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Help from an Ombudsman, Part 1

What if you get nowhere trying to convince your lender to suspend, postpone, or reduce your monthly student loan payments? You may find a sympathetic ear – and a bit of help – with an advocate within the Department of Education.

Have you ever heard of the Federal Student Aid (FSA) Office of the Ombudsman? Probably not, but this office was created in 1998 and is charged with helping students resolve issues and better communicate with their lenders and loan services. So if you have a problem that hasn't been resolved, you might also want to contact the ombudsman.

The FSA ombudsman is Debra Wiley. She and her staff field about 300 calls a week and they informally resolve complaints from student loan borrowers. They won't pay loans on your behalf, educate you about the basics of financial aid (which you should do on your own), or reverse a decision that's been rendered. But they will hear you out, investigate your case, and contact your lender or loan servicer on your behalf if they feel your grievances are justified. If they believe your complaints lack merit, they'll be honest enough to tell you so, and will give you an explanation as to why they came to that conclusion.

The ombudsman's office also makes recommendations for improving service within FSA based in part on feedback they receive from student and parent borrowers. You can contact the FSA ombudsman online at www.ombudsman.ed.gov, via telephone at 1-877-557-2575, or through the mail at this address:

U.S. Department of Education
FSA Ombudsman
830 First Street, NE
Fourth Floor
Washington, DC 20202-5144

Before you ask for help, be sure you've done everything you can do to resolve your problem. (The ombudsman's website even has a checklist of what you should do before contacting their office.) If you do reach out to the ombudsman, don't expect this individual to wave a magic wand and make your lender see everything your way. Remember: this is a neutral, third party we're talking about (even though this office was set up by the Department of Education as a free service for borrowers). Still, the ombudsman may be instrumental in helping you move past issues where you and your lender are at an impasse.

The ombudsman can also tell you about options you may not have considered, depending on your loans' type and the particulars of your situation. The ombudsman's office doesn't handle complaints involving private loans, nor will it get involved in cases where the Department of Education has already begun formal legal actions against you.