

**Consumer Complaints:**

Online: <https://consumercomplaints.fcc.gov>

Phone: (888) 225-5322

Videophone: 1-844-432-2275

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**For Immediate Release**

**FCC & STATE ATTORNEYS GENERAL WARN CONSUMERS OF  
INCREASED RISK OF STUDENT LOAN DEBT SCAM ROBOCALLS  
AND ROBOTEXTS**

The FCC's Robocall Response Team and the Attorneys General of Illinois, Massachusetts, Michigan, and New Hampshire are teaming up to warn consumers about a potential rise in student loan debt scam robocalls and robotexts in the wake of the recent Supreme Court decision in *Biden vs. Nebraska*. This decision, which relates to the Department of Education's student loan forgiveness program, is receiving a large amount of news coverage, which may likely result in scammers attempting to use the program as a pretext for misleading robocalls and texts. Scam calls and texts often use broadly publicized current events to add legitimacy and familiarity to their fraudulent schemes. Scammers might use these calls or texts to pressure consumers to make a payment or provide private information.

**STUDENT DEBT SCAMS**

The scam calls and texts may purport to offer some form of relief from student loan debt. Common scam campaigns purport to be from the "student loan forgiveness center" or from a state "forgiveness center." Other messages reference a "settlement" with the Department of Education that entitles the recipient to "fully discharge" their student loan obligations. Incoming communications may also fraudulently reflect seemingly legitimate caller ID information to convince consumers to respond. The FCC is working with the above-named Attorneys General and other law enforcement partners to combat such communications.

**HOW TO SPOT A SCAM**

Consumers should be aware that they are likely communicating with a scammer if:

- You are pressured to send money or give personal information.
- The caller/texter requests an upfront payment in order to apply or appeal your application.
- You are directed to any website outside of StudentAid.gov.
- You are requested to contact the caller/texter via an app-based message platform.
- The call or text message claims to be from a "student loan forgiveness center" or a state "forgiveness center."

- The call/text is made using a 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.
- The caller/texter asks for your Federal Student Aid ID, bank account number, or credit card information.
- The caller/texter offers services in exchange for payment via gift cards (such as iTunes cards, Target or other retailer cards, etc.).

## **WHAT TO DO**

If you have received a possible scam robocall or robotext:

- Do not share any personal or financial information.
- If you're not sure, terminate the exchange 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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**Media Relations: (202) 418-0500 / ASL: (844) 432-2275 / Twitter: @FCC / [www.fcc.gov](http://www.fcc.gov)**

*This is an unofficial announcement of Commission action. Release of the full text of a Commission order constitutes official action. See MCI v. FCC, 515 F.2d 385 (D.C. Cir. 1974).*