



Protect Yourself from Student Loan Scams

<https://studentaid.gov/resources/scams>

You never have to pay for help with your federal financial aid or student loans. Make sure you understand which companies and claims are legitimate.

Alert: A number of offers for financial aid or help (such as a “pandemic grant” or “Biden loan forgiveness”) have circulated during the coronavirus pandemic. Below, we’ll teach you how to avoid and report fraud.

You Don’t Have to Pay for Help with Your Federal Student Loans

Many student loan debt relief companies charge a fee to provide services that you can take care of yourself for free by [contacting your loan servicer](#). At no cost, the U.S. Department of Education and our federal loan servicers can help you:

- [lower your monthly loan payment](#);
- [change your repayment plan](#);
- [consolidate multiple federal student loans](#);
- [postpone monthly payments while you’re furthering your education or are unemployed](#);
- [see if you qualify for loan forgiveness or other programs](#); and
- [get your loans out of default](#).

Have questions or need help with your student loans? [Contact your loan servicer](#) or [lender](#) for FREE assistance.

The U.S. Department of Education (ED) works with Legitimate Companies

There are private companies (lenders, servicers, and private collection agencies) that work on behalf of ED.

ED contracts with loan servicers who handle the billing and other services on your federal student loans. Your federal [loan servicer](#) will work with you on repayment plans and loan [consolidation](#) and will assist you with other tasks related to your [federal student loan](#). [Find a list of our loan servicers here](#).

ED also works with private collection agencies (PCAs) to get federal student loan borrowers out of [default](#) and ensure defaulted borrowers are aware of their options. [Here’s a list of PCAs that work with ED](#). If you’re in default, please contact [ED’s Default Resolution Group](#) for personalized assistance at 1-800-621-3115.

These lenders, servicers, and PCAs are affiliated with ED and can be trusted, so you should contact them if you need assistance.