



UNITED STATES DEPARTMENT OF EDUCATION  
OFFICE OF INSPECTOR GENERAL

OIG PSA 23-01

**Public Service Announcement  
October 27, 2022**

**Attention Student Borrowers: Take Actions to Protect Yourself  
from Student Loan Forgiveness Scams!**

With the new, one-time student loan forgiveness process [now open](#) and the student loan payment pause extended through December 31, 2022, the U.S. Department of Education Office of Inspector General (OIG) is encouraging student loan borrowers to stay alert and avoid falling victim to student loan forgiveness and debt relief scams.

Dishonest companies, fraudsters, and cyber criminals are targeting student loan borrowers. They're sending unsolicited texts, emails, or calls with promises to help you obtain student loan forgiveness, reduce your student loan debt, consolidate your student loans, or eliminate your student loans 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.

We strongly encourage you to take the following simple steps to protect yourself and your personal information from these scammers.

1. Beware of phone calls, emails, texts, or social media messages from anyone claiming that they can help you obtain student loan forgiveness or help move your application through the process. The same goes for unsolicited offers to consolidate or refinance your loans *for a fee*. There's nothing these companies can do that you can't do for yourself—for free.
2. 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 or your student loan servicing company.
3. Be suspicious of emails with links or attachments. Don't click on links or attachments embedded in emails. You can hover your mouse over links to see where they are directing you. Also 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.

If 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 [Twitter](#), [Facebook](#), and [LinkedIn](#).*

400 MARYLAND AVENUE, S.W., WASHINGTON, DC 20202-1510

*Promoting the efficiency, effectiveness, and integrity of the Department's programs and operations.*