Service Centers for Students

Borrower Defense Hotline

For general information about borrower defense to repayment, visit the StudentAid.gov Web site at StudentAid.gov/borrower-defense. For additional assistance with questions related to borrower defense to repayment, use the contact information listed below.

Phone: 855-279-6207  
Email: FSAOperations@ed.gov  
Office Hours: 8:00 a.m. - 8:00 p.m. (ET), Monday through Friday.

Default Resolution Group

For questions related to individual loan status and repayment of loans in default and owed to the Department of Education.

Phone: 800-621-3115  
TDD: 877-825-9923  
Email: drghelp@ed.gov  
Website: https://myeddebt.ed.gov/borrower/  
Office Hours: 8:00 a.m. – 10:00 p.m. (ET), Monday through Friday.  8:00 a.m. – 6:00 p.m. (ET), Saturday.

Mail:  
U.S. Department of Education  
Default Resolution Group  
P.O. Box 5609  
Greenville, TX 75403-5609

Borrower Payments:  
National Payment Center  
P.O. Box 105028  
Atlanta, GA 30348-5028

Federal Student Aid Information Center (FSAIC)

The Federal Student Aid Information Center (FSAIC) serves the public with information about the federal student aid application process. FSAIC's primary role is to respond to student and parent inquiries. Customer service representatives provide comprehensive assistance in English, as well as Spanish, on general information related to federal student aid (Title IV programs), the FAFSA application (paper and online), pre-filled FAFSA on the Web, FAFSA corrections, FAFSA4caster, the U.S. Department of Education's federal student aid grant and loan programs and student loan history.

FSAIC responds to inquiries from a variety of communication channels, including phone calls to 1-800-4-FED-AID, TTY Assistance at 1-800-730-8913, a Toll number at 1-334-523-2691, live online help (chat), e-mail. FSAIC also offers a self serve option for customers using an interactive voice response (IVR) system. Customers can order single copies of many of our publications such as fact sheets, worksheets, checklists, and the paper FAFSA application.

If a student who is enrolled at your school or who is planning to enroll at your school has provided you with his or her DRN number, you may call to inquire about the application data that is on file for that student.
Health Education Assistance Loan (HEAL) Program for Borrowers

From fiscal year 1978 through fiscal year 1998, the Health Education Assistance Loan (HEAL) Program insured loans made by participating lenders to eligible graduate students in schools of medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, public health, pharmacy, chiropractic, or in programs in health administration and clinical psychology. It is no longer possible to obtain a new HEAL Program loan. The making of new HEAL Program loans was discontinued on September 30, 1998.

On July 1, 2014, the HEAL Program was transferred from the U.S. Department of Health and Human Services to the U.S. Department of Education.

For Borrowers Not in Default

A borrower who is not in default on his or her HEAL Program loans and who has an account-related question should contact the borrower’s lender or lender servicer using the contact information provided by the lender or lender servicer.

For Borrowers in Default

A borrower who is in default on his or her HEAL Program loans and who has an account-related question should contact the Debt Collection Center using the following contact information:

Mailing Address:
Debt Collection Center
Accounting Services
Program Support Center
12501 Ardenne Ave
Suite 200
Rockville, MD 20857

For General HEAL Information

A member of the community who has a general HEAL Program question should contact the HEAL Program Team using the following contact information:

Phone: 844/509-8957
Email: HEAL@ed.gov
Office Hours: 8:00 a.m. – 4:30 p.m. (ET), Monday through Friday.

Loan Consolidation for Applicants

Effective May 18, 2014, the Department of Education (the Department) has one Direct Consolidation Loan process. For general information about Direct Consolidation Loans, visit the StudentAid.gov Web site at http://studentaid.ed.gov/repay-loans/consolidation. The Department also has other resources to assist applicants before they apply, while they complete the application, and after they submit the application for a Direct Consolidation Loan.

Questions Before Applying
To ask questions about consolidating his or her loans before applying for a Direct Consolidation Loan, an applicant can
Technical Assistance While Completing Online Application

To request technical assistance while signed in to StudentLoans.gov and completing the Federal Direct Consolidation Loan Application and Promissory Note, an applicant can click on the Contact Us tab in the top menu bar of StudentLoans.gov. The applicant can then 1) complete and submit the feedback form or 2) click on Additional Information and contact the Student Loan Support Center at the phone number provided.

