
Student Loan Borrowers are reminded to only use trusted government websites and not respond to unsolicited offers of student loan relief, forgiveness, or assistance.

What You Need to Know to Avoid Student Loan Forgiveness Scams:

- **Don't trust any person or program that promises you special access or guaranteed eligibility.** You might be contacted by a scammer saying they will help you get your loan cancelled or reduced for a fee. You will never need to pay for advice or help with your federal student loans or any deferment or income-based plans. All federal student loan borrowers can enroll directly and stay updated at no cost by contacting the U.S. Department of Education directly at StudentAid.gov. If you're contacted unexpectedly with any of these offers, it's a scam.
- **Be wary of scammers that make false claims or say you have an incomplete application.** If you have any questions about your application status, go directly to the U.S. Government federal student loan portal to access your account and confirm any details. To access the portal, go to StudentAid.gov.
- **Stay updated with trusted information and sources.** The U.S. Department of Education webpage provides borrowers with accurate and the most up-to-date information about the program. They also recommend logging in to your StudentAid.gov account to ensure your contact information is up to date and to [sign up for alerts for](#) when new information becomes available.
- **Protect yourself from phishing scams.** If you didn't initiate the communication, don't share your personal information. Keep your personal information, including your Federal Student Aid ID and social

security number, private. The U.S. Department of Education will never call or text you with a request of confidential information. Make sure you work only with the U.S. Department of Education and never reveal your personal information or account password to anyone. Genuine emails to borrowers will only come

from noreply@studentaid.gov; noreply@debtrelief.studentaid.gov and ed.gov@public.govdelivery.com.

- **If you encounter a scam, report it.** Contact the official Federal Student Aid website to [file a complaint](#), or contact the [Federal Trade Commission](#). The U.S. Department of Education offers additional tips and resources [here](#). You can also contact your loan servicing company or the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.
- **Don't forget to regularly monitor your credit report and score.** As you begin the repayment process, stay one step ahead and make it routine to check on your credit report and look for inconsistencies. Visit annualreport.com or call 1-877-322-8228 to get your free reports.
- **Looking for help navigating your student loans?** The Department of Insurance, Securities and Banking (DISB) is responsible for licensing student loan servicers operating in the District of Columbia. If you have concerns regarding student loans you can reach out to the Student Loan Ombudsman at (202) 727-8000 or DCLoanHelp@dc.gov.