Federal Student Loans

Policy Analysis

Reports, Briefs & Videos

- Brief: Borrowing From Our Future: The Case for Cancelling Student Debt, Aug. 10, 2020
- Report: Voices of Despair – How Seizing the EITC is Leaving Student Loan Borrowers Homeless and Hopeless During a Pandemic, July 2020; press release
- Video Explainer: What the CARES Act Means for Repayment of Federal Student Loans, April 21, 2020
- Brief: Congress Must Provide Relief to Defaulted Student Loan Borrowers: Recommendations for Higher Education Act Reauthorization, March 2020
- Brief: Three Tax Fixes to Improve the Federal Student Aid Program (NCLC and TICAS), March 2020
- Fact Sheet: What States Can Do to Protect Consumers: Student Loans, January 2020
- Fact Sheet: Top 10 Ways New Rules on Borrower Defense, School Closures, and Arbitration are Worse for Borrowers, September 2019
- Brief: The Dark Side of Payroll Withholding to Repay Student Loans, Feb. 11, 2019 (Press Release)
- Issue Brief: Federal Student Loan Relief after a Disaster: Your Guide to Short-Term and Long-Term Options, January 2018 (1-page Guide to Short-Term Relief with Two Quick Calls)
- Report: The Student Loan Default Trap (2012)

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Comments

- Joint comments to the Department of Education re facilitating automatic student loan discharged for certain military veterans, Jan. 27, 2020
- Joint comments to the CFPB re: student loan borrower concerns re: proposed debt collection rule, Sept. 18, 2019
- Comments to the Department of Education re: Proposed Regulations on Recognition of
Accrediting Agencies and Recognition Procedures for State Agencies, July 11, 2019

- Legal Aid Coalition comments to the Dep’t of Education re: Proposed Deregulatory Rulemaking on Higher Ed Consumer Protections, Sep. 14, 2018
- Group comments to DOE re: Proposed Regulations on Borrower Defenses and Use of Forced Arbitration by Schools in the Direct Loan Program, and Proposed Amendments to Closed School and False Certification Discharge Regulations, Aug. 30, 2018
- Group comments in opposition to the Department of Education’s proposed rewrite of the Borrower Defense Rule, Aug. 30, 2018
- Coalition comments to the Department of Education on Evaluating Undue Hardship Claims in Bankruptcy, May 22, 2018
- NCLC comments on Reauthorization of the Higher Education Act of 1965 to the Senate Committee on Health, Education, Labor and Pensions, February 23, 2018

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Testimony

- NCLC attorney Persis Yu testimony before the U.S. House Financial Services Committee on A $1.5 Trillion Crisis: Protecting Student Borrowers and Holding Student Loan Servicers Accountable, Sept. 10, 2019; Press Release
- Testimony of NCLC attorney John Rao at the U.S. House Judiciary Subcommittee hearing on “Oversight of Bankruptcy Law and Legislative Proposals,” held on June 25, 2019, and focusing on the discharge of student loans in bankruptcy
- NCLC attorney Joanna K. Darcus’ testimony to the U.S. House Financial Services Subcommittee on Oversight and Investigations re: “An Examination of State Efforts to oversee the $1.5 Trillion Student Loan Servicing Market,” June 11, 2019; Press Release
- NCLC attorney Joanna K. Darcus testimony to the U.S. House Appropriations Subcommittee on Labor, Health and Human Services, Education re: “Protecting Student Borrowers: Loan Servicing Oversight,” March 6, 2019

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Letters

- Group letter to U.S. Senate opposing the Safely Back to School and Back to Work Act, July 28, 2020
- Consumer and industry groups’ letter urging Congress to extend CARES Act relief to all federal student loan borrowers, April 13, 2020
- Coalition letter to the U.S. House Ways and Means Committee supporting passage of The Stop EITC (Earned Income Tax Credit) and CTC (Child Tax Credit) Seizures Act (H.R. 5114) to protect families’ opportunity for economic mobility, and their financial stability, Dec. 10, 2019
- Coalition letter to the Senate strongly urging the immediate passage of S. 1279, the Fostering Undergraduate Talent by Unlocking Resources for Education (FUTURE) Act, to restore funding to serve students of color and native students, Nov. 22, 2019
- Group letter to Sec. DeVos re: Harm to Defaulted Borrowers as a Result of System Wide Staffing Shortage, April 15, 2019
- Coalition letter to Senators Hassan and Durbin in support of the PROTECT Students Act, April 2, 2019
- NCLC replied to a letter by Senators Jones, Warren, Harris, and Cortez Masto requesting ideas
on how to address racial disparities in student debt and the broader challenges faced by students of color in college and career training, Feb. 15, 2019

- **66 Organizations Urge House and Senate Appropriators to Protect Pell in FY19 Spending Bill**, June 25, 2018
- **Letter opposing the House’s troubling HEA reauthorization bill**, Feb. 5, 2018