Questions After Submitting Application

To ask questions after submitting a Federal Direct Consolidation Loan Application and Promissory Note electronically via StudentLoans.gov or by mailing a paper application, an applicant must contact the consolidation servicer he or she selected during the application process. The contact information for all consolidation servicers is as follows:

- FedLoan Servicing (PHEAA)
  
  **Phone:** 800-699-2908  
  **Website:** [http://myfedloan.org/manage-account/consolidation.shtml](http://myfedloan.org/manage-account/consolidation.shtml)  
  **Mailing Address:** FedLoan Consolidation Department  
  P.O. Box 69186  
  Harrisburg, PA 17106

- Great Lakes Educational Loan Services, Inc.
  
  **Phone:** 800-236-4300  
  **Website:** [www.mygreatlakes.org](http://www.mygreatlakes.org)  
  **Mailing Address:** Consolidation Department  
  P.O. Box 8956  
  Madison, WI 53708

- Navient
  
  **Phone:** 800-722-1300  
  **Website:** [www.navient.com](http://www.navient.com)  
  **Mailing Address:** Navient  
  Attn: ED Loan Consolidation  
  P.O. Box 6180  
  Indianapolis, IN 46206

  **Note:** Sallie Mae completed its transition into two companies—Sallie Mae and Navient—on October 13, 2014. Navient services federal student loans for the U.S. Department of Education.

- Nelnet
  
  **Phone:** 866-426-6765  
  **Website:** [www.nelnet.com](http://www.nelnet.com)  
  **Mailing Address:** Nelnet  
  P.O. Box 82658  
  Lincoln, NE 68501
Office of the Ombudsman FSA

The Ombudsman Office is a final resource after individuals look for help through other customer service avenues. Before contacting the Ombudsman, borrowers concerned about student loans should contact their loan holder or visit our web site for further information. Current students should contact their financial aid office first.

When contacting the Ombudsman Office, be ready to:

- Identify the problem and the reason behind it
- Define expectations
- Describe actions already taken to resolve the problem
- Supply Documentation to support your position

The easiest way to contact the Ombudsman is to file an on-line assistance request thru http://studentaid.gov/repay-loans/disputes/prepare. Other contact options are:

**Mail:**
U. S. Department of Education  
FSA Ombudsman Group  
830 First Street, N. E., Mail Stop 5144  
Washington, D.C. 20202-5144

**Phone:** 202-377-3800(Toll) Washington DC - Financial Aid Professionals should use this number  
**Phone Toll Free:** 1-877-557-2575(Best used to initiate a Case)  
**TDD:** 202-377-3800  
**FAX:** 202-275-0549  
**Email:** fsaombudsmanoffice@ed.gov  
**Website:** http://StudentAid.gov/ombudsman

Total and Permanent Disability Discharge and Veterans Disability Discharge

The U.S. Department of Education (the Department) has one contact point, the Nelnet Total and Permanent Disability Servicer, for borrowers seeking assistance with all total and permanent disability (TPD) discharge questions.

**Phone:** 888/303-7818  
**Fax:** 303/696-5250  
**TDD/TTY:** A borrower who is hearing-impaired may Web chat with a representative by visiting the total and permanent disability Web site and clicking on "Chat Now".  
**Special Assistance Team:** A borrower who has special needs and requires assistance navigating the total and permanent disability discharge process simply needs to request assistance when he or she contacts the Nelnet Total and Permanent Disability Servicer.  
**Website:** www.disabilitydischarge.com  
**Email:** disabilityinformation@nelnet.net  
**Office Hours:** 8:00 a.m. – 8:00 p.m. (ET), Monday through Sunday

**Mailing Address:**  
U.S. Department of Education  
P.O. Box 87130  
Lincoln, NE 68501

**For overnight delivery:**  
U.S. Department of Education  
121 South 13th Street, Suite 201  
Lincoln, NE 68508
Loan Servicing Centers for Students

