

## Federal Student Loan Issue Self-Resolution Checklist

This page is a printable checklist for you to use in assessing whether you have taken all the necessary steps to resolve your problem yourself. Take these steps before contacting the Ombudsman Group to request assistance in resolving your student loan problem. After using this checklist, if you believe you still need help, take the next step and complete the Ombudsman online assistance request form.

The first step in resolving a student loan problem is always to contact your lender or loan servicer. Collect and review any relevant documentation. Call your lender or loan servicer (note—you may have more than one). If you're not sure who your lender or loan servicer is, you can find out at [StudentAid.gov/login](https://studentaid.gov/login). Follow the guidance below to try to resolve your issue.

### A. Payment Relief

#### A.1 Is your loan in default?

NO	YES
If your loan is not in default, you may qualify for payment relief in the form of a deferment or forbearance. Proceed to question A.2.	Loans in default are not eligible for payment relief in the form of deferment or forbearance. Contact your lender or loan servicer to discuss income-driven repayment plans.  STOP HERE

#### A.2 Have you submitted an application for a deferment or forbearance?

NO	YES
Deferments and forbearances are not automatic. Contact your lender or loan servicer to request an application. You may also be able to get a copy of the form, or even apply online, by logging into your account on your loan servicer's website.  STOP HERE	After you have submitted an application, you will receive written verification. Proceed to question A.3.

#### A.3 Did you receive verification of the deferment or forbearance?

NO	YES, but you are not satisfied with the outcome
Continue making your full payments until your request is approved. Contact your lender or loan servicer so that you can check the status of your application, request a letter confirming processing of the application, and find out when your next payment is due.  STOP HERE	Follow the instructions as outlined on the letter from your loan servicer.  If you still have a dispute, you are ready to fill out the Ombudsman online assistance request form at <a href="https://studentaid.gov/repay-loans/disputes/prepare/contact-ombudsman">StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman</a> .

### B. Cancellation or Discharge

#### B.1. Did you submit an application for discharge or cancellation to your lender or loan servicer?

NO	YES
Cancellations and discharges are not automatic. You must contact your lender or loan servicer to request an application.  STOP HERE	Proceed to question B.2.

#### B.2 Did you provide all of the documentation required in the cancellation or discharge application?

NO	YES
You omitted some of the required documentation or you are not sure what documentation is required. Contact your lender or loan servicer and ask what supporting documentation is needed for the discharge or cancellation.  STOP HERE	Proceed to question B.3.

**B.3 Has your request for discharge or cancellation been denied?**

NO	YES
<p>Your request to have your loan canceled has <b>not</b> been denied. Contact your lender to check the status of your request.</p> <p style="text-align: center;">STOP HERE</p>	<p>Proceed to question B.4.</p>

**B.4 Have you discussed the reasons for denial with your lender or loan servicer?**

NO	YES, but you still have unresolved questions
<p>Contact your lender or loan servicer to discuss why they denied your cancellation or discharge application. Find more information about loan forgiveness, cancellation, and discharge at <a href="http://StudentAid.gov/forgiveness">StudentAid.gov/forgiveness</a>.</p> <p style="text-align: center;">STOP HERE</p>	<p>If you still have a dispute with your loan servicer, you are ready to fill out the Ombudsman online assistance request form at <a href="http://StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman">StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman</a>.</p>

**C. Closed School****C.1 Have you confirmed that the school you attended is officially closed?**

NO	YES
<p>If you are uncertain of the status of the school, do one of the following:</p> <ul style="list-style-type: none"> <li>• Access <a href="#">Closed School Monthly Reports</a> and learn whether the school is officially closed.</li> <li>• Contact the state licensing agency in the state where the school is located to ask whether the school has closed.</li> </ul> <p style="text-align: center;">STOP HERE</p>	<p>Proceed to question C.2.</p>

**C.2 Are you attempting to have your loan discharged due to school closure?**

NO	YES
<p>STOP HERE</p>	<p>Your school closed and you want to have your loan discharged. Go to Section B above - Cancellation or Discharge.</p>

