



Cuyahoga County
Consumer Affairs
consumeraffairs.cuyahogacounty.us



Avoid Student Loan Scams

Scammers frequently target people with student loan debt. Scammers can be very convincing. They con borrowers into paying for bogus debt relief or into revealing private information. Scammers usually pressure victims to make immediate decisions, giving people very little time to think clearly. Follow these tips to avoid student loan scams:

- **Don't pay for student loan debt relief.** Scammers often pressure borrowers into making immediate payments with the promise of reducing loan debt. They may ask you to give them power of attorney to collect manage your loan payments for you, which you should never agree to. Legitimate debt relief and loan consolidation programs are available free from your loan service provider or through studentaid.gov
- **Do not share you FSA username or passwords with anyone.** The U.S. Department of Education and your loan servicer will never ask for your Federal Student Aid ID. Revealing this information can allow someone to take out additional loans in your name.
- **Be wary of high-pressure calls and texts.** Scammers may pretend to work for your servicer or the government. Hang up on calls that pressure you into making an immediate payment or authorize someone else to manage your loans. Never click on texted links warning you of payment or account problems – they can contain malware or take you to spoofed sites. Federal government websites end in “.gov”

Learn more and find resources at studentaid.gov or consumeraffairs.cuyahogacounty.us

Report scams to Scam Squad at **216-443-SCAM (7226)** or cuyahogacounty.us/scamsquad