- **CornerStone**
  
  **Phone:** 800/663-1662  
  **Fax:** 801/366-8400  
  **TDD/TTY:** 801/321-7130  
  **Overseas borrowers:** 801/321-7236  
  **Website:** [www.MyCornerStoneLoan.org](http://www.MyCornerStoneLoan.org)  
  **Email:** CustomerService@mycornerstoneloan.org  
  **Office Hours:** 6:00 a.m. – 7:00 p.m. (MT), Monday through Thursday. 6:00 a.m. – 5:00 p.m. (MT), Friday.  
  **Website:** [https://efpls.com](https://efpls.com)

- **ECSI Federal Perkins Loan Servicer**
  
  **Phone:** 866/313-3797  
  **TDD/TTY:** A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance.  
  **Overseas borrowers:** 866/313-3797  
  **Website:** [www.efpls.com](http://www.efpls.com)  
  **Office Hours:** 8:00 a.m. – 8:00 p.m. (ET), Monday through Friday.

- **ESA/Edfinancial**
  
  **Phone:** 855/337-6884  
  **Fax:** 865/692-6348 or 865/692-6349  
  **TDD/TTY:** 855/337-6884  
  **Overseas borrowers:** 855/337-6884  
  **Website:** [www.edfinancial.com/DL](http://www.edfinancial.com/DL)  
  **Contact Us Page:** [www.edfinancial.com/Contact](http://www.edfinancial.com/Contact)  
  **Office Hours:** 8:00 a.m. – 8:30 p.m. (ET), Monday through Thursday. 8:00 a.m. – 6:00 p.m. (ET), Friday.

- **FedLoan Servicing (PHEAA)**
  
  **Phone:** 800/699-2908  
  **Fax:** 717/720-1628  
  **TDD/TTY:** A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance.  
  **Overseas borrowers:** 717/720-1985  
  **Website:** [https://myfedloan.org](https://myfedloan.org)  
  **Office Hours:** 8:00 a.m. – 9:00 p.m. (ET), Monday through Friday.

- **Granite State – GSMR**
  
  **Phone:** 888/556-0022  
  **Fax:** 603/227-5415  
  **TDD/TTY:** A borrower who is hearing-impaired may e-mail dlcustomerservice@gsmr.org for assistance. A borrower who is hearing-impaired may also use the 711 Telecommunications Relay Service for assistance.  
  **Overseas borrowers:** 603/227-5321  
  **Website:** [https://gsmr.org/](https://gsmr.org/)  
  **Email:** dlcustomerservice@gsmr.org  
  **Office Hours:** 8:00 a.m. – 6:00 p.m. (ET), Monday through Friday.
- Great Lakes Educational Loan Services, Inc.
  Phone: 888/686-6919
  Fax: 866/632-0590
  Website: www.mygreatlakes.org
  Email: schoolrelations@mohela.com
  Office Hours: 8:00 a.m. – 5:00 p.m. (CT), Monday through Friday.

- HESC/Edfinancial
  Phone: 855/337-6884
  Fax: 800/887-6130 (toll free) or 865/692-6348
  TDD/TTY: 855/337-6884
  Overseas borrowers: 855/337-6884
  Website: https://edfinancial.com
  Contact Us Page: https://edfinancial.com/Contact
  Office Hours: 8:00 a.m. – 8:30 p.m. (ET), Monday through Thursday. 8:00 a.m. – 6:00 p.m. (ET), Friday.

- MOHELA
  Phone: 888/866/4352
  Fax: 866/222-7060
  TDD/TTY: A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance.
  Overseas borrowers: 636/532-0600
  Website: www.mohela.com
  Office Hours: 7:00 a.m. - 9:00 p.m. (CT), Monday through Thursday. 7:00 a.m. - 5:00 p.m. (CT), Friday.

- Navient
  Phone: 800/722-1300
  Fax: 866/266-0178 (within United States)
  Fax: 570/706-8563 (outside United States)
  TDD/TTY: 877/713-3833
  Overseas borrowers: If toll-free (no cost per call) number cannot be accessed, use 317/806-0580 (cost per call).
  Website: https://navient.com/loan-customers
  Office Hours: 8:00 a.m. - 9:00 p.m. (ET), Monday through Thursday. 8:00 a.m. - 8:00 p.m. (ET), Friday.

