

September 12, 2023

Dear Partners,

The U.S. Department of Education's office of Federal Student Aid (FSA) manages a student loan portfolio of more than \$1.6 trillion for nearly 46 million borrowers. Residents of your facilities may also be federal student loan borrowers, and we are asking for your assistance in helping incarcerated student loan borrowers manage their loans.

Incarcerated student loan borrowers [commonly default](#) on their loans, which leads to [serious financial consequences, including collections fees, damaged credit, garnished wages, and more](#). [Debt and financial hardship](#) are well known to impede successful reentry. Promoting successful loan repayment and preventing default are important goals for both the Departments of Education and Justice.

Student loan default also makes people ineligible for receiving additional federal student financial aid, including Pell Grants. This means that defaulted borrowers cannot enroll in Second Chance Pell programs or the new [Prison Education Programs](#) offered in your facilities until they have resolved the default.

The key to preventing default, getting out of default, and staying in good standing is the borrower's ability to communicate with FSA and the companies that service student loans. Incarcerated borrowers frequently [report difficulty with communication](#), and FSA is working to improve accessibility and the quality of customer service when incarcerated borrowers reach out.

You can help FSA and student loan borrowers by taking the steps outlined in this letter to improve communication and access to information. This will ensure incarcerated individuals can pursue education while incarcerated and facilitate their successful reentry.

### ***Approve Federal Student Aid Websites***

Federal Student Aid has significantly improved its website to provide the most up-to-date information about federal student loan programs. [StudentAid.gov](#) is the best source of information for student loan borrowers about repayment plans, debt-relief programs, and managing student loans.

At facilities where residents have access to computing devices and the internet, please allow residents to access [StudentAid.gov](#) and associated websites.

## **Approve Toll-Free Phone Numbers**

Most borrowers contact FSA and its contracted student loan servicing companies by calling toll-free phone numbers. Please add the following phone numbers to your approved lists and notify residents when they are available for use. To make calls to these numbers truly toll-free, please exempt them from all fees.

Please note that most servicers currently operate call centers from about 8:00am to 8:00pm ET, Monday to Friday. Call center hours vary by servicer and may change.

The mailing addresses are also provided for your convenience in case a borrower needs to write them a letter.

Entity	Phone Number	Mailing Address
<a href="#"><u>Federal Student Aid Information Center</u></a>	1-800-433-3243 (TTY: 1-800-730-8913 for the deaf or hard of hearing)	Federal Student Aid Information Center P.O. Box 1854 Monticello, KY 42633
<a href="#"><u>Edfinancial</u></a>	1-855-337-6884	Edfinancial Services P.O. Box 36008 Knoxville, TN 37930-6008
<a href="#"><u>MOHELA</u></a>	1-888-866-4352	MOHELA 633 Spirit Drive Chesterfield, MO 63005-1243
<a href="#"><u>Aidvantage</u></a>	1-800-722-1300	Aidvantage – Federal Student Aid Loan Servicing P.O. Box 300001 Greenville, TX 75403-3001
<a href="#"><u>Nelnet (and former Great Lakes Education Loan Services)</u></a>	1-888-486-4722	Nelnet P.O. Box 82561 Lincoln, NE 68501-2561
<a href="#"><u>OSLA Servicing</u></a>	1-800-456-6752	Oklahoma Student Loan Authority 525 Central Park Drive, Suite 600 Oklahoma City, OK 73105
<a href="#"><u>ECSI</u></a>	1-866-313-3797	ECSI Federal Perkins Loan Servicer P.O. Box 6200-31 Portland, OR 97228-6200
<a href="#"><u>Default Resolution Group (Maximus)</u></a>	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)	Default Resolution Group P.O. Box 5609 Greenville, TX 75403-5609

Table caption: A listing of seven student loan servicing companies plus the Federal Student Aid Information Center with their websites, toll-free phone numbers, and mailing addresses.

## ***Verify Incarceration***

For certain defaulted incarcerated borrowers, FSA may be able to provide additional repayment relief. A correctional facility official must verify the borrower's length of incarceration. When asked by a borrower, please verify incarceration by writing a letter on institutional letterhead containing:

- the borrower's full name
- full date of birth
- earliest release date
- the prison or institution facility address
- the prison official's name and title
- prison telephone number
- the borrower's social security number or last 4 digits thereof is encouraged but not required

The letter can be mailed to:

**U.S. Department of Education  
ATTN: Ombudsman Office  
830 First St NE  
Washington, DC 20002**

A facility official may also email the letter to [ombudsman@ed.gov](mailto:ombudsman@ed.gov). When emailing, please protect the security of the borrower's personal information.

## ***Mail Security***

Many borrowers will need to send letters and forms by postal mail to FSA or their student loan servicing company. It is typically necessary for borrowers to include Personally Identifiable Information in these materials, including full legal name, Social Security Number, and birth date. Other sensitive information may also be required, such as tax and banking information. As FSA's internal complaint data show, incarcerated people are particularly vulnerable to identity theft.

To the extent possible, FSA asks that you treat postal mail communication to and from student loan borrowers as confidential. This will ensure that mail is sent and received without delay and that fewer people have access to a borrower's sensitive information.

In facilities where mail is scanned, we ask that you allow letters and forms sent by FSA to be delivered to borrowers in the original hardcopy.

## ***Provide Information***

There have been many changes in the student loan environment in recent years, and more are to come. Incarcerated borrowers need access to updated information so they can make informed choices about their loans. As part of new outreach efforts, FSA intends to provide more informational materials to correctional facility administrators. We ask that you make those materials and others from [StudentAid.gov](http://StudentAid.gov) available to your residents, by, for example, posting them to bulletin boards, placing them in your

libraries, and delivering them to borrowers upon request.

For example, FSA recently published [a factsheet](#) with instructions for how incarcerated borrowers can get out of student loan default through the Fresh Start initiative. Please share with your residents.

We thank you for assisting Federal Student Aid and student loan borrowers in your facility. For questions about this letter, please contact FSA's Student Loan Ombudsman at [ombudsman@ed.gov](mailto:ombudsman@ed.gov).

Sincerely,



Richard Cordray  
Chief Operating Officer  
Federal Student Aid  
U.S. Department of Education