

ALERT: Student Loan Forgiveness Scams are on the rise!

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To: MCC - All <MCC-ALL@MOHAVE.EDU>

Dear MCC Community:

As ever, the end of the year brings an uptick in scams related to student loans and student loan forgiveness. ***While there are certain types of loan forgiveness, cancellation, and discharges available for federal student loans, please remember that you never have to pay for help with your student loans.***

While you may qualify for loan forgiveness, there are steps you must take to qualify for the program and start the process. There is no charge to apply for loan forgiveness. ***If you apply, you should continue making normal payments until your loan servicer confirms that the forgiveness is fully processed and your loan balance is \$0.***

Information on student loan forgiveness is available free of charge at the U.S. Department of Education website [here](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation). (<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation>)

Information on avoiding loan scams is available on the U.S. Department of Education website [here](https://studentaid.ed.gov/sa/repay-loans/avoiding-loan-scams). (<https://studentaid.ed.gov/sa/repay-loans/avoiding-loan-scams>)

You can look up your loan balance through your servicer's website. If you do not know who services your loan, you can look it up on the U.S. Department of Education website [here](https://studentaid.ed.gov/sa/repay-loans/understand/servicers#my-servicer) (<https://studentaid.ed.gov/sa/repay-loans/understand/servicers#my-servicer>) or by logging into the "My Federal Student Aid" portion of the U.S. Department of Education website. Your loan servicer will provide **free** assistance when you contact them.

Don't become a victim of loan scams – if you're contacted by a third party company seeking money in exchange for student loan relief simply hang up and block the number. If you want to seek loan forgiveness, use official U.S. Department of Education resources and reach out to your loan servicer directly.

Should you have any questions, please contact the Financial Aid department.

Thanks,

Mark

THE IT DEPARTMENT WILL NEVER ASK FOR YOUR PASSWORD OVER THE PHONE OR E-MAIL.



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