- Nelnet
  Phone: 888/486-4722
  Fax: 877/402-5816
  TDD/TTY: A borrower who is hearing-impaired may Web chat with a representative by visiting the Web site and clicking on "Chat Now".
  Overseas borrowers: 303/696-3625
  Website: https://www.nelnet.com/
  Office Hours: 24 hours a day, 7 days a week.

- OSLA Servicing
  Phone: 866/264-9762
  Fax: 855/813-2224
  TDD/TTY: 405/556-9230
  Website: https://public.osla.org/
  Email: dlss@osla.org
Service Centers for Schools

Closed School Contacts

For questions related to Perkins default rates, FISAP information, and Campus-Based Programs.

Phone: 1-800-4-FED-AID (1-800-433-3243)
TDD: 1-800-730-8913

The following is a list of School Participation Teams, at the US Department of Education and the states they cover, with a designated point of contact (POC) for Closed Schools. Please contact the respective POC for specific information about the school you attended.

School Participation Team - Northeast Section

New York /Boston Team- NJ, PR, VI, NY, CT, ME, MA, NH, RI, VT
NJ, NY, PR, VI,
POC - Marie Bangura: 202-377-3072
Email: Marie.Bangura@ed.gov

NJ, NY, PR, VI
POC: Teresa Martinez: 646-428-3748
Email: Teresa.Martinez@ed.gov

CT, ME, MA, NH, RI, VT
POC - Cheryl Marotta: 617-289-0131
Email: Cheryl.Marotta@ed.gov

Philadelphia Team - DE, DC, MD, PA, VA, WV
POC - Alekia Campbell: 202-377-4216
Email: Alekia.Campbell@ed.gov

Foreign Schools Team
POC - Jorge Matos: 202-377-3359
Email: Jorge.Matos@ed.gov

School Participation Team - South Central Section

Atlanta Team - AL, GA, NC, MS, SC, FL
POC – Sherry Blackman: 404-974-9287
Email: sherry.blackman@ed.gov

Kansas City Team - IA, KS, KY, MO, NE, TN
POC - Christopher Thompson: 816-268-0527
Email: Christopher.Thompson@ed.gov

Dallas Team - AR, LA, NM, OK, TX
POC - Deborah Tucker: 202-377-4372
Email: Brittny.Stubblefield@ed.gov
School Participation Team - Northwest Section

Chicago/Denver Team - IL, MN, MT, OH, UT, WY
POC - Herschel Wallace: 312-730-1537
Email: Herschel.Wallace@ed.gov

Chicago/Denver Team - CO, IN, MI, ND, SD, UT, WI
POC – Rosa Reth: 312-730-1469
Email: Rosa.Reth@ed.gov

San Francisco/Seattle Team - AZ, CA, HI, NV, American Samoa, Guam, Palau, Marshall Islands, N. Marianas, and Micronesia, AK, ID, OR, WA
POC - DeNise L. Hill: 206-615-3638
Email: DeNise.L.Hill@ed.gov

COD School Relations Center

For questions related to the Common Origination and Disbursement (COD) System, the Campus-Based programs, or Iraq and Afghanistan Service Grant, Pell Grant, TEACH Grant, and Direct Loan processing.

COD School Relations Center: 1-800-848-0978
Student Loan Support Center: 800-557-7394
Fax: 1-877-623-5082
Email: CODSupport@ed.gov
Website: https://cod.ed.gov/cod/LoginPage
Office Hours: 8:00 a.m. - 11:00 p.m. (ET), Monday through Friday.

