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For Immediate Release

FCC AUTHORIZES TELECOM COMPANIES TO CUT OFF LIKELY SOURCE OF STUDENT LOAN SCAM ROBOCALL CAMPAIGNS

Enforcement Bureau Directs Company to Cease-and-Desist Robocall Campaigns and Has Begun an Investigation Into Possible Violations of the Law.

WASHINGTON, November 10, 2022—The FCC’s Robocall Response Team today announced new actions to cut off a flood of scam robocalls related to student loan debts. The FCC’s Enforcement Bureau believes upwards of 40 percent of student loan debt robocalls generated last month originated from one voice service provider: Urth Access, LLC. The Bureau today told the service provider that it must cease and desist carrying this apparently illegal traffic and ordered all voice service providers to be on the lookout for this traffic. Also, FCC Chairwoman Jessica Rosenworcel today confirmed that the Bureau has opened a formal case and is investigating these calls for possible further legal action.

FCC Chairwoman Rosenworcel:

“We’re slamming the door on these pernicious calls — cutting them off to protect the millions of Americans who may be targeted simply because they have school loans. This is a new and more nimble FCC tool that we are putting to quick use here and won’t hesitate to use again in order to prevent these scam calls from getting through and reaching consumers.”

Student Loan Robocalls:

The robocalls include prerecorded advertising messages offering student loan assistance, including loan forgiveness (examples: [audio 1](#), [audio 2](#)). Many of them reference an entity such as the “Student Loan Center.” For example, some of the robocalls contained the following message:

“Hello this is to inform you that the Student Loan payment suspension has been extended to December 31 of this year. Also, everyone is now going to get \$10,000 dismissed upon income verification. If you do not verify your income, on January 1, your payments will start back up automatically. To receive the full dismissal, not just the \$10,000 dismissal, a petition will be filed in your behalf so that your loan payments do not begin on January 1. If you're being serviced by Nelnet, Navient, Fed loans or Great Lakes, please press 5 on your phone now. If your service or was not listed, you can also receive a dismissal by pressing 5. If you have verified your income and received your partial or full dismissal already, please press 9 to stop your notifications. Thank you.”

How We Got Here:

Using data from YouMail, a call blocking application, the Enforcement Bureau identified robocall campaigns representing approximately 40 percent of all student loan-related robocalls reaching YouMail subscribers in October 2022. Nearly all of these robocalls appear to be

originating from Urth Access. The apparent recent spike in student loan debt scam calls appears to have followed the announcement in August of the President's student loan forgiveness program, just as similar spikes had followed prior Department of Education loan forbearance announcements since March 20, 2020.

The FCC recently issued a [Consumer Alert](#) about a potential uptick in student loan debt robocalls in the wake of the recent announcement of nationwide federal student loan debt relief. The FCC also issued an [Enforcement Advisory](#) to remind voice service providers of their role in protecting consumers by combatting the scourge of illegal robocalls aggressively, especially student loan robocalls, following recent announcements regarding student loan forgiveness and deferment.

Preparing for and combatting student loan scam robocalls is a government-wide effort. The FCC is working with its federal partners to combat such calls. The Chairwoman recently attended a [meeting](#) hosted by the National Economic Council to discuss this topic and prepare to combat scammers.

What's New:

FCC Enforcement Bureau Chief Loyaan A. Egal said: "The Enforcement Bureau continues to pursue innovative tactics within our legal authority for combating scam robocallers. To maximize our efforts, we're taking the fight to robocall bad actors and disrupting their operational capabilities by precisely targeting the largest sources of illegal robocalls in specific sectors. Today's action is an example of this strategy."

Warning to All – The Enforcement Bureau issued a [Public Notice](#) authorizing all U.S.-based voice service providers to cease carrying any traffic originating from the Urth Access, consistent section 64.1200(k)(4) of the FCC's rules. Today's "K4 Notice" makes clear that facilitating traffic from these parties may result in enforcement action, including permanent removal from the Robocall Mitigation Database. The Enforcement Bureau [issued](#) the first K4 Notice in July related to a flood of auto warranty-related robocalls. The Notice resulted in a very significant drop in the volume of these calls.

Warning to Originator – The Enforcement Bureau also sent a [cease-and-desist letter](#) to Urth Access to formally warn them to stop carrying this suspicious robocall traffic within 48 hours, report the steps they take to the FCC, and continue to close off scam traffic. The letter warns that failure to comply may result in the Bureau directing other providers to cut off traffic from these companies.

Ongoing Investigation – The Chairwoman also announced the Enforcement Bureau has opened a formal case and is actively investigating these calls for possible further legal action. None of today's actions foreclose the possibility that the FCC might also take enforcement measures including financial penalties against the parties.

Partnerships – The investigation into Urth Access's robocall campaigns involved multiple partners. The USTelecom's Industry Traceback Group identified Urth Access as the originator for substantial volumes of apparently unlawful student loan-related robocalls. In addition, the call blocking company YouMail helped the FCC estimate the scale of calls made during these robocall campaigns.

The Bigger Picture:

Under Chairwoman Rosenworcel's leadership, the Robocall Response Team was created to serve as an FCC staff working group that pulls together expertise from across the agency to

leverage the talents of enforcers, attorneys, policy makers, engineers, economists, and outreach experts to combat the unyielding menace of illegal spoofed, scam, robocalls.

This effort has resulted in:

- record-breaking spoofing and robocall fines;
- closing gateways used by international robocallers to reach Americans' phones;
- widespread implementation of STIR/SHAKEN caller ID authentication standards to help traceback illegal calls and improve blocking tools to protect consumers;
- the signing of robocall investigation partnerships with the large majority of state Attorneys General and international partners; and
- unprecedented policy proposals to combat the rising threat of bogus robotexts.

Consumer Guidance – Student Loan Scams:

Signs of a Scam – Be aware that you are likely talking to a scammer if the robocaller:

- Pressures you to provide money or information.
- Says you need to pay any sort of fee to apply or appeal your application.
- Directs you to any website outside of StudentAid.gov
- Purports to be calling from somewhere like the “student loan forgiveness center” or from a state forgiveness center.
- Uses suspicious caller ID, such as a name that is inconsistent with the substance of the message, or the same area code and first three digits of your phone number.
- Asks for your FSA ID, bank account, or credit card information. (The real application requires your name, birth date, Social Security number, phone number, and email address.)

What to Do – If you have received a possible scam robocall:

- Do not share any personal or financial information.
- If you're not sure, hang up and call the institution using their publicly available, legitimate phone number.
- File a complaint with the FCC: <https://consumercomplaints.fcc.gov>

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