



UNITED STATES DEPARTMENT OF EDUCATION  
OFFICE OF INSPECTOR GENERAL

OIG PSA 24-01

**Public Service Announcement**  
**January 17, 2024**

**Student Loan Borrowers: Take Actions to Protect Yourself  
from Student Loan Forgiveness and Debt Relief Scams!**

With student loan forgiveness plans and the resumption of student loan payments, dishonest companies, fraudsters, and cyber criminals have redoubled their efforts—bombarding student loan borrowers with unsolicited texts, emails, and calls promising to help you obtain student loan forgiveness, consolidate your student loans, or eliminate your student loan debt completely. You may also see their ads pop up on social media. **Don't fall for it—these are likely scammers coming after your money, your personal information, or both!**

The U.S. Department of Education Office of Inspector General (OIG) is encouraging student loan borrowers to stay alert and take these simple actions to avoid falling victim to student loan forgiveness and debt relief scams.

1. **Never Pay For Help With Your Student Loans!** Beware of messages from anyone claiming that they can help you obtain student loan forgiveness, debt relief, consolidate or refinance your loans for a fee! There is nothing these companies can do that you can't do for yourself—[for free](#).
2. **Do Not Share Your FSA ID!** Be suspicious of any unsolicited email, text, or call that asks for your personal information, particularly your FSA ID. Don't share your FSA ID or other password with anyone—even people who say they work at your alma mater, your student loan servicing company, or the U.S. Department of Education.
3. **Watch out For Unsolicited Emails with Links or Attachments!** That email may not be from who it says it's from, so don't click on links or attachments embedded in any unsolicited email. Instead, hover your mouse over links to see where they are directing you. Look for misspellings in the email address, body of the message, or in links. A common scam tactic is to use addresses that are almost, but not quite, identical to [legitimate ones](#). Also be wary of spoofed social media accounts and avoid providing any personal information through social media!

If you think that you have fallen victim to a scam or suspect that your personal information was stolen because of a student loan forgiveness scam, take action quickly! Contact [Federal Student Aid](#) and your [loan servicer](#) to let them know as soon as possible. Also, contact the [OIG Hotline](#) and share a copy of the email, text, or phone number related to the message you received.

Get the facts on Federal student loan forgiveness, repayment, consolidation, and forgiveness directly from the source: the U.S. Department of Education [Federal Student Aid office](#). And check out [our information](#) on scams and tips on how to avoid them.

*The U.S. Department of Education OIG is responsible for identifying fraud, waste, abuse, and other criminal activity involving Federal education programs, operations, and funding. For more information about us, visit our [website](#), and follow us on [TX/Twitter](#), [Facebook/Meta](#), and [LinkedIn](#).*