

[Student Loans](#)



Student Loan Law

Deferments, discharges, consolidations, payment plans, as well as protections from debt collection.

[Subscribe Now!](#)



[NCLC's Student Loan Borrower Assistance \(SLBA\) Project](#) provides information about student loan rights and responsibilities for borrowers and advocates. We also seek to increase public understanding of student lending issues and to identify policy solutions to promote access to education, lessen student debt burdens and make loan repayment more manageable.

The SLBA [web site](#) has detailed information for borrowers who already have student loans and want to know more about their options and rights. [>>>](#)

NCLC in the News

- 2/20/19 MSNBC Live with Velshi and Ruhle (5:15 runtime) in which the hosts [interview NCLC attorney Joanna Darcus](#) on a U.S. Senate proposal that would mandate automatic payroll withholding for all borrowers of federal student loans. NCLC wrote a [policy report](#) opposing the proposal.

Policy Analysis

Reports

- [Voices of Despair: Student Borrowers Trapped in Poverty When Government Seizes Their Earned Income Tax Credit](#), March 2018 || [Press Release](#)

- [Press Release and Report: Pushed into Poverty: How Student Loan Collections Threaten the Financial Security of Older Americans](#), 2017
- Updated Report: [Ensuring Educational Integrity: 10 Steps to Improve State Oversight of For-Profit Schools](#), 2014, [Update to Step 2: Protecting Online Education Students](#), 2015
- [Pounding Student Loan Borrowers: The Heavy Costs of the Government's Partnership with Debt Collection Agencies](#), 2014
- [Improving college success for poor students](#), March 2014
- [The Sallie Mae Saga: A Government-Created, Student Debt Fueled Profit Machine](#), 2014
- [Searching for Relief: Desperate Borrowers and the Growing Student Loan "Debt Relief" Industry](#), 2013
- [The Student Loan Default Trap](#), 2012
- [State Inaction: Gaps in State Oversight of For-Profit Higher Education](#), Dec. 2011
- [Piling It On: The Growth of Proprietary School Loans and the Consequences for Students](#), January 2011

Policy Briefs and 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
- Policy Brief: [The Dark Side of Payroll Withholding to Repay Student Loans](#), Feb. 11, 2019 ([Press Release](#))
- Press Release: [Advocates: Dept. of Education Plan to Redo Rule that Protects Students Harmed by Illegal School Conduct Falls Short](#), Jan. 18, 2019
- Press Release: [After Multiple Lawsuits and Court Order, Education Department Finally Agrees to Provide Relief to Students Hurt By School Closures](#), Dec. 14, 2018
- Press Release: [National Consumer Law Center Files FOIA Lawsuit Against U.S. Department of Education](#), Nov. 16, 2018
- Press Release: [Statement Regarding Resignation of Seth Frotman, Student Loan Ombudsman of the Consumer Financial Protection Bureau](#), Aug, 27, 2018
- [Statement of NCLC attorney Abby Shafroth re: U.S. Department of Education Proposal to Abandon Rule Protecting Students and Taxpayers from Schools that Fail to Deliver Value](#), Aug. 10, 2018
- Press Release: [Education Department Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief](#), July 25, 2018
- Press Release: [National Consumer Law Center Advocates Applaud California Attorney General's Lawsuit Against Navient for Shoddy Practices that Harm Student Loan Borrowers](#), June 28, 2018
- Press Release: [Advocates Condemn Move by Consumer Bureau's Mulvaney to Shutter Student Loan Division that Uncovered Major Abuses by Predatory Lenders](#), May 9, 2018
- [Civil Rights Principles for the Reauthorization of the Higher Education Act](#), April 2018
- Press Release: [Lawsuit Challenges Dept. of Education re: Delay of Rule to Protect Borrowers](#), April 19, 2018
- Press Release: [Students Defrauded by Marinello Schools of Beauty Obtain Belated Discharges After Filing Suit Against the Department of Education](#), April 10, 2018
- Press release: [U.S. Department of Education's Plan to Protect Servicers and Debt Collectors that Lie to Borrowers](#), March 9, 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