### Press Releases

- **Student Loan Borrowers Need Real Relief, Not a COVID Stimulus Plan that Will Bury Them Deeper in Debt**, July 27, 2020
- **Advocates Praise Senators for Bold Student Loan Principles**, March 19, 2020
- **Advocates Applaud Senate Vote to Restore Rule to Protect Borrowers from School Fraud and Closures**, March 11, 2020
- **Statement Regarding CFPB and U.S. Department of Education MOU on Handling Student Loan Borrower Complaints**, Feb. 4, 2020
- **Advocates Applaud U.S. House Vote to Restore Rule to Protect Borrowers from School Fraud and Closures**, Jan. 16, 2020
- **Advocates Condemn U.S. Department of Education Delays on Student Debt Relief for Disabled Veterans**, Nov. 22, 2019
- **National Consumer Law Center Advocate Opposing Sen. Alexander’s Legislation to Reform Higher Education Act**, September 26, 2019
- **Education Department Erects New Barriers to Relief for Students Harmed by School Fraud and Closures; Protects For-Profit College Industry at Expense of Students**, August 30, 2019
- **U.S. General Accountability Office Report Misses the Mark on Income-Driven Repayment Plans**, July 25, 2019
- **Statement Regarding Support of Bills to Relieve Student Loan Debt**, July 23, 2019
- **National Consumer Law Center Attorney to Testify on June 11 before U.S. House Oversight Committee on Student Loan Servicing**, June 10, 2019
- **National Consumer Law Center Sues U.S. Education Department to Obtain Copy of Student Loan Servicing Contract**, Apr. 18, 2019
- **Press Statement of NCLC’s Persis Yu Regarding Report on Dept. of Education’s Sweetheart Deal for Student Loan Servicers**, Feb. 14, 2019

### Litigation


**Share your story** if you have had wages garnished in 2020 for a student loan. NCLC and Student Defense, with support of the Student Borrower Protection Center, filed an emergency APA lawsuit in the D.C. District Court against the U.S. Department of Education seeking to stop its garnishment of wages from defaulted student loan borrowers and to force the agency to immediately comply with [Sec. 3513 (e)](https://www.nclc.org/wp-admin/post.php?post=14028&action=edit) of the CARES Act that mandates that all such collections be ceased until at least next September. As [reported](https://www.nclc.org/wp-admin/post.php?post=14028&action=edit) by the Washington Post, the
Education Dept. estimates that 285,000 borrowers are still having their wages garnished. A motion for injunctive relief class certification has also been filed.

- **Robinson v National Student Clearinghouse**, April 18, 2019 [Complaint](#)

The Francis & Mailman firm, along with the National Consumer Law Center and Justice Catalyst Law filed a class action lawsuit against the National Student Clearinghouse (“NSC”) in the United States Federal District Court for the District of Massachusetts. The suit alleges that NSC maintains vast databases housing detailed information about college students and their college enrollment history from which it sells reports to potential creditors, insurers and employers among others. As such, the complaint asserts that NSC is a credit reporting agency under the Federal Fair Credit Reporting Act and the Massachusetts Credit Reporting Act and that it has violated those statutes by requiring unlawful and excessive charges for consumers to access their files. The complaint also asserts that the disclosure overcharges constitute unfair conduct in violation of the Massachusetts Consumer Protection Act. The plaintiff seeks to have the overcharging practices enjoined, the unlawful and excessive charges returned, applicable statutory damages and punitive awards for the willful and knowing violations of the consumer statutes.

- **National Consumer Law Center v. United States Department of Education**, Nov. 16, 2018, [Complaint](#)

The National Consumer Law Center filed a lawsuit in the U.S. District Court for the District of Massachusetts against the U.S. Department of Education to compel compliance with the Freedom of Information Act (FOIA). NCLC submitted a FOIA request in October 2017 to ED seeking the release of records associated with ED’s arrangements with Maximus Federal Services, Inc., or any other party operating in whole or in part under the name Default Resolution Group. FOIA requires that agencies have 20 working days to make a determination on the request. To date, thirteen months after receipt of NCLC’s Request, ED has not communicated to NCLC its determination as to NCLC’s Request, nor provided NCLC with any responsive documents.

- **Amicus Curiae Brief of Public Law Center, NCLC, Public Counsel in Support of Plaintiffs’ Motion for Preliminary Injunction in Case Challenging Dep’t of Education’s Abandonment of Full Loan Relief for Defrauded Corinthian Students** ([Manriquez v. DeVos](#), April 16, 2018)

Case against the United States Department of Education: The National Consumer Law Center is co-counsel in a Freedom of Information Act suit requesting public records of the U.S. Department of Education regarding race and debt collection practices of third-party debt collectors hired by the Department: [Complaint](#), [Exhibit 1](#), [Exhibit 2](#), [Exhibit 3](#), and [Exhibit 4](#), and press release

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