

# Federal Student Loans

## Policy Analysis

### Reports & Briefs

- Report: [Inequitable Judgments Examining Race and Federal Student Loan Collection Lawsuits](#), April 2019 [Press Release](#)
- Brief: [The Dark Side of Payroll Withholding to Repay Student Loans](#), Feb. 11, 2019 ([Press Release](#))
- Report: [Voices of Despair: Student Borrowers Trapped in Poverty When Government Seizes Their Earned Income Tax Credit](#) Report and [Press Release](#) (2018)
- 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](#))
  - [Préstamos Estudiantiles Después de un Desastre Natural: Su Guía Sobre Opciones de Asistencia a Corto y Largo Plazo](#), Enero 2018
  - [Préstamos Federales Estudiantiles Después de un Desastre Natural: Su Guía para Obtener Asistencia Temporal con sólo dos Rápidas Llamadas](#), Enero 2018
- Report: [Pushed into Poverty: How Student Loan Collections Threaten the Financial Security of Older Americans](#) and [Press Release](#) (2017)
- Report: [The Sallie Mae Saga: A Government-Created, Student Debt Fueled Profit Machine](#)(2014)
- Report: [Pounding Student Loan Borrowers: The Heavy Costs of the Government's Partnership with Debt Collection Agencies](#) (2014)
- Report: [Improving college success for poor students](#) (2014)
- Report: [Searching for Relief: Desperate Borrowers and the Growing Student Loan "Debt Relief" Industry](#) (2013)
- Report: [The Student Loan Default Trap](#) (2012)

### Comments

- [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

### Testimony

- [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

### Letters

- [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

- [Press Statement of NCLC's Persis Yu Regarding Report on Dept. of Education's Sweetheart Deal for Student Loan Servicers](#), Feb. 14, 2019
- [After Multiple Lawsuits and Court Order, Education Department Finally Agrees to Provide Relief to Students Hurt By School Closures](#), Dec. 14, 2018
- [National Consumer Law Center Files FOIA Lawsuit Against U.S. Department of Education](#), Nov. 16, 2018

## Litigation

- *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.
- [Amici Curiae Brief of National Consumer Law Center and 14 organizations in Support of Plaintiff-Appellant and Reversal in state preemption of consumer protection laws re: student loan servicing](#) (Nelson v. Great Lakes Educational Loan Services, Inc., et al, July 2, 2018)
- [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)
- [Amici Curiae Brief of National Consumer Law Center and 17 organizations in Support of Plaintiffs' Motion for Summary Judgment in Case Challenging Department of Education's Delay of Borrower Defense Rule](#) (*Bauer v. DeVos*, September 28, 2017)
  - [Amici Curiae Brief of National Consumer Law Center and 17 organizations in Support of Plaintiffs' Motion for Summary Judgment in Case Challenging Department of Education's Delay of Borrower Defense Rule](#) (*Commonwealth of Mass. et al v. Department of Education*, September 28, 2017)
  - 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](#) (FOIA request, May 7, 2015), [Exhibit 2](#), [Exhibit 3](#), and [Exhibit 4](#), and [press release](#)

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