- Press Release: [Testimony of NCLC Attorney before U.S. Senate re: Financial Aid Simplification and Transparency](#), Jan. 17, 2018
- Press Release: [Education Department Rolls Back Relief to Defrauded Corinthian Colleges Students](#), Dec. 20, 2017
- [NCLC Joins Legal Fight Student Borrower for Protections against Predatory Schools](#), Sept. 29, 2017
- [NCLC Attorney to Testify at U.S. Department of Education In Support of Important Protections against For-Profit School Fraud](#), July 10, 2017
- [NCLC Advocates Condemn U.S. Department of Education Blocking Important Protections against For-Profit School Fraud](#), July 6, 2017
- Statement: [NCLC Advocate Statement re: Education Secretary Withdrawal of Critical Student Loan Borrower Protections](#). April 11, 2017
- Issue Brief: [Defend the Department of Education’s Borrower Defense Rule](#), January 2017
- Press Release: [Statement re: CFPB Suit Against Navient Student Loan Servicer](#), January 18, 2017
- Press Release: [NCLC Advocates Applaud CFPB for Highlighting Older Student Loan Borrowers](#), January 5, 2017
- Press Release: [GAO Report Shows Draconian Consequences of SSA Offsets for Student Loan Borrowers](#), Dec. 20, 2016
- Press Release: [NCLC Advocates Applaud New Rules Designed to Better Protect Online Students from Predatory Schools](#), Dec. 16, 2016
- Press Release: [CFPB Report Shows Student Loan Rehabilitation Fails Many Borrowers](#), Oct. 17, 2016
- Policy Brief: [Stop Taking the Earned Income Tax Credit from Struggling Student Loan Borrowers](#), October 2016
- Press Release: [Advocates Applaud CFPB Action Against Bridgepoint Education for Predatory Student Lending Practices](#), Sept. 12, 2016
- Press Release: [NCLC Advocates Commend Department of Education’s Actions against ITT to Protect Students and Taxpayers](#), Aug. 26, 2016
- Press Release: [NCLC and NACBA Laud CFPB for Stopping Illegal Practices by Student Loan Servicers and U.S. Dept. of Education Debt Collectors](#), Mar. 8, 2016
- [47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students’ Legal Rights](#), March 4, 2016
- [Press Release: New Education Rules Will Protect Students from High Fee Campus Prepaid and Debit Cards](#), Oct. 27, 2015
- Press Release: [78,000 Individuals and 50 Organizations Urge the U.S. Department of Education to Grant Debt Relief to Corinthian Colleges’ Students](#), May 19, 2015
- [Statement before the Middle Class Prosperity Project: Tackling the Student Debt Crisis](#), Apr. 2, 2015
- [Going to School on Robo-signing: How to Help Borrowers and Stop the Abuses in Private Student Loan Collection Cases](#), April 2014

Testimony and Comments

- [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, 2018
- [Legal Aid Coalition Comments to the Dep’t of Education re: Proposed Deregulatory Rulemaking on Higher Ed Consumer Protections](#), Sep. 14, 2018
- Civil Rights and Education Groups: [Students of Color Must Be Protected from For-Profit](#)

College Exploitation: [Civil Rights Community Opposes Repeal of Gainful Employment Rule](#), Sept. 13, 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
- Comments Re: [Proposed Delay of Program Integrity and Improvement, State Authorization of Distance Education Regulations](#), June 11, 2018
- [Coalition Comments to the Department of Education on Evaluating Undue Hardship Claims in Bankruptcy](#), May 22, 2018
- [Comments on Reauthorization of the Higher Education Act of 1965 to the Senate Committee on Health, Education, Labor and Pensions](#), Feb. 23, 2018
- [Coalition comments opposing ED's Interim Final Rule and Notice of Proposed Rule delaying implementation of the 2016 Borrower Defense Rule — a Rule intended to protect student borrowers from school fraud and abuse and abrupt closures](#), Nov. 19, 2017
- Comments to the DOE re: [Intent to Establish Negotiated Rulemaking Committee; on Borrower Defense and Gainful Employment](#), July 12, 2017 and [Consumer Groups' Letter to Secretary of Education](#)
- Testimony of NCLC attorney Joanna Darcus before the U.S. Department of Education re: [Intent to Establish Negotiated Rulemaking Committee; Public Hearings on Borrower Defense and Gainful Employment](#), July 10, 2017 and [Press Release](#)
- [Comments to Proposed Loan Discharge Applications](#), June 26, 2017
- [Group comments](#) on the fees charged on campus debit cards, June 8, 2017
- Testimony of [Joanna Darcus](#) before the Joint Committee on Consumer Protection and Professional Licensure in [Support of An Act Establishing a Student Tuition Recovery Fund](#), June 6, 2017
- [Comments from NCLC to the Department of Education on the Proposed Loan Discharge Application for Forgery](#), March 24, 2017
- [Coalition letter to Congress from 50+ organizations supporting rules designed to protect students and taxpayers from fraud and abuse in higher education](#), Mar. 22, 2017
- [Legal Aid Coalition Comments to the Department of Education re: Proposed Borrower Defense Application Form](#), Oct. 27, 2016
- [Comments from NCLC and 10 other legal aid groups to the Dep't of Educ. re Proposed Regulations Regarding State Authorization of Distance Education Programs](#), Aug. 24, 2016
- [Coalition Comments of 41 student, veteran, civil rights, and consumer groups re: the Department of Education's Proposals on Forced Arbitration, Class-Action Bans, and Mandatory Internal Dispute Processes](#), Aug. 1, 2016
- [Comments from NCLC and 16 other legal aid groups to the Dept. of Education 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. 1, 2016
- [Coalition comments regarding borrower defense from 56 organizations that advocate for students, veterans, service members, civil rights, consumers, and college faculty and staff](#), Aug. 1, 2016
- [Coalition comments to U.S. Dept. of Education: suggestions for creating a system that promotes quality and consistent servicing](#), July 15, 2016
- [Comments to the New York State Education Department and Board of Regents Opposing Proposed SARA Rules](#), June 16, 2016
- [Group comments urging the FTC to retain and strengthen the Holder Rule](#), Feb. 12, 2016
- [NCLC's Student Loan Borrower Assistance Project comments to the CFPB re: student loan](#)

