



# STUDENT LOAN® START OVER

## Get a Fresh Start after federal student loan default!

A unique opportunity for people in Milwaukee County to get personalized loan counseling at no cost to you.

The U.S. Department of Education's [Fresh Start initiative](#) is a free opportunity for borrowers to quickly and easily resolve their federal student loan default. There's no lengthy process like before, but student loans are confusing! **It's why you need to know about Student Loan Start Over.**

**Although Fresh Start is not a loan forgiveness or relief program, its benefits are incredible and too important to be overlooked or misunderstood.**

### Student Loan Start Over, powered by Ascendium

The Wisconsin Department of Administration awarded Ascendium Education Solutions a grant to provide free student loan counseling support. Ascendium is a Wisconsin-based nonprofit with 50+ years of helping millions of borrowers avoid or start over after student loan default. They can help you, too!

### One call does it all.

Expert loan counselors will share how Fresh Start works and call your loan holder with you to opt into the program. Once your loans return to good standing, you'll gain numerous benefits.

- Reinstates eligibility to receive future financial aid.
- Restores access to various repayment options, including income-driven repayment (IDR).
- Protects you from involuntary collection efforts and collection fees.
- Provides more pathways to forgiveness programs, like Public Service Loan Forgiveness (PSLF).
- Will delete record of the default from your credit.



Get started today  
**833-691-3167**  
[studentloanstartover.org](http://studentloanstartover.org)

**Ascendium®**  
Elevating opportunity

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