General COD:
COD Communications
COD School Testing
COD System Interface Issues
COD Web Processing
Current Funding Level
Custom System (Mainframe) Assistance
Document/Batch Processing
Reports and Data Requests (all programs)

Campus-Based Programs:
ESOA and MRR Questions
Funding Adjustments
HS Program Codes and CIP Codes
Post-Deadline Processing
Reconciliation
Reports and Data Request

Iraq and Afghanistan Service Grant Program:
Web Award and Disbursement Processing (2010-2011 Award Year and forward)

**TEACH Grant Program:**

Agreement to Serve
Initial and Subsequent Counseling
Reconciliation and Closeout
TEACH Grant Web Site

**Pell Grant Program:**

Administrative Cost Allowance
ESOA, MRR, and POP Questions
Lifetime Eligibility Used (LEU)
Post-Deadline Processing
Reconciliation
Verification Status Code Processing

**Direct Loan Program:**

Direct Loan Participation Requests
Master Promissory Notes (Electronic and Paper)
Direct PLUS Loan Credit Checks/Appeals
Direct PLUS Loan Endorser Application Questions
Direct PLUS Loan Requests
Reconciliation and Closeout
Refunds of Cash
Reports
StudentLoans.gov Web site

**CPS/SAIG Technical Support and the TFA Support Center**

For questions related to the Central Processing System (CPS), the Student Aid Internet Gateway (SAIG), Web products such as FAA Access to CPS Online, and assistance with software products such as EDconnect and EDExpress. Questions related to Two Factor Authentication (TFA) tokens may also be directed here.

**Phone:** 800-330-5947
**TDD:** 800-511-5806
**Fax:** 319-665-7662
**Email:** CPSSAIG@ed.gov; for questions specific to TFA, e-mail TFASupport@ed.gov
**Office Hours:** 8:00 a.m. - 8:00 p.m. (ET), Monday through Friday.

Technical support includes assistance with the following:

FAFSA and Correction Processing
FAA Access to CPS Online (faaaccess.ed.gov)
ISIR Analysis (IA) Tool
Return of Title IV Funds (R2T4) on the Web
CPS Web Demonstration Site
SAIG Enrollment and Participation (www.fsawebenroll.ed.gov)
SAIG Network Password Changes and Resets
SAIG Transmission Errors
CPS Batch Status
Rejected EDE Records and Batches
Default Resolution Group, Greenville
For questions related to defaulted loan assignments and Pell Grant Overpayments.

Loan Intake (FFEL Assignments) and Title IV (Pell Grant) Referrals:
**Phone:** 903-259-3877
**Fax:** 903-454-2243
**E-mail:** drghelp@ed.gov
**Web site:** https://myeddebt.ed.gov/partner

**Mail:**
U.S. Department of Education
Default Resolution Group
P.O. Box 5609
Greenville, TX 75403-5609

Department of Education's On-Site Monitor at Greenville Facility:
**Phone:** 903-259-3915
**Fax:** 903-454-2312

eZ Audit
EZ Audit provides schools with a paperless single point of submission for financial statements and compliance audits through the web.

**Phone:** 1-877-263-0780
**Email:** fsaezaudit@ed.gov
**Website:** ezaudit.ed.gov

Foreign School Contacts
Authorized personnel at eligible schools located outside the United States (commonly referred to as foreign schools) use functionality within the U.S. Department of Education’s (the Department’s) Common Origination and Disbursement (COD) System to process William D. Ford Federal Direct Loan (Direct Loan) Program loans for eligible U.S. students who attend their schools. Before a foreign school may begin participating in the Direct Loan Program, it must request COD System and Web site access, and complete funding related actions.

For detailed information about the Direct Loan Setup actions for foreign schools, go to the Foreign School Information page.

If you have questions or need assistance with COD System processing, contact the COD School Relations Center at 800/848-0978.

G5 Hotline
For questions related to G5, the Department of Education's electronic system for grants management and payments.

**Phone:** 888-336-8930 (no cost per call)
**TDD:** 866-697-2696 (no cost per call)
**Email:** edcaps.user@ed.gov
Health Education Assistance Loan (HEAL) Program for Lenders and Lender Servicers

From fiscal year 1978 through fiscal year 1998, the Health Education Assistance Loan (HEAL) Program insured loans made by participating lenders to eligible graduate students in schools of medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, public health, pharmacy, chiropractic, or in programs in health administration and clinical psychology. It is no longer possible to obtain a new HEAL Program loan. The making of new HEAL Program loans was discontinued on September 30, 1998.

On July 1, 2014, the HEAL Program was transferred from the U.S. Department of Health and Human Services to the U.S. Department of Education.

For questions related to the HEAL Program, use the contact information listed below.