**C.3 Are you trying to obtain a refund for early withdrawal from a closed school?**

NO	YES
<p>STOP HERE</p>	<p>If you are trying to obtain a refund for early withdrawal from a school that closed before the refund was issued, there are a couple of resources you should contact:</p> <ul style="list-style-type: none"> <li>• Contact your lender or guaranty agency to request a discharge of your refund.</li> <li>• Contact the state agency that licensed the school to operate and ask whether it has a tuition recovery fund or bond for that school and how to make a claim for a refund.</li> </ul> <p style="text-align: center;">STOP HERE</p>

**C.4 Are you seeking to continue your education even though the school you were attending has closed?**

NO	YES
<p>STOP HERE</p>	<p>If you'd like to continue your education, you may be able to enroll in a similar program at another school. This arrangement usually allows you to apply the clock hours or credits that have been earned at the closed school toward the degree or certificate you will earn at the new school. By transferring clock hours, you may not have to pay to repeat coursework at the new school.</p> <p>The school you were attending may have arranged for its students to complete their education at a nearby, similar school. Contact the new school you plan to attend or the state licensing agency to find out if such arrangements were made.</p> <p>If the school did not make arrangements for students to complete their education at another school, contact the state licensing agency to find out if the agency has made such arrangements. Ask the state licensing agency whether there is a tuition recovery fund or performance bond that will cover your damages caused by the school's closure.</p> <p>You might also try contacting the school's <a href="#">accrediting agency</a>. Sometimes accrediting agencies arrange for students to complete their education at nearby, similar schools.</p> <p style="text-align: center;">STOP HERE</p>

**C.5 Are you trying to obtain academic or financial aid records from the closed school you attended?**

NO	YES
STOP HERE	<p>You need to get your academic or financial records from the school.</p> <ul style="list-style-type: none"> <li>• <b>Academic Record:</b> Contact the state licensing agency that licensed the school to operate in the state where the school was located.</li> <li>• <b>Financial Aid Records:</b> Usually, it is not possible for you to obtain a financial aid transcript from a closed school, but if you are applying to a new school, you may check <a href="http://StudentAid.gov/login">StudentAid.gov/login</a> for more information about your past financial aid. The new school may also request that you submit a statement showing previous financial aid received.</li> </ul>

**C.6 Do you still need help with a closed school issue?**

NO	YES
STOP HERE	Please fill out the Ombudsman online assistance request form at <a href="http://StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman">StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman</a> .

**D. Other Disputes**

**D.1 Have you called your lender or loan servicer?**

NO	YES, but your issue still exists
<p>Call your lender or loan servicer.</p> <p>STOP HERE</p>	<p>If you have already contacted your lender or loan servicer's main customer service center and you still have an issue, have you asked if they have an escalated issues department or internal ombudsman? If not, do so and work through their existing process. If you think you still have an issue, proceed to D.2.</p>

**D.2 Have you submitted an explanation of your dispute in writing, including supporting documentation?**

NO	YES, but your issue still exists
<p>Most lenders and loan holders require an explanation supported by documentation, such as canceled payment instruments or copies of Internal Revenue Service offset notices. Before sending an explanation, contact your lender or loan servicer to find out what documentation they require.</p> <p>STOP HERE</p>	<p>Please fill out the Ombudsman online assistance request form at <a href="http://StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman">StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman</a>.</p>

Please note that the Ombudsman Group does not:

- automatically take your side in a complaint;
- make binding decisions or overturn the decisions of other entities;
- accept complaints about grants;
- accept complaints about private student loans;
- accept complaints when the U.S. Department of Education (ED) has already begun formal or legal investigations;
- accept loan payments or process deferment, forbearance, or discharge requests (you must contact your loan servicer or collection agency directly);
- replace regular or formal channels of problem resolution within ED; or
- testify or serve as a witness.

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