[servicing](#), July 13, 2015

Letters

- [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
- [Coalition letter](#) to the U.S. Department of Education on the Department's failure to protect Education Corporation of America students, (disproportionately students of color) leading up to the for-profit school's closure, Jan. 17, 2019
- [Coalition Letter to Department of Education Calling for Actions to Assist Students Impacted by Abrupt Closures of ECA and Vatterott College](#), Jan. 8, 2019
- [Coalition letter to Department of Education Opposing Changes to Reduced Gainful Employment Disclosures to Potential Students](#), Jan. 7, 2019
- [66 Organizations Urge House and Senate Appropriators to Protect Pell in FY19 Spending Bill](#), June 25, 2018
- [Letter to Sec. DeVos Requesting Guidance and Implementation of State Authorization of Distance Education Rule](#), March 26, 2018
- [Eighty one organizations oppose provisions that roll back or eliminate existing guardrails relating to program integrity and consumer protections in higher education in the PROSPER Act \(H.R.4508\)](#), Feb. 23, 2018
- [Letter opposing the House's troubling HEA reauthorization bill](#), Feb. 5, 2018
- [Letter of opposition to HB 4508, the PROSPER Act](#), Dec. 11, 2017
- [NCLC's Student Loan Borrower Assistance Project letter to the CFPB and U.S. Department of Education re: how the removal of the online Data Retrieval Tool might negatively impact student loan borrowers' ability to renew Income-Driven-Repayment plans](#), April 14, 2017 || [CFPB response letter](#), May 2, 2017
- [Coalition letter to Congressional Leadership re: Importance of CFPB to Protecting Student Loan Borrowers](#), Feb. 13, 2017
- [Coalition letter to President Obama recommending improvements to the new federal student loan complaint system](#), Oct. 25, 2016
- [Coalition Letter to Sec. King Calling for a Halt to Collection Against Former Corinthian Students and Automatic Student Loan Relief](#), Oct. 19, 2016
- [Coalition letter to Education Secretary King on impact of student loans on borrowers of color](#), Aug. 17, 2016 || [Press Release](#)
- [Coalition letter to Congress opposing amendments that would block the U.S. Dept. of Education's gainful employment regulations](#), June 21, 2016
- [Comment letter to the Massachusetts State Senate Opposing Proposed SARA Amendment](#), May 23, 2016
- [Coalition letter urging New York State Commissioner of Education not to sign onto the Unified State Authorization Reciprocity Agreement because it does not adequately protect consumers from predatory for-profit colleges](#), March 14, 2016
- [Coalition letter urging Department of Defense not to lift order barring University of Phoenix from any recruitment-type activities on DoD installations and suspending the payment of Tuition Assistance to new or transfer students](#), Oct. 27, 2015

Litigation

- *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)
- *National Consumer Law Center v. U.S. Department of Education*, April 19, 2018, [Complaint](#)
The National Consumer Law Center filed a lawsuit in the U.S. District Court for Massachusetts against the U.S. Department of Education for records related to its purported justification for delaying implementation of a rule to protect student loan borrowers from school fraud and abuse, including records of communications between agency officials and representatives of the for-profit college industry. NCLC filed a FOIA request for these records last summer and received limited, heavily redacted materials in response. NCLC asks the court to declare that the Department's search was inadequate and its withholding of the records is unlawful, and to order the agency to make the requested records available without delay. Public Citizen is serving as co-counsel on the case.
- [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](#)