HEAL – General

Phone: 844/509-8957
Email: HEAL@ed.gov
Office Hours: 8:00 a.m. – 4:30 p.m. (ET), Monday through Friday

HEAL – Claims

Email: HEALClaims@ed.gov
Mailing Address:
U.S. Department of Education
HEAL Claims
50 Beale Street #8629
San Francisco, CA 94105

Loan Consolidation for Loan Holders and Servicers

Effective May 18, 2014, the Department of Education (the Department) has one Direct Consolidation Loan process. For general information about Direct Consolidation Loans, visit the StudentAid.gov Web site at http://studentaid.ed.gov/repay-loans/consolidation. The Department also has other resources to assist applicants before they apply, while they complete the application, and after they submit the application for a Direct Consolidation Loan.

Questions Before Applying

To ask questions about consolidating his or her loans before applying for a Direct Consolidation Loan, an applicant can contact the Student Loan Support Center at 1-800-557-7394.

Technical Assistance While Completing Online Application

To request technical assistance while signed in to StudentLoans.gov and completing the Federal Direct Consolidation Loan Application and Promissory Note, an applicant can click on the Contact Us tab in the top menu bar of StudentLoans.gov. The applicant can then 1) complete and submit the feedback form or 2) click on Additional Information and contact the Student Loan Support Center at the phone number provided.

Questions After Submitting Application
To ask questions after submitting a Federal Direct Consolidation Loan Application and Promissory Note electronically via StudentLoans.gov or by mailing a paper application, an applicant must contact the consolidation servicer he or she selected during the application process. The contact information for all consolidation servicers is as follows:

- **FedLoan Servicing (PHEAA)**
  
  **Phone:** 717-720-2110  
  **Website:** [http://myfedloan.org/manage-account/consolidation.shtml](http://myfedloan.org/manage-account/consolidation.shtml)  
  **Email:** directloanconsol@myfedloan.org  
  **Mailing Address:** FedLoan Consolidation Department  
  P.O. Box 69186  
  Harrisburg, PA 17106

- **Great Lakes Educational Loan Services, Inc.**
  
  **Phone:** 866-348-0714  
  **Website:** [www.mygreatlakes.org](http://www.mygreatlakes.org)  
  **Mailing Address:** Consolidation Department  
  P.O Box 8956  
  Madison, WI 53708

- **Navient**
  
  **Phone:** 317-578-6176  
  **Mailing Address:** Navient  
  Attn: ED Loan Consolidation  
  P.O. Box 6180  
  Indianapolis, IN 46206

  **Note:** Sallie Mae completed its transition into two companies—Sallie Mae and Navient—on October 13, 2014. Navient services federal student loans for the U.S. Department of Education.

- **Nelnet**
  
  **Phone:** 855-554-0050  
  **Website:** [www.nelnet.com](http://www.nelnet.com)  
  **Mailing Address:** Nelnet  
  P.O. Box 82658  
  Lincoln, NE 68501

**National Student Loan Data System (NSLDS)**

For questions related to NSLDS functions such as student eligibility, overpayments, loan history, and enrollment reporting.

  **Phone:** 800-999-8219  
  **Email:** nslds@ed.gov  
  **NSLDS Professional Access Web Site:** [https://www.nslds.fap.ed.gov/nslds_FAP/default.jsp](https://www.nslds.fap.ed.gov/nslds_FAP/default.jsp)  
  **NSLDS Student Access Web Site:** [www.nslds.ed.gov](http://www.nslds.ed.gov)

Contact the NSLDS Customer Support Center for assistance regarding NSLDS functions including:
Total and Permanent Disability Discharge and Veterans Disability Discharge

The U.S. Department of Education (the Department) has one contact point, the Nelnet Total and Permanent Disability Servicer, for loan holders seeking assistance with all total and permanent disability (TPD) discharge questions.

Phone: 888/303-7818  
Fax: 303/696-5250  
Website: www.disabilitydischarge.com  
Email: disabilityinformation@nelnet.net  
Office Hours: 8:00 a.m. – 8:00 p.m. (ET), Monday through Sunday  
Mailing Address:

U.S. Department of Education  
P.O. Box 87130  
Lincoln, NE 68501

For overnight delivery:  
U.S. Department of Education  
121 South 13th Street, Suite 201  
Lincoln, NE 68508
Loan Servicing Centers for Schools

- **CornerStone**
  
  Phone: 877/336-7397  
  Fax: 801/366-8415  
  Website: www.MyCornerStoneLoan.org  
  Email: CampusContact@mycornerstoneloan.org  
  Office Hours: 6:00 a.m. – 7:00 p.m. (MT), Monday through Thursday. 6:00 a.m. – 5:00 p.m. (MT), Friday.

- **ECSI Federal Perkins Loan Servicer**
  
  Phone: 866/313-4130  
  Fax: 412/490-7498  
  Email: Clientsupport@efpls.com  
  Office Hours: 8:00 a.m. - 8:00 p.m. (ET), Monday through Friday.

- **ESA/Edfinancial**
  
  Phone: 855/845-1001  
  Fax: 865/692-6378  
  Website: www.edfinancial.com/DLSchools  
  Email: Schools@Edfinancial.com  
  Office Hours: 8:00 a.m. – 8:30 p.m. (ET), Monday through Thursday. 8:00 a.m. – 6:00 p.m. (ET), Friday.

- **FedLoan Servicing (PHEAA)**
  
  Phone: 800/655-3813  
  Fax: 717/720-1628  
  Website: https://myfedloan.org/  
  Email: schoolsupport@myfedloan.org  
  Office Hours: 8:00 a.m. – 9:00 p.m. (ET), Monday through Friday.

- **Granite State – GSMR**
  
  Phone: 800/303-8353  
  Fax: 603/227-5441  
  Website: https://gsmr.org/  
  Email: schoolcontact@gsmr.org  
  Office Hours: 8:00 a.m. – 5:00 p.m. (ET), Monday through Friday.

- **Great Lakes Educational Loan Services, Inc.**
  
  Phone: 888/686-6919  
  Fax: 866/632-0590  
  Website: https://schools.mygreatlakes.org/  
  Email: clientservices@glhec.org  
  Office Hours: 7:00 a.m. – 6:30 p.m. (CT), Monday through Thursday. 7:00 a.m. – 6:00 p.m. (CT), Friday.
• HESC/Edfinancial
  Phone: 855/845-1001  
  Fax: 865/692-6378  
  Website: https://edfinancial.com/Clients  
  Email: Schools@Edfinancial.com  
  Office Hours: 8:00 a.m. – 8:30 p.m. (ET), Monday through Thursday. 8:00 a.m. – 6:00 p.m. (ET), Friday.

• MOHELA
  Phone: 888/866/4353  
  Fax: 866/222-7060  
  Website: www.mohela.com/schools  
  Email: schoolrelations@mohela.com  
  Office Hours: 8:00 a.m. - 5:00 p.m. (CT), Monday through Friday.

• Navient
  Phone: 888/272-4665  
  Fax: 800/828-0250  
  Website: https://navient.com/schools  
  Email: collegeserv@navient.com  
  Office Hours: 8:00 a.m. – 9:00 p.m. (ET), Monday through Thursday. 8:00 a.m. – 8:00 p.m. (ET), Friday.

• Nelnet
  Phone: 866/463-5638  
  Fax: 888/274-9876  
  Website: https://www.nelnetloanservicing.com/  
  Email: ssc@nelnet.net  
  Office Hours: 8:00 a.m. – 8:00 p.m. (ET), Monday through Friday.

• OSLA Servicing
  Phone: 866/264-9762  
  Fax: 855/813-2224  
  Website: https://public.osla.org/  
  Email: dlss@osla.org  
  Office Hours: 8:00 a.m. – 5:00 p.m. (CT), Monday through Friday.
Federal Student Aid Offices

Conferences

Questions or feedback related to the FSA conferences can be directed to the Conferences Service Center.

Phone: 202-377-3633
Email: fsaconferences@ed.gov
Website: http://fsaconferences.ed.gov/index.html

Default Prevention Assistance

Federal Student Aid is committed to assisting schools with efforts that educate students about their loan repayment obligation, encourage successful repayment, and address delinquent repayment when it occurs. By employing evaluation, prevention, and outreach activities, schools can work in advance to reduce the risk of default by their students. Ultimately, this intervention will assist schools in managing their cohort default rates.

For questions related to default prevention, contact us at: defaultpreventionassistance@ed.gov.

For consolidated delinquency and default prevention resources, refer to the Default Prevention Resource Information Web page.

Other Default-Related Assistance

In addition to default prevention assistance, Federal Student Aid provides cohort default rate (CDR) support for schools and default resolution support for student and parent borrowers. Our federal loan servicers also provide delinquency and default prevention support for schools and borrowers.

For questions related to CDRs, refer to the Operations Performance Division page.

For questions related to default resolution, refer to the Default Resolution Group page.

For questions related to federal loan servicer delinquency and default prevention support for schools, refer to the Loan Servicing Centers for Schools page.

For questions related to federal loan servicer delinquency and default prevention support for borrowers, refer to the Loan Servicing Centers for Students page.
Experimental Sites Initiative

Schools that participate as experimental sites test the outcomes of modifying specific components of the laws and regulations governing the awarding of Title IV aid. The Department of Education uses the results of these experiments to guide regulatory policy changes and propose legislative changes that will enhance program integrity, improve student outcomes, and reduce administrative burden.

Information about previous and current experiments is available at http://experimentalsites.ed.gov.

Remaining questions should be directed to the following e-mail address: ExperimentalSites@ed.gov.

Operations Performance Division

School Default Rates – Operations Performance Division calculates and disseminates school cohort default rates and processes appeals/adjustments/challenges to the default rate data.

Phone: 202-377-4259 (Calls responded to within 24-48 hours)
Email: fsa.schools.default.management@ed.gov

Lender and Guaranty Agency Default Rates – Operations Performance Division calculates and disseminates lender and guaranty agency default rates and processes data corrections to the default rate data.

Phone: 202-377-3053 (Calls responded to within 24-48 hours)
Website: http://www2.ed.gov/offices/OSFAP/defaultmanagement/lga.html

Other Default-Related Assistance

In addition to cohort default rate assistance, Federal Student Aid provides default prevention support for schools and default resolution support for student and parent borrowers.

For questions related to default prevention, refer to the Default Prevention Assistance page.

For questions related to default resolution, refer to the Default Resolution Group page.

Quality Assurance (QA) Program


Vision: To broaden Federal Student Aid’s Quality Process to serve all participating Title IV institutions, by providing tools that promote better service to students, compliance, and continuous improvement in program delivery.

You can contact the QA Program staff in Washington by sending an e-mail to the Quality Assurance Program mailbox at: qualityassurance@ed.gov or you may contact the QA Regional Representatives at their contact information listed below:
School Participation Divisions

Call the appropriate School Participation Division for information and guidance on audit resolution, financial analysis, program reviews, technical assistance, and school and program eligibility/recertification.

Website for School and Program Eligibility/Recertification: http://www.eligcert.ed.gov
General Compliance Information and Requests: CaseTeams@ed.gov

Foreign School Participation Division
Wash DC - 202-377-3168

Boston - 617-289-0133
New York - 646-428-3750
Wash DC – 202-377-3173

School Participation Division – Philadelphia (DC, Delaware, Maryland, Pennsylvania, Virginia, West Virginia)
Philadelphia - 215-656-6442
Wash DC - 202-377-3173

School Participation Division – Atlanta (Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina)
Atlanta - 404-974-9303
Wash DC - 202-377-3173

School Participation Division – Chicago/Denver (Illinois, Indiana, Minnesota, Ohio, Wisconsin Colorado, Michigan, Montana, North Dakota, South Dakota, Utah, Wyoming)
Chicago - 312-730-1515
Denver – 303-844-3677
Wash DC - 202-377-3173

School Participation Division - Dallas (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Dallas - 214-661-9490
Wash DC - 202-377-3173
School Participation Division - Kansas City (Iowa, Kansas, Kentucky, Missouri, Nebraska, Tennessee)

Kansas City - 816-268-0410
Wash DC - 202-377-3173


San Francisco - 415-486-5677
Seattle - 206-615-2594
Wash DC - 202-377-3173