

# FRESH START 2020

## (FAQs)

### WHAT IS FRESH START 2020?

It's a debt-forgiveness program that provides students with an opportunity to eliminate debt from their account balance, allowing them to return to Ivy Tech to complete their respective credential.

### WHO IS ELIGIBLE?

Students who are not currently attending Ivy Tech (two years or more) and are unable to re-enroll in classes because of debt accrued between summer 2008 and summer of 2017. Eligible students include those who owe \$50-\$1,500 and have a 1.8 GPA or above.

### WHAT IF I OWE LESS THAN \$50?

Students who attended during that same time and owe \$50 or less, will have their debt automatically forgiven. These students will have financial holds removed and will be removed from collections (if applicable), allowing for re-enrollment into Ivy Tech and access to transcripts.

### WHAT IF I OWE MORE THAN \$1,500?

Students who attended between summer 2008 and summer 2017 who owe more than \$1,500, have a 1.8 GPA or above, and are at least 75 percent of the way to completion, may be eligible for assistance. These debt-relief decisions will be made by your local Ivy Tech campus location.

### HOW DO I GET STARTED?

1. Students should visit the Express Enrollment Center at our South Bend or Elkhart County location to confirm eligibility status.
2. If you are deemed eligible, you will meet with a representative from the Bursar's Office to review the terms of the program and sign a debt-forgiveness agreement. A photo ID is required.
3. Upon re-admission, you will work with financial aid and your academic advisor in determining the quickest path to a credential or program completion. You must register for a minimum of six credits.

### WHAT IF I'M NOT ELIGIBLE FOR FRESH START 2020?

Ineligible students will be provided alternative options to facilitate their return to Ivy Tech such as: local campus scholarships, other campus resources, cash payment, payment plans, etc.

### WHAT'S THE CRITERIA FOR MAINTAINING THE DEBT-FORGIVENESS AGREEMENT?

Students must meet the following:

- Complete a minimum of six credits per semester
- Earn at least a 2.5 semester GPA
- Maintain a 67 percent rate of course completion
- Have no outstanding charges for the current term

Students who are unable to meet the criteria will be returned to debt collection. Successful students will have 1/3 of their debt waived (up to \$500) per semester until a completion is achieved at which that time the remainder of the debt will be waived.

