes until the default is cleared by the United States Department of Education. A student is considered in default if the student is 270 days or more delinquent in repayment of his or her loan. The default must be cleared before the end of the normal registration period for a particular term in order for a student to register for that term. A student may clear a default by reaffirming the loan amount with the United States Department of Education, making satisfactory repayment arrangements, and making six on-time, reasonable and affordable, consecutive, voluntary monthly payments. The student must present a letter from the Department of Education to the Financial Aid Office affirming that this has been accomplished before grade transcripts can be released and/or the student is allowed to register.

END OF PROCEDURE

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