

Private Student Loans

Policy Analysis

Reports & Briefs

- Report: [Going to School on Robo-signing: How to Help Borrowers and Stop the Abuses in Private Student Loan Collection Cases](#) (2014)
- Report: [The Sallie Mae Saga: A Government-Created, Student Debt Fueled Profit Machine](#) (2014)
- Report: [Searching for Relief: Desperate Borrowers and the Growing Student Loan “Debt Relief” Industry](#) (2013)
- Report: [The Student Loan Default Trap](#) (2012)
- Report: [Piling It On: The Growth of Proprietary School Loans and the Consequences for Students](#) (2011)

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 U.S. Department of Education*, April 17, 2019, [Complaint](#) and [Press Release](#)
The National Consumer Law Center (NCLC) filed a Freedom of Information Act (FOIA) complaint against the United States Department of Education (ED) in the United States District Court for the District of Massachusetts (C.A. No. 1:19-cv-10739). In the action NCLC seeks to have the ED produce a copy of its contract (including related amendments) with the Pennsylvania Higher Education Assistance Agency (PHEAA), one of the private student loan servicing companies with whom ED contracts to handle billing and other services for federal student loans. The U.S. Department of Justice and ED have stressed the importance of the requested materials, citing the contract as a basis to support their pronouncement that state regulators and law enforcement agencies are prohibited from enforcing state consumer protection statutes against student loan servicers. To date, however, nine (9) months after NCLC filed a FOIA Request on July 18, 2018 seeking the release of ED’s contract and related documents arising from its relationship with PHEAA, ED has not communicated to NCLC its determination as to NCLC’s Request, nor provided NCLC with any responsive documents as required by FOIA. NCLC has requested the Court to declare that ED has violated FOIA by its failure to timely respond to NCLC’s Request and its failure to make the requested records

promptly available and to order ED to make the requested records available to NCLC without further delay.

[Student Loans Policy Analysis Archive](#)