



Step by Step: STUDENT LOANS



An identity thief may use your personal or financial information to get a student loan. Contact the school or program that opened the loan and ask them to close it.

HOW TO DEAL WITH AFFECTED STUDENT LOANS

STEP BY STEP:

NOTES:

- Contact the school's financial aid office and the servicer/lender of the loan.

- Report the misuse of your information and ask the school to close the loan.
- Ask for a letter confirming resolution of this issue.

If you encounter problems resolving the issue with the school's financial office, contact the SC Commission on Higher Education and the US Department of Education.

- Contact the South Carolina Commission on Higher Education.

- Report the misuse of your information.
- Ask for a letter confirming resolution of this issue.

1 (803) 737-2260
che.sc.gov

SC Commission on Higher Education
 1122 Lady Street, Suite 300
 Columbia, SC 29201

- Contact the US Department of Education.

- Report the misuse of your information.
- Ask for a letter confirming resolution of this issue.

1 (800) 647-8733
oighotlineportal.ed.gov
oig.hotline@ed.gov

US Department of Education
 Office of Inspector General
 400 Maryland Avenue, SW
 Washington, DC 20202

- Contact the three nationwide credit reporting agencies: Equifax, Experian and TransUnion.

- Take steps to have fraudulent information removed or blocked from your credit report.

Specific steps for blocking and disputing information on your credit report can be found on page 4 of your Toolkit.

ADDITIONAL STEPS

STEP BY STEP:

NOTES:

<input type="checkbox"/> Request your credit reports.	<input type="checkbox"/> Find additional information on page 1 of your toolkit.
<input type="checkbox"/> Place a fraud alert.	<input type="checkbox"/> Find additional information on page 2 of your toolkit.
<input type="checkbox"/> Consider a security freeze.	<input type="checkbox"/> Find additional information on page 1 of your toolkit.
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

Remember to get written confirmation of resolutions made by phone.

NOTES:

For more information on filing a complaint or reporting a scam, visit consumer.sc.gov and "